

2020 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE-DRAFT

City of Bayonne, NJ



MARCH 1, 2020

PREPARED BY



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Executive Summary

The City of Bayonne, New Jersey is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and take steps to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

HUD's Fair Housing and Equal Opportunity (FHEO) Office is now advising federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice with the preparation of their Five-Year Consolidated Plans, and then every five (5) years thereafter. In addition, each year Bayonne, as part of its Annual Action Plan, must certify that the municipality will affirmatively further fair housing. This means that Bayonne will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The Department of Housing and Urban Development requires that an AI include:

- An analysis of demographic, income, housing and employment data
- An evaluation of the fair housing complaints filed in the jurisdiction
- A discussion of impediments: if any, in 1) the sale or rental of housing; 2) provision of brokerage services; 3) financing, 4) public policies; and 5) administrative policies for housing and community development activities that affect housing choice for minorities
- An assessment of current fair housing resources
- Conclusions and recommendations

The AI utilizes publicly available data from a number of sources, including:

- Census and other demographic data
- Consolidated Plan and associated planning documents
- Fair housing complaint data will be maintained by New Jersey Department of Law and Public Safety's Division on Civil Rights and local Fair Housing Agencies (described herein)
- Fair housing testing complaint and education/outreach data maintained by local Fair Housing Agencies
- Internet resources on fair housing

In addition to the identification of impediments, jurisdictions are required to develop methods to address the issues that limit the ability of residents to rent or own housing, regardless of their inclusion in a protected class.

The purpose of this *Analysis of Impediments to Fair Housing* for Bayonne County is to evaluate the housing characteristics, to identify blatant or defacto impediments to fair housing choice, and to arrive at a strategy for expansion of fair housing opportunities throughout the County. This Fair Housing Plan is intended to help create an atmosphere for community change that will remove systematic impediments to fair housing while helping to create and improve the climate of fair housing choice in Bayonne . The Plan will:

- Provide documentation of the fair housing planning process;
- Educate and raise awareness among the public, public officials, advocate groups, and housing providers;
- Establish the need for the proposed actions;
- Indicate appropriate actions and their intended outcomes;
- Identify the need for community partners that can offer resources or accept responsibility for parts of the Plan; and
- Provide for periodic review, evaluation, and revision of the Plan as part of the Consolidated Planning Process.

With the acceptance of the *Analysis of Impediments to Fair Housing*, the community will have an updated baseline for progress against which implementation efforts will be judged.

Fair Housing Defined

Fair housing choice is defined as the "ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices." The Fair Housing Analysis encompasses the following six areas:

1. The sale or rental of dwellings (public or private);
2. The provision of housing brokerage services;
3. The provision of financing assistance for dwellings;
4. Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
5. The administrative policies concerning community development and housing activities, which affect opportunities for minority households to select housing inside or outside areas of minority concentration; and
6. Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by the U.S. Department of Housing and Urban Development (HUD) regarding assisted housing in a recipient's jurisdiction, an analysis of

the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The legislative basis for HUD's review of fair housing practices in communities receiving federal funds is the Civil Rights Act of 1968. On the 20th anniversary of the passage of the legislation, an amendment to Title VIII of the Civil Rights Act was passed. The amendment, which is known as the Fair Housing Act of 1988, expanded the scope of coverage of the law to include, as protected classes, families with children and handicapped persons. Further, enforcement powers for HUD including a monetary penalty for discrimination were added.

New Jersey Fair Housing and Discrimination Information is administered by the New Jersey Department of Community Affairs within the Division of Housing & Community Resources. It provides that the Fair Housing Act prohibits discrimination in housing because of:

- race or color
- national origin
- religion
- sex
- familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- handicap (disability)

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations or private clubs that limit occupancy to members.

Based on the Fair Housing Act, as amended, there are seven technical requirements in the Accessibility Guidelines for covered buildings that optimize public health and safety standards to further fair housing practices.

The Fair Housing Act further:

- Prohibits housing discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability.
- Sets certain requirements for accessible design in new construction.
- Covers residential multi-family dwellings for first occupancy after March 13, 1991 (covered multi-family dwellings are all types of buildings with four or more units).
- Includes condos, single-story townhouses, garden apartments, vacation timeshares, dormitories, homeless shelters.
- Requires covered buildings with an elevator to make all units in buildings accessible.
- Requires covered buildings without an elevator to make all ground-floor units (including ground-floors at different levels in the same building) accessible.

The Fair Housing Act prohibits landlords from taking any of the following actions based on race, religion or any other protected category:

- Advertising or making any statement that indicates a preference based on a group characteristic, such as skin color.
- Falsely denying that a rental unit is available.
- Setting more restrictive standards, such as higher income, for certain tenants.
- Refusing to rent to members of certain groups.
- Refusing to accommodate the needs of disabled tenants, such as allowing a guide dog.
- Setting different terms for some tenants, such as adopting an inconsistent policy of responding to late rent payments, or terminating a tenancy for a discriminatory reason.

In addition to the Fair Housing Act, the New Jersey Law Against Discrimination (LAD) makes it unlawful to subject people to differential treatment based on race, creed, color, national origin, nationality, ancestry, age, sex, (including pregnancy), familial status, marital status, affectional or sexual orientation, atypical hereditary cellular or blood trait, genetic information, liability for military service, and mental or physical disability, including perceived disability and AIDS and HIV status. The LAD prohibits unlawful discrimination in employment, housing, places of public accommodation, credit and business contracts.

On September 5, 2002, former Governor Jim McGreevey signed the Section 8 Anti-Discrimination bill which increases penalties for landlords who refuse to rent or lease to persons who receive federal rent subsidies or have children under the age of 18 (senior and age-restricted housing excluded). Under this law, a landlord who discriminates can be fined up to \$10,000 for a first offense and up to \$25,000 for a second offense. A person bringing action because of discrimination may be awarded a reasonable attorney's fee.

This law amends the existing "Law Against Discrimination" by prohibiting landlords from discriminating against tenants based upon a tenants' source of lawful income, such as Section 8 vouchers, or the age of their children. In addition, it also broadens the powers of housing authorities so that they can bring suit on behalf of a tenant who is discriminated against. The law is supported by a 1999 state Supreme Court ruling that says landlords cannot deny an apartment to tenants based solely on their sources of income.

All housing discrimination complaints are filed locally with the New Jersey Department of Law and Public Safety's Division on Civil Rights, via their State Headquarters or their regional offices.

Research

- i. A review of the Hudson County 2010 Analysis of Impediments to Fair Housing Choice;
- ii. A review of the FY 2015-2019 Consolidated Plan, FY 2018 and FY 2019 Annual Action Plans, and Consolidated Annual Performance Evaluation Reports for FY 2015 through FY 2018;
- iii. A review of the City's Zoning Ordinance and Master Plan;
- iv. A review of the Bayonne Housing Authority policies and procedures in the Admission and Continued Occupancy, and the Housing Choice Voucher Administrative Plan;
- v. The most recent demographic data for the Bayonne was analyzed from the U.S. Census and American Community Survey, which included general, demographic, housing, economic social, and disability characteristics;
- vi. A review of the residential segregation data from Census Scope was completed;

- vii. A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken;
- viii. A review information provided by the U.S. Department of Housing and Urban Development's Affirmatively Furthering Fair Housing Data and Mapping Tool;
- ix. A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed;
- x. A review of the real estate and mortgage practices was undertaken;
- xi. Home mortgage foreclosure data was reviewed; and
- xii. A review of the following additional resources:
 - Bayonne Urban Enterprise Zone website, updated 2020
 - Harbor Station South District Redevelopment Plan
 - Hudson County Analysis of Impediments to Fair Housing Choice, 2010
 - Hudson County Comprehensive Economic Development Strategy, 2016
 - New Jersey Turnpike Authority Interchange 14A Project website, updated 2018

Interviews & Meetings

The City of Bayonne administration maintains an ongoing dialogue with its constituents and organizations representing various groups within Bayonne. One of the benefits of doing so is an ongoing awareness on the part of the City of the needs of Bayonne's residents. Some of those needs fall within the parameters of the CDBG program and are reflected as part of the Analysis of Impediments. Additionally, the City maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Again, this continuous, if sometimes informal, interaction allows Community Development staff to stay abreast of community needs and opportunities.

In addition to the continuous dialogue, City staff also conducted formal methods of gathering information and public input, in accordance with their Citizen Participation Plan. Meetings and/or interviews were conducted with the Bayonne Economic Opportunity Foundation, Bayonne Department of Health; Bayonne Family Community Center; Bayonne Housing Authority; Bayonne PAL; Bayonne Urban Enterprise Zone; Bayonne Youth Center; Community Day Nursery; Garden State Episcopal Community Development Corporation; Hudson Milestones; Jewish Community Center; Sunflower Adult Day; Trinitas; United Cerebral Palsey; Victory Hall; Wallace Temple; The Waterfront Project; Windmill Alliance ; community, social service, and advocacy agencies for the disabled; housing providers; Municipality staff members.

Electronic Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions and sent out to the general public.

The following agencies were in attendance for a public hearing: Bayonne Economic Opportunity Foundation, Bayonne Family Community Center, Bayonne PAL, Bayonne Youth Center, Garden State Episcopal Community Development Corporation, Hudson Milestones, Trinitas, United Cerebral Palsey, Victory Hall, Windmill Alliance, and members of the public.

The following agencies were in attendance for a large interactive focus group: Bayonne Economic Opportunity Foundation, Bayonne Family Community Center, Bayonne Housing Authority, Bayonne PAL, Bayonne Youth Center, City of Bayonne, Community Day Nursery, Garden State Episcopal Community Development Corporation, Hudson Milestones, Trinitas, United Cerebral Palsey, Victory Hall, Wallace Temple, The Waterfront Project, Windmill Alliance, and members of the public.

Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.

Analysis of Data

- Low- and moderate-income areas were identified and mapped.
- Concentrations of minority populations were identified and mapped.
- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
- Locations of Section 8 Voucher units.
- Fair housing awareness in the community was evaluated.
- Distribution of public and assisted housing units was analyzed and mapped.
- The location of CDBG expenditures throughout the Municipality was analyzed.
- The location of HOME expenditures throughout the Municipality was analyzed.
- The Municipality's Five-Year Goals and Objectives were reviewed.
- Potential Impediments
- Public sector policies that may be viewed as impediments were analyzed.
- Private sector policies that may be viewed as impediments were analyzed.
- The status of previously identified impediments was analyzed.

Citizen Participation

Electronic copies of a citizen fair housing survey were made available on the Bayonne's website and distributed to several social service and housing agencies throughout the Municipality to encourage citizen input.

The draft of this 2020 Analysis of Impediments to Fair Housing Choice was made available on the Bayonne's website and hardcopies were placed at the:

Bayonne Municipal Building

630 Avenue C

Bayonne, NJ 07002

This was done to gather additional public comment on the AI Plan. The display period was from April 6, 2020 through May 8, 2020.

The Analysis of Impediments is scheduled to be approved by the Bayonne City Council at its meeting on May 13, 2020.

DRAFT CONCLUSIONS: IMPEDIMENTS FOUND AND ACTION TO ADDRESS IMPEDIMENTS

Significant work has been done to address the fair housing impediments identified in the last AI, however many of the same impediments to fair housing still exist. The following draft impediments are the same impediments identified during the last AI update, as the impediments that have been identified are systemic impediments that are complex, long-term challenges to address.

Impediment I – Limited Supply of Affordable Housing

City of Bayonne is committed to affordable housing, however there is still not enough availability for the residents in the city. The City has instituted a requirement that is applicable to residential redevelopment projects whereby the redeveloper is required to provide a minimum of ten percent of the residential units as affordable, whether they be sales or rental units, and an ordinance that establishes an "Affordable Housing Trust Fund" that requires residential developers to make a payment to the trust fund that is equal to one percent of the project's cost and non-residential developers to make a payment that is equal to two percent of the project's cost.

11,140 households in Bayonne are cost-burdened, meaning they pay more than 30 percent of their income on housing costs. This accounts for 43.9% of all households according to the 2012-2016 Comprehensive Housing Affordability Strategy. 44.99% of owner households and 43.22% of renter households are cost burdened. Though renters outnumber homeowners by over 6000 households and the number of renter households cost burdened outnumbers owner households by over 2,500 households. The level of cost burden speaks to the need for additional affordable housing in the city. This need is present among all families making up to 120% of area median income.

Impediment II – Condition of Housing

Housing condition is a concern among both renters and homeowners in Bayonne, especially the senior population. 75.3 percent of the housing units in Bayonne were built prior to 1970. There has been little new construction in Bayonne as since 2010 just 261 units of new construction are estimated to have been built accounting for 1% of all housing units. From 2000 to 2009, 1,377 units or 5% of the total housing units were built.

Currently there are many units that need rehabilitation. Comprehensive Housing Affordability Strategy (CHAS) data shows us that half of all households in Bayonne have housing problems and one-third of households in Bayonne have severe housing problems. Although there is need in the community, many of the homeowners that are interested in participating in the current Housing Rehabilitation Program led by the City exceed the current income qualifications. Although many homeowners with incomes up to 80% of area median income have been able to take advantage of the program, there is additional need among those with incomes between 80-120% of AMI who cannot take advantage of CDBG funded housing rehabilitation resources.

Impediment III – Lack of Education Regarding Fair Housing Laws

As in many municipalities, there is an increased need for education, outreach, and referral regarding the Fair Housing Act and the New Jersey Law Against Discrimination (LAD). The LAD prohibits discrimination when selling or renting property. The law covers owners, agents, employees and brokers and makes it unlawful to refuse to rent, show or sell property based on a person's race, creed, color, national origin, nationality, ancestry, marital status, domestic partnership status, familial status, affectional or sexual orientation, sex, or mental and physical disability, including AIDS and HIV-related illness.

In Bayonne, there is particular need for education and counseling among those who are low-income, Section 8 voucher holders, those for whom English is a second language and other vulnerable populations.

Impediment IV – Complaint Process

Some confusion exists concerning whom to turn to when a violation of fair housing law is alleged to occur, as well as how to access the State's fair housing complaint system. In addition, the process to file a fair housing complaint is viewed as complicated. There is a general fear of retaliation that may prevent complainants from filing a fair housing complaint.

Impediment V – Lack of Economic Opportunity

Bayonne's unemployment rate has fallen over the last ten years and their educational attainment is relatively similar to the County and the State. However, because Bayonne doesn't have many post-secondary education or training institutions, many young people have to leave the community to pursue education, training and career opportunities. There is a need to build a complete continuum in Bayonne to support educational and career attainment in the city, so that residents can afford to stay and invest in Bayonne. Ultimately this strategy can create generations of successful and stable residents, and families can have the option to keep property in the family which can preserve affordable housing from generation to generation.

Introduction

The City of Bayonne, New Jersey is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fair housing," each entitlement community must conduct a Fair Housing Analysis which identifies any impediments to fair housing choice and take steps to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address "Visitability," the Section 504 Rehabilitation Act, the Americans with Disabilities Act, as well as the Fair Housing Act.

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- Falsely denying that a rental unit is available.
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All housing discrimination complaints are filed locally with the New Jersey Department of Law and Public Safety's Division on Civil Rights, via their State Headquarters or their regional offices.

WHO CONDUCTED

Bayonne is a HUD CDBG entitlement community. The Bayonne's Community Development Program was responsible for preparation of the *Analysis of Impediments to Fair Housing* under the direction of the Bayonne City Council. Bayonne has not prepared an Analysis of Impediments of recent, as they had previously been included in Hudson County's submission to HUD.

PARTICIPANTS

The City of Bayonne, as an Entitlement Community as designated by the U.S. Department of Housing and Urban Development (HUD), receives CDBG funds. Bayonne is also a member of the Hudson County

Consortium; however, they have not received HOME Funds. Additionally, they are no longer included in the County's Analysis of Impediments.

Consistent with the development of the Consolidated Plan the AI has been developed in compliance with the City's Citizen Participation Plan and process. To ensure compliance with the regulations relating to the Citizen Participation process the City did the following:

- Followed the most current Citizen Participation Plan
- Published notices prior to public hearings
- Held public hearings in accessible locations
- Held focus groups and stakeholder interviews with community stakeholders and municipal leadership to understand the current status of fair housing at the community level
- Published a summary of the AI and listed locations where the complete AI could be viewed
- Made the AI available to the general public for a period of thirty days prior submission to HUD
- Provided citizens, agencies or other interested parties access to records relating to the provision of funds for affordable housing activities during the preceding five-year period
- Considered the views and comments received and incorporate same in the Five-Year Consolidated Plan

METHODOLOGY USED

The preparation of the Analysis of Impediments to Fair Housing included research on most recently available demographic data regarding population, housing, income, and employment. Additionally, the City conducted a comprehensive review and analysis of public policies affecting housing. The community also examined administrative policies concerning housing and community development, and their administration in the community. Using the listed information, Bayonne was able to prepare actions to be completed that affirmatively further the provision of fair housing in the jurisdiction. This revised Analysis of Impediments to Fair Housing was undertaken, at the City's direction, by Triad Associates, Inc., a community planning and development consulting firm.

Research

Bayonne Master Plan

Harbor Station South District Redevelopment Plan

Hudson County Analysis of Impediments to Fair Housing Choice

Interviews & Meetings

The City of Bayonne administration maintains an ongoing dialogue with its constituents and organizations representing various groups within Bayonne. One of the benefits of doing so is an ongoing awareness on the part of the City of the needs of Bayonne's residents. Some of those needs fall within the parameters of the CDBG program and are reflected as part of the Analysis of Impediments. Additionally, the City maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Again, this continuous, if sometimes informal, interaction allows Community Development staff to stay abreast of community needs and opportunities.

In addition to the continuous dialogue, City staff also conducted formal methods of gathering information and public input, in accordance with their Citizen Participation Plan. Meetings and/or interviews were conducted with the Bayonne Economic Opportunity Foundation, Bayonne Department of Health; Bayonne Family Community Center; Bayonne Housing Authority; Bayonne PAL; Bayonne Urban Enterprise Zone; Bayonne Youth Center; Community Day Nursery; Garden State Episcopal Community Development Corporation; Hudson Milestones; Jewish Community Center; Sunflower Adult Day; Trinitas; United Cerebral Palsey; Victory Hall; Wallace Temple; The Waterfront Project; Windmill Alliance ; community, social service, and advocacy agencies for the disabled; housing providers; Municipality staff members.

Electronic Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions and sent out to the general public.

The following agencies were in attendance for a public hearing: Bayonne Economic Opportunity Foundation, Bayonne Family Community Center, Bayonne PAL, Bayonne Youth Center, Garden State Episcopal Community Development Corporation, Hudson Milestones, Trinitas, United Cerebral Palsey, Victory Hall, Windmill Alliance, and members of the public.

The following agencies were in attendance for a large interactive focus group: Bayonne Economic Opportunity Foundation, Bayonne Family Community Center, Bayonne Housing Authority, Bayonne PAL, Bayonne Youth Center, City of Bayonne, Community Day Nursery, Garden State Episcopal Community Development Corporation, Hudson Milestones, Trinitas, United Cerebral Palsey, Victory Hall, Wallace Temple, The Waterfront Project, Windmill Alliance, and members of the public.

Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.

Analysis of Data

- Low- and moderate-income areas were identified and mapped.
- Concentrations of minority populations were identified and mapped.
- Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
- Locations of Section 8 Voucher units.
- Fair housing awareness in the community was evaluated.
- Distribution of public and assisted housing units was analyzed and mapped.
- The location of CDBG expenditures throughout the Municipality was analyzed.
- The location of HOME expenditures throughout the Municipality was analyzed.
- The Municipality's Five-Year Goals and Objectives were reviewed.
- Potential Impediments
- Public sector policies that may be viewed as impediments were analyzed.
- Private sector policies that may be viewed as impediments were analyzed.
- The status of previously identified impediments was analyzed.

Citizen Participation

Electronic copies of a citizen fair housing survey were made available on the Bayonne's website and distributed to several social service and housing agencies throughout the Municipality to encourage citizen input.

The draft of this 2019 Analysis of Impediments to Fair Housing Choice was made available on the Bayonne's website and hardcopies were placed at the:

Bayonne Municipal Building

630 Avenue C

Bayonne, NJ 07002

This was done to gather additional public comment on the AI Plan. The display period was from April 6, 2020 through May 8, 2020.

The Analysis of Impediments is scheduled to be approved by the Bayonne City Council at its meeting on May 13, 2020.

HOW FUNDED

The Bayonne funded the *Analysis of Impediments to Fair Housing* with funds from its CDBG entitlement.

CONCLUSIONS: IMPEDIMENTS FOUND AND ACTIONS TO ADDRESS IMPEDIMENTS

Bayonne has prepared this 2020 of Impediments to Fair Housing Choice to focus on the status and interaction of the following fundamental conditions within the Bayonne

CDBG PRIORITIES:

The City of Bayonne focuses its CDBG entitlement funds toward improving the quality of life for its residents, who are extremely low, very low, and low-income, and to preserve and increase the housing stock of affordable owner and renter housing units. The CDBG activities have been separated into broad categories addressing priority needs identified in the Municipality's FY 2015-2019 Consolidated Plan.

Over the course of the last five years, the highest priorities for the Community Development Block Grant program identified in the City's FY 2015-2019 Consolidated Plan include:

1. Preserve existing housing through the Housing Rehabilitation Program
2. Maintain and improve public facilities including non-profit facilities that provide services to low- and moderate-income residents
3. Ensure that quality public services in support of youth development, public health, employment and housing needs are available to low income residents
4. Continue Administration and Management activities, including Fair Housing
5. A previous priority was the implementation of Commercial Façade Grants. These efforts have been integrated within the Urban Enterprise Zone efforts and no longer fall under CDBG.

Given changes that have taken place in the community over the last five years, CDBG priorities for Bayonne moving forward over the next five years include the following:

1. Preserve existing affordable housing through the Housing Rehabilitation Program
2. Maintain and improve the infrastructure including water, sewer, streets, sidewalks, storm water facilities
3. Continued support of provision of services to those individuals and groups with special needs, such as the disabled and the elderly
4. Support activities that address the needs of the Homeless and Non-homeless Special Needs Populations, especially in the areas of prevention and of transitioning to independent living
5. Execution of anti-poverty efforts that support and build upon existing programs, relate to economic development efforts and integrate job training and placement, welfare to work initiatives and other programs aimed at improving opportunities for economic self-sufficiency
6. Fair Housing activities

The Housing Rehabilitation and Public Services programming are especially important given the public service needs and the recent occurrence of multiple fires in Bayonne. There are implementation challenges with the Housing Rehabilitation program in terms of income qualification and the complexity of working with landlords/tenants, however the City remains committed to supporting the preservation and improvement of existing affordable housing.

HOUSING NEEDS:

The following priority housing needs have been identified in preparation for Bayonne's FY 2020-2024 Consolidated Plan:

Preserve existing affordable housing through the Housing Rehabilitation Program:

The demand for housing in northern New Jersey has continued to be high and is steadily growing. In Bayonne the current median sales price of a home is \$427,000 with the average price for a 1 bed at \$691,666 and a 2 bed at \$932,500 according to Trulia. The City's housing stock is largely multi-family buildings, the vacancy rates are low and despite a lot of current attention on new luxury rental developments, there have not been that many units added to Bayonne's housing stock over the last ten years. According to the 2013-2017 American Community survey, of the City's 27,568 total housing units in 2017, 13,852 were in structures of 2 to 4 units accounting for 50.2% of the housing units in the City. 37.2% of the housing units are in two-unit structures, this is the plurality of housing units in Bayonne. 19.9% of housing units are either single family attached or detached units. According to Census data there are 27,272 housing units in the City of Bayonne, only 8.42% percent of which were vacant. This percentage of vacant residential units is lower than the national figure of 12.21% as well as New Jersey's vacancy rate at 10.87%, and is reflective of the City's tight housing market.

Furthermore, Bayonne has an older housing stock, with 84.6% of their housing units in Bayonne built prior to 1980. If you add the housing stock built between 1980-1989, around 90.0 percent of the City's housing stock is more than thirty years old. This threshold is important because at that point the need for major repairs becomes evident. Structures older than 70 years are assumed to have exceeded their useful life. The implication of this is that rehabilitation and upgrading of units is an on-going problem. The condition of the housing stock in Bayonne is considered to be fair. As noted, much of the housing stock was built before 1980, so rehabilitation and upgrading are constant concerns in many neighborhoods.

Implement Fair Housing Activities:

As prices rise and luxury developments become profitable, gentrification is a concern in the community. The need for Fair Housing education and advocacy will only grow in Bayonne. The median monthly rent in Bayonne continues to climb and over 30% of renters are cost burdened. Median monthly rents for 2000 was \$681 and in 2010 it increased to \$967 according to the 2006-2010 American Community Survey. The most current estimate from the 2013-2017 American Community survey shows that the median rent has increased to \$1,187/month. This indicates a 74.3% increase in the median rent from 2000-2017.

In 2000, 31.9% of renter households were spending more than 30% of their monthly income on rent. By 2010, the percentage of renters spending more than 30% increased greatly by 11.3 percentage points to 43.2% of all renters in Bayonne. Most recently in 2017, the percentage of all renters paying over 30 percent of income for rent continued to increase up to 47.5% of all renters. The total number of those renters paying more than 30 percent of income for rent has increased by 51.7% from 2000 to 2017, and their percentage has increased by 15.6 percentage points. These large increases in the percentage of income going toward rent speaks to the need for more affordable housing options in Bayonne. The result of high rental housing costs and a large number of low-income households is housing instability, cost burden, "doubling up" and a need for individuals and families to work more than one job just to "afford" the rent.

COMMUNITY DEVELOPMENT NEEDS:

Execution of anti-poverty efforts that support and build upon existing programs, relate to economic development efforts and integrate job training and placement, welfare to work initiatives and other programs aimed at improving opportunities for economic self-sufficiency: Poverty and the affordability of housing are major concerns in Bayonne. Bayonne's median household income in 2017 was \$56,701, up more than \$3,000 from the 2006-2010 American Community Survey (\$53,587). The poverty rate for families has been increasing in Bayonne since 2000 when it was 8.4% in 2000 to 9.9% in 2010, and most recently 13 % in 2017. The poverty rate for individuals is as of 2017, 15.7% up from 10.1% in 2000 and 12.4% in 2010.

11,135 households in Bayonne are cost-burdened, meaning they pay more than 30 percent of their income on housing costs. This accounts for 43.88% of all households according to the 2012-2016 Comprehensive Housing Affordability Strategy. 44.99% of owner households and 43.22% of renter households are cost burdened. Though renters outnumber homeowners by over 6,000 households, the number of renter households that are cost burdened outnumber owner households by over 2,500 households.

According to RealtyTrac, as of December 2019, Bayonne has 121 properties in some stage of foreclosure (default, auction or bank owned). Bayonne has a foreclosure rate of 1 in every 2,757 housing units. Hudson County has a foreclosure rate of 1 in every 3,382 properties, and the State of New Jersey had a foreclosure rate of 1 in every 1,223 housing units. Therefore, Hudson County has a lower foreclosure rate.

(INSERT LIST OF IMPEDIMENTS)

Demographics/Background Data

In order to perform an analysis of impediments to fair housing choice in the City of Bayonne the demographic, housing, economic, and social characteristics of the Municipality were evaluated as a basis for determining and identifying any potential impediments to fair housing choice.

Bayonne is located on a peninsula between Newark Bay to the west, the Kill Van Kull to the south, and New York Bay to the east. It is located to the north of Staten Island, and is accessible to Staten Island via the Bayonne Bridge. It is located to the South of Jersey City and is the southernmost city in Hudson County. Bayonne has a rich history of industry being a ship building town due to its location within New York Harbor. Still today there is a terminal for cruise ships located and port industry for goods.

The data from the 2013-2017 and 2014-2018 American Community Survey are the most recent figures that have been released since the 2010 Census.

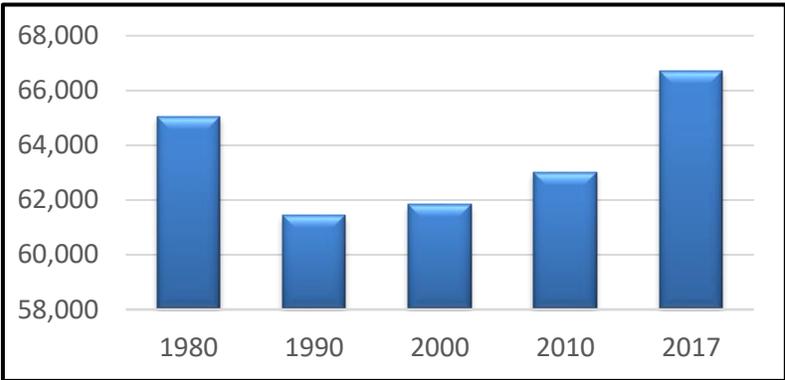
Population, Race, Ethnicity, and Religion

Population

Bayonne experienced over a half century of steady population loss during the 20th Century, with the largest loss occurring between 1930 (population of 88,979 people) and 1940 (population of 79,198), a 11% decline in population. From 1930 to 1990 Bayonne lost 27,535 residents, a 30.94% decrease in population. Since 1990, however, Bayonne has experienced small growths in population. The 2000 U.S. Census reported that the population grew to 61,842 people (an increase of 0.65%). The 2010 U.S. Census reports that Bayonne experienced an even larger population growth over the previous decade, an increase of 1.9% to 63,016 people. The most recent estimate from the 2013-2017 American Community Survey estimates the population is starting to grow at higher

rates as from 2010 to 2017 the population is estimated to have grown by 5.88% to 66,719, the highest Bayonne’s population has been since 1970. From 2000 to 2017 Bayonne has grown by 7.89%. Hudson County has seen population growth at rates higher than Bayonne during this time. Between 2000 and 2010, the population of Hudson County increased by 4.15% from 608,975 people in 2000 to 634,266 people in 2010. The 2013-2017 American Community Survey estimates the population has continued to increase since 2010 by 7.17% to 679,756. From 2000 – 2017 Hudson County has had an 11.62% growth in population. The State of New Jersey experienced smaller population growth from 2000 to 2010 of 4.48% as the population grew from 8,414,350 in 2000 to 8,791,894 in 2010. The 2013-2017 American Community Survey (ACS) estimates the population increased since 2010 by 1.91% to 8,960,161. From 2000 to 2017 New Jersey’s population grew by 6.49%, a smaller rate than both Bayonne and Hudson County.

Table 1- Population Change -City of Bayonne



Source: U.S Census Data, 2017 ACS

New Jersey is the most densely populated state in the Country and Hudson County is the most densely populated county in the state with 14,973.5 persons/ per sq. mile. Hudson County is home to the four most densely populated municipalities in the Country, Guttenberg, Union City, West New York, and Hoboken. Guttenberg is just 0.2 square miles and has a population of 11,695, making it the most densely populated municipality in the country with a density of 59,768.4 people/sq. mile. Bayonne’s density as of 2017 is lower than most of the County with a population density of 11,575.3 persons/sq. mile compared to 14,973.5 person/sq. mile in Hudson County. Bayonne’s also larger than the average size of municipalities in Hudson County (3.85 sq. miles), with a size of 5.8 square miles.

Table 2-Population Density in Hudson County

	Land Area (sq. miles)	Persons Per Square Mile 2010	Persons Per Square Mile 2017
Hudson County	46.2	13731.4	14973.5
Bayonne	5.8	10858.3	11575.3
East Newark	0.1	23532.1	26749.9
Guttenberg	0.2	57116.0	59768.4
Harrison	1.2	11319.3	14662.7
Hoboken	1.3	39212.0	43231.6
Jersey City	14.8	16736.6	18301.9
Kearny	8.8	4636.5	4862.8
North Bergen	5.1	11838	12400.2
Secaucus	1.3	2793.7	3472.3
Union City	1.3	51810.1	54875.6
Weehawken	0.8	15764.6	19265.6
West New York	1.0	49341.7	53827.4

Source: NJ Department of Labor and Workforce Development

The following table highlights the racial composition of Bayonne at the time of the 2000 and 2010 U.S. Census and 2013-2017 American Community Survey counts.

Table 3 - Race /Ethnicity in Bayonne

	2000 U.S. Census		2010 U.S. Census		2013- 2017 American Community Survey	
	Population Count	%	Population Count	%	Population Count	%
Total	61,842	--	63,016	--	66,719	-
White, Non-Hispanic	43,217	69.9%	35,821	56.8%	32,730	49.1%
Black, Non-Hispanic	3,038	4.9%	4,730	7.5%	6,472	9.7%
Native American, Non-Hispanic	48	0.1%	66	0.1%	49	0.1%
Asian, Non-Hispanic	2,529	4.1%	4,803	7.6%	5,873	8.8%
Pacific Islander, Non-Hispanic	23	0.0%	10	0.0%	205	0.3%

Other Race, Non-Hispanic	152	0.2%	234	0.4%	320	0.5%
Two or more races, Non-Hispanic	1,760	2.8%	1,109	1.8%%	1,319	2.0%
Hispanic or Latino	11,015	17.8%	16,251	25.8%	19,751	29.6%

Source: 2000, 2010 Census, 2013-2017 American Community Survey

The demographics of the population in Bayonne have seen significant change between 2000 and 2017. Since 2000 the minority population has grown substantially while the White, Non-Hispanic population and their percentage of the City’s population has declined. The White, Non-Hispanic population in 2000 was nearly 70% of Bayonne’s population, and since 2000 has declined by over 10,000 residents and 24.27%. Their percentage of the population has declined by more than twenty percentage points and according to the 2013-2017 American Community Survey Bayonne is now a minority majority city. White, Non-Hispanic still maintains the largest single group in terms of population. Hispanic has been the largest minority group in Bayonne since at least the year 2000, since 2000 the Hispanic population has increased by 79.3% and over 7,700 residents. The Hispanic proportion of the Bayonne’s total population has increased by 11.8 percentage points since 2000. As of 2017, the largest Country of origin for the Hispanic population of Bayonne was Puerto Rico at 37.12% of Bayonne’s Hispanic population. The second and third highest is the Dominican Republic and Mexico which are the country of origin for 18.87% and 6.2% of Bayonne’s Hispanic population.

The Black, Non-Hispanic and Asian, Non-Hispanic population of Bayonne have both doubled in size since 2000. The Black population has grown by 113% going from just under 5 percent of the population to just under 10 percent currently. The Asian population has increased by 132.2% since 2000, and increased its share of the total population by more than double from 4.1% to 8.8%.

Table 4- Race and Hispanic or Latino Population in Hudson County Excluding Bayonne

	2000 U.S. Census		2010 U.S. Census		2013- 2017 American Community Survey	
	Population Count	%	Population Count	%	Population Count	%
Total	547,133		571,250		613,037	
White, Non- Hispanic	171,999	31.44%	159,689	27.95%	162,827	26.56%
Black, Non- Hispanic	71,002	12.98%	66,585	11.66%	66,837	10.90%
Native American, Non- Hispanic	854	0.16%	869	0.15%	836	0.14%
Asian, Non- Hispanic	53,841	9.84%	79,022	13.83%	96,135	15.68%

Pacific Islander, Non-Hispanic	185	0.03%	166	0.03%	215	0.04%
Other Race, Non-Hispanic	3,506	0.64%	4,017	0.70%	3,114	0.51%
Two or more races, Non-Hispanic	14,698	2.69%	9,292	1.63%	9,359	1.53%
Hispanic or Latino	231,108	42.24%	251,602	44.04%	273,714	44.65%

Source: 2000, 2010 Census, 2013-2017 American Community Survey

The population of Hudson County, when excluding Bayonne, has grown in total population at rates higher than Bayonne since 2000, with Hudson County's population growing by 12.04%. When including Bayonne in the calculation Hudson County saw 11.62% growth during this time, Bayonne grew by 7.89% a little below the county as a whole. The plurality of the population of Hudson County when excluding Bayonne is Hispanic. This has been true since at least 2000, and their share of the population continues to increase, as between 2000 and 2017 the Hispanic population grew by 18.43% and by over 42,000 residents. This resulted in an increase of their share of the total population of 2.41 percentage points. Hudson County has long had a large Hispanic population especially in the Northern parts of the County in places like West New York and Union City, which have been referred to as Havana on the Hudson due to its large Cuban population. Bayonne has seen a large increase in its Hispanic population since 2000, at a rate of 79.3%. Similar to Bayonne, Hudson County has seen decreases in its White, Non-Hispanic population since 2000, though from 2010 to 2017 there was a small increase. Since 2000 the White population of Hudson County has decreased by 5.33%. From 2000 to 2010 there was a 7.16% decrease in the White population but a 1.97% increase in the White population from 2010 to 2017 lowered the rate. In all though White has decreased in its overall rate of the County's population by nearly 5 percentage points, a rate much lower than Bayonne but still substantial.

Similarly to White, Non-Hispanic, the Black, Non-Hispanic population of Hudson County has seen population loss between 2000 and 2017 of -5.87% and has gone from the 3rd most populated race/ethnicity in Hudson County to the fourth, behind Hispanic, White and Asian. This is different from Bayonne which has seen its Black population more than double in size since 2000. If including Bayonne in this calculation the Black population would see a -0.99% decrease in population versus -5.87% without Bayonne. Similar to Bayonne the Asian population in Hudson County has seen substantial growth with a 78.55% increase in population from 2000 to 2017. During this time the Asian population has increased by over 42,000 residents and increased their share of the total population by nearly 6 percentage points.

Dissimilarity

One way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the Municipality. The dissimilarity index, based on 2013-2017 American Community Survey compares the integration of racial groups with the white population of the Municipality on a scale from 0 to 100%. The values of the dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups in question, and a

value of 100 representing perfect segregation between the racial groups. Dissimilarity Index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

Table 5- Bayonne Dissimilarity Index

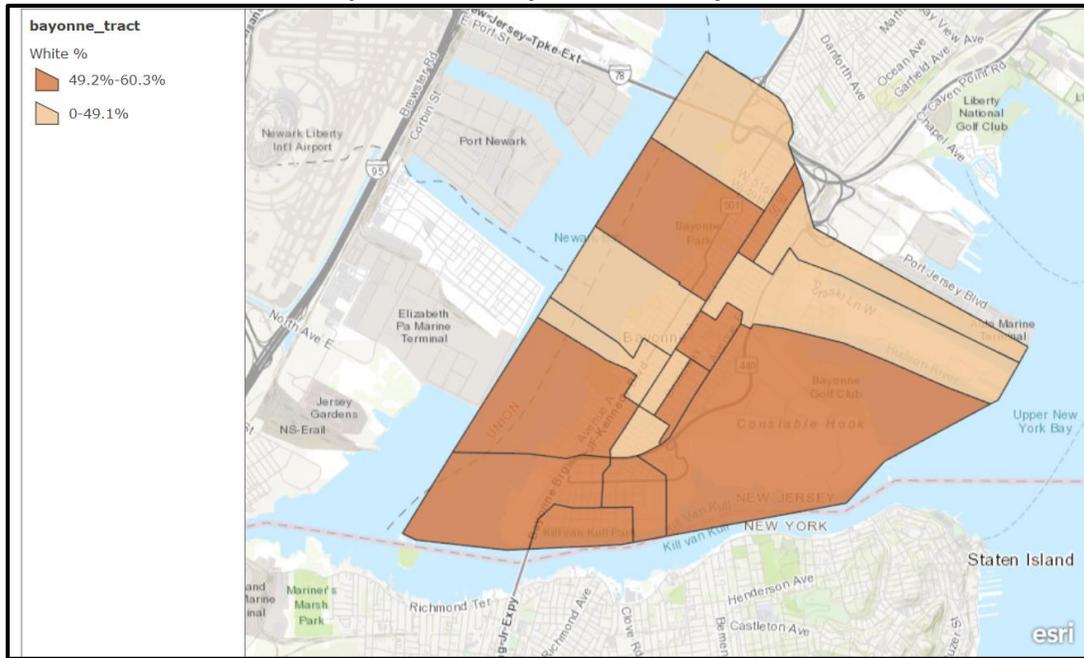
	Dissimilarity Index
White, Non-Hispanic/Black, Non-Hispanic	24.66
White, Non-Hispanic/Asian, Non-Hispanic	22.35
White, Non-Hispanic/Some other Race, Non-Hispanic	66.68
White, Non-Hispanic/Two or more race, Non-Hispanic	27.13
White, Non-Hispanic/Hispanic	11.72

Source: 2013-2017 American Community Survey

The table above highlights the dissimilarity indices for various race and ethnic groups as compared to the White, Non-Hispanic population in Bayonne. The Hispanic population is the largest minority group in Bayonne and has a dissimilarity index of 11.72%, meaning that 11.72% of the white population would need to move to another neighborhood so that White and Hispanic populations would be more evenly distributed in the Municipality. The Black, Non-Hispanic population is the second largest minority population, with a dissimilarity index of 24.66%. The Asian population is the third largest minority population in Bayonne, and compared to the White, Non-Hispanic population had a Dissimilarity Index of 22.35%. Therefore, all minority groups of greater population than 1,000 have relative low dissimilarity Indices compared to the White, Non-Hispanic population in Bayonne, therefore indicating low amount of segregation by race/ethnicity in Bayonne. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the Municipality. The Black/African American, Asian and Hispanic populations are the only minority populations in Bayonne with populations exceeding 1,000 people. As a result, the dissimilarity indices of the other minority populations misrepresent the actual distribution of these populations across Bayonne.

The following maps highlight the racial composition in Census Tracts throughout Bayonne according to the 2013-2017 American Community Survey. The darkest shaded census tracts indicate the highest concentration of each population group, and the lightest shaded block groups indicate the lowest concentration of each population group. The White population is the plurality of Bayonne’s population’s but higher numbers of White population are seen in the Census Tracts in South Bayonne, though there also majority White census tracts in North Bayonne as well but it is not as concentrated. The census tract with the largest rate of white population is in southwest Bayonne in the area including and surrounding G. Thomas DiDomenico Park and Municipal pool.

Map 1- White Population in Bayonne

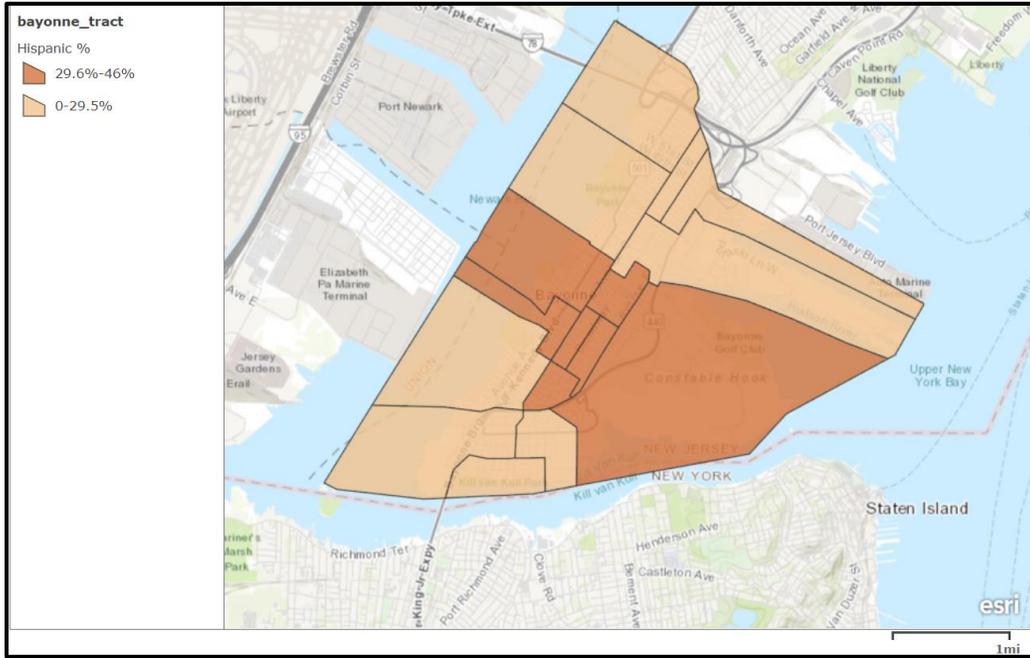


Source: 2013-2017 American Community Survey

Out of the 16 census tracts in Bayonne 7 are majority minority census tracts. They are primarily in the Northern and central parts of Bayonne. Though the largest percentage of a minority population is found in a tract of South Bayonne bordered by 16th St in the north, Avenue C on the west, and Route 440 on the South and east sides. This area is 73.7% minority population, with a plurality of Hispanic residents that account for 46.04% of the population. The area/census tract with the largest population of minority residents is located in the area including and surrounding Bayonne High School and Veterans Park in West Bayonne. This is also the area where large amounts of public housing is located.

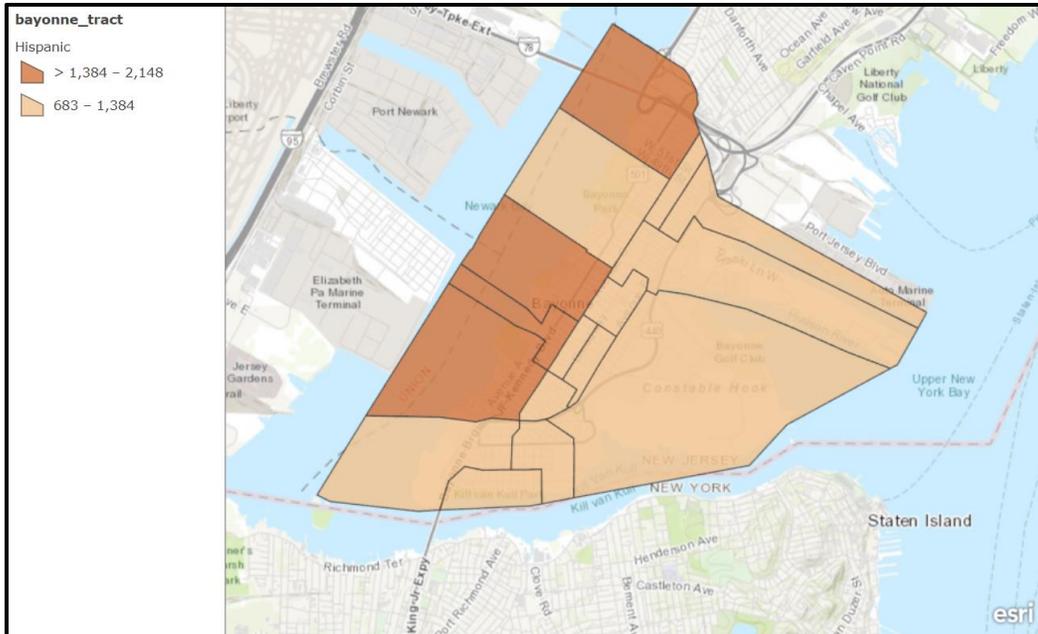
The census tracts with larger rates of Hispanic population are in central Bayonne, although this is only based on percentage of the total population in each Census Tract, which vary in geographic size and population. In fact, the second largest Hispanic population by Census Tract is found in the northern most Census Tract in Bayonne which mostly encompasses the area bounded by Avenue on the east, 48th St on the south, and Jersey City on the North and Newark Bay on the west.

Map 2- Hispanic Population in Bayonne by %



Source: 2013-2017 American Community Survey

Map 3- Bayonne Hispanic Population by Tract



Source: 2013-2017 American Community Survey

Ethnicity

The following table highlights the ethnicities of Bayonne’s residents at the time of the 2000 Census and more recent reports. (Data not available for 2010 Census).

Table 6- Ethnicity and Ancestry in Bayonne

	2000 Census		2006-2010 ACS		2013-2017 ACS	
Total:	61,842		62,027		66,719	
Afghan	59	0.10%	15	0.02%	36	0.05%
Albanian	28	0.05%	9	0.01%	52	0.08%
Alsatian	0	0.00%	0	0.00%	8	0.01%
American	1,546	2.50%	1,443	2.33%	1,935	2.90%
Arab:	2,271	3.67%	2,773	4.47%	5,595	8.39%
Egyptian	1,941	3.14%	2,608	4.20%	4,989	7.48%
Iraqi	0	0.00%	0	0.00%	0	0.00%
Jordanian	74	0.12%	19	0.03%	0	0.00%
Lebanese	24	0.04%	50	0.08%	31	0.05%
Moroccan	15	0.02%	0	0.00%	10	0.01%
Palestinian	21	0.03%	12	0.02%	71	0.11%
Syrian	4	0.01%	12	0.02%	177	0.27%
Arab	134	0.22%	23	0.04%	217	0.33%
Other Arab	58	0.09%	49	0.08%	100	0.15%
Armenian	11	0.02%	15	0.02%	113	0.17%
Assyrian/Chaldean/Syriac	0	0.00%	12	0.02%	0	0.00%
Australian	0	0.00%	55	0.09%	60	0.09%
Austrian	58	0.09%	136	0.22%	85	0.13%
Basque	0	0.00%	0	0.00%	7	0.01%
Belgian	0	0.00%	0	0.00%	17	0.03%
Brazilian	7	0.01%	14	0.02%	85	0.13%
British	17	0.03%	104	0.17%	69	0.10%
Bulgarian	27	0.04%	0	0.00%	0	0.00%
Cajun	0	0	0	0.00%	0	0.00%
Canadian	28	0.05%	86	0.14%	32	0.05%
Carpatho Rusyn	0	0.00%	0	0.00%	0	0.00%
Celtic	7	0.01%	81	0.13%	15	0.02%
Croatian	14	0.02%	25	0.04%	9	0.01%
Cypriot	6	0.01%	0	0.00%	0	0.00%
Czech	101	0.16%	148	0.24%	65	0.10%
Czechoslovakian	196	0.32%	30	0.05%	14	0.02%
Danish	30	0.05%	30	0.05%	42	0.06%
Dutch	158	0.26%	346	0.56%	200	0.30%
Eastern European	52	0.08%	31	0.05%	131	0.20%
English	615	0.99%	1,039	1.68%	954	1.43%
Estonian	0	0.00%	0	0.00%	0	0.00%
European	64	0.10%	42	0.07%	192	0.29%
Finnish	14	0.02%	15	0.02%	0	0.00%

French (except Basque)	209	0.34%	380	0.61%	326	0.49%
French Canadian	48	0.08%	48	0.08%	140	0.21%
German	1,578	2.55%	3,237	5.22%	2,552	3.82%
German Russian	0	0.00%	0	0.00%	0	0.00%
Greek	199	0.32%	294	0.47%	416	0.62%
Guyanese	116	0.19%	140	0.23%	15	0.02%
Hungarian	236	0.38%	426	0.69%	322	0.48%
Icelander	0	0.00%	0	0.00%	14	0.02%
Iranian	62	0.10%	23	0.04%	207	0.31%
Irish	8,521	13.78%	11,169	18.01%	7,412	11.11%
Israeli	0	0.00%	0	0.00%	19	0.03%
Italian	10,528	17.02%	10,349	16.68%	8,913	13.36%
Latvian	0	0.00%	0	0.00%	0	0.00%
Lithuanian	263	0.43%	234	0.38%	114	0.17%
Luxemburger	0	0.00%	0	0.00%	0	0.00%
Macedonian	0	0.00%	9	0.01%	40	0.06%
Maltese	36	0.06%	0	0.00%	0	0.00%
New Zealander	0	0.00%	0	0.00%	0	0.00%
Northern European	7	0.01%	22	0.04%	18	0.03%
Norwegian	67	0.11%	194	0.31%	131	0.20%
Pennsylvania German	0	0.00%	22	0.04%	7	0.01%
Polish	8,762	14.17%	8,533	13.76%	6,853	10.27%
Portuguese	139	0.22%	234	0.38%	57	0.09%
Romanian	16	0.03%	22	0.04%	127	0.19%
Russian	635	1.03%	756	1.22%	881	1.32%
Scandinavian	7	0.01%	38	0.06%	0	0.00%
Scotch-Irish	264	0.43%	361	0.58%	80	0.12%
Scottish	249	0.40%	205	0.33%	229	0.34%
Serbian	0	0.00%	0	0.00%	0	0.00%
Slavic	260	0.42%	347	0.56%	100	0.15%
Slovak	523	0.85%	782	1.26%	370	0.55%
Slovene	9	0.01%	0	0.00%	0	0.00%
Soviet Union	0	0.00%	0	0.00%	0	0.00%
Subsaharan African:	247	0.40%	470	0.76%	405	0.61%
Swedish	124	0.20%	196	0.32%	26	0.04%
Swiss	14	0.02%	31	0.05%	17	0.03%
Turkish	7	0.01%	17	0.03%	51	0.08%
Ukrainian	495	0.80%	589	0.95%	514	0.77%
Welsh	14	0.02%	53	0.09%	39	0.06%
West Indian (except Hispanic groups):	207	0.33%	674	1.09%	1,265	1.90%
Yugoslavian	11	0.02%	0	0.00%	0	0.00%
Other groups	14,955	24.18%	25,223	40.66%	30,188	45.25%
Unclassified or not reported	7,725	12.49%	2,435	3.93%	6,407	9.60%

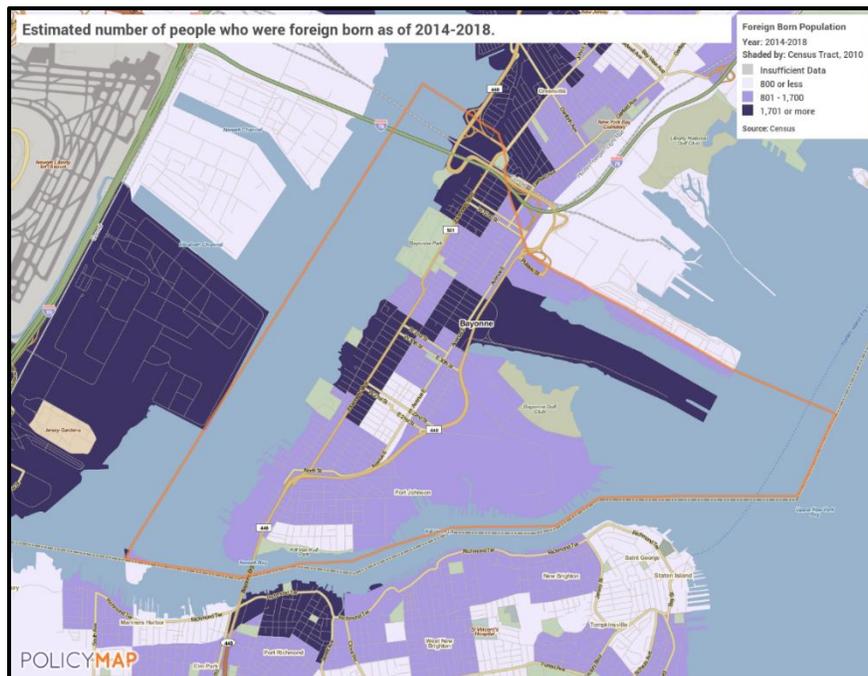
Source: 2000 Census, 2006-2010 and 2013-2017 American Community Survey

The largest ethnicities and ancestries in Bayonne are Italian, Irish, Polish and Arab, specifically Egyptian. Since 2000 the first three groups have seen their representation in Bayonne decline. In line with the decreases in the White Non-Hispanic populations, those identifying with certain European ancestry have declined, from 2000 to 2017, those in Bayonne that have Italian ancestry declined by 15.34%, Irish ancestry declined by 13.01 % and Polish ancestry declined by 21.79%. However, the Arab population increased by 146.37% % during this time and is presently the 4th most reported ancestry in Bayonne. The Egyptian population which in 2017 consisted of 89.16% of the Arab population grew by 157% from 2000 to 2017. The 2006-2010 and 2013-2017 American Community Survey did not include “Other Ancestries” as an option, it included “Other Groups”. And since 2000, people identifying as “other/ancestries/groups” has increased sizably to where now nearly half of Bayonne’s population fits into this category.

Foreign-Born/LEP

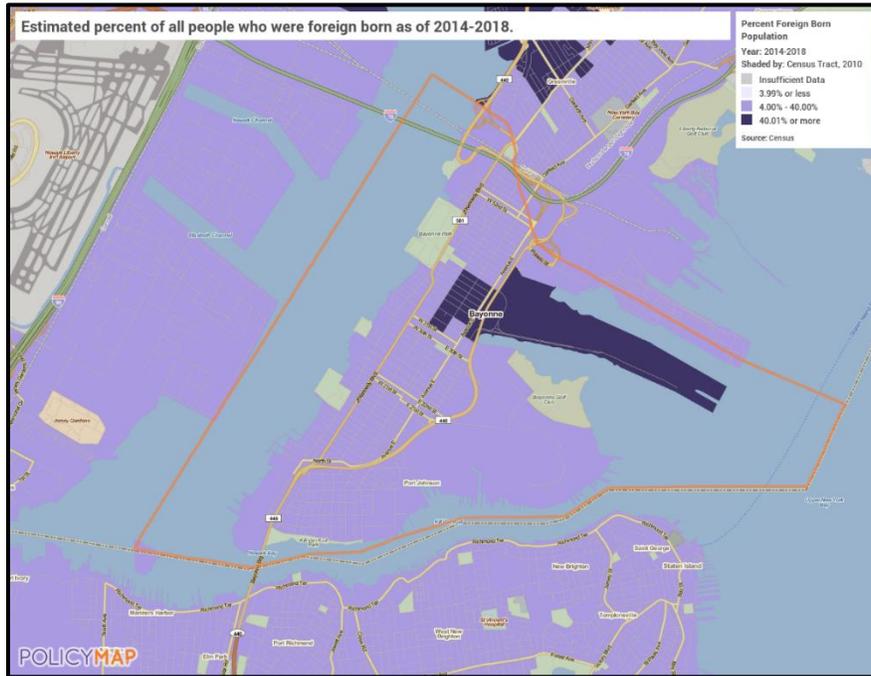
According to the 2014-2018 American Community Survey, 30.38% of Bayonne’s population is foreign-born, this is lower than Hudson County’s Foreign-Born rate of 42.77%. The largest foreign populations are found in Census Tracts in the Third Ward and Second Ward, with the largest being Census Tract 106, which is the area surrounding Veterans Park that has several affordable housing complexes. This area has 2,292 foreign born residents. If just looking at rate of population then Census Tract 104 has the highest rate of foreign-born population in Bayonne with 42.62% of the population being foreign born. This area consists of the entire MOTBY site, as well as parts of the Third ward.

Map 4- Foreign Born Population by Tract



Source: 2014-2018 American Community Survey, Policy Map

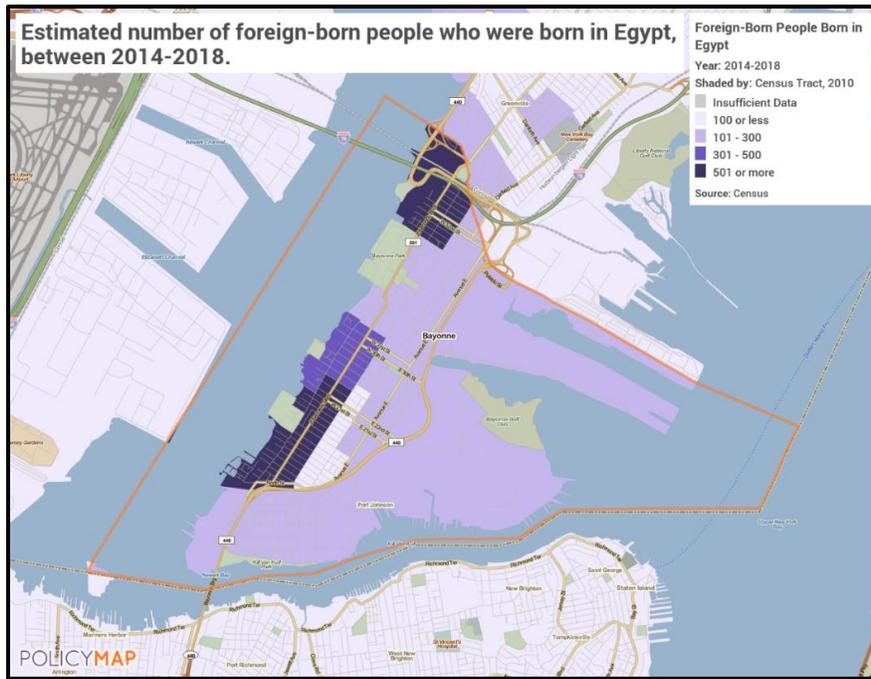
Map 5- Foreign Born % by Tract



Source: 2014-2018 American Community Survey, Policy Map

Of the 19,838 foreign born residents of Bayonne, 3,949 or 19.9% of them are from Egypt, the country from which the most foreign-born residents of Bayonne are from. The top 5 is rounded out by the Dominican Republic, the Philippines, India, and Poland. The top 5 countries from which the foreign-born population are from represents 52.4% of the foreign-born population. The Egyptian Born population is spread out throughout Bayonne, though its largest concentration are at the very north of the City, on the border of Jersey City, as well as farther south in the Second Ward, in two adjacent census tracts along Newark Bay just north of Bergen Point.

Map 6- Egyptian Population by Tract



Source: 2014-2018 American Community Survey, PolicyMap

Limited English Proficiency

Limited English proficiency (LEP) is defined as those who speak English less than “very well” In order to determine whether translation of vital documents is required, the number of LEP persons per language group must be determined, the City shall provide written translation of vital documents for LEP language groups that are either 1000 or more or (2) more than 5%, of the eligible population in the market area. Approximately 7,556 residents or 12.4% of Bayonne residents 5 years and over had Limited English Proficiency as of 2015, the 2011-2015 American Community Survey is the most recent survey that includes a detailed rundown of the LEP population. According to the 2011-2015 American Community in Bayonne there are two primary languages with more than 1,000 speakers who speak English less than “very well” they are Spanish and Arabic.

Table 7- LEP Population more than 1,000 in Bayonne 2015

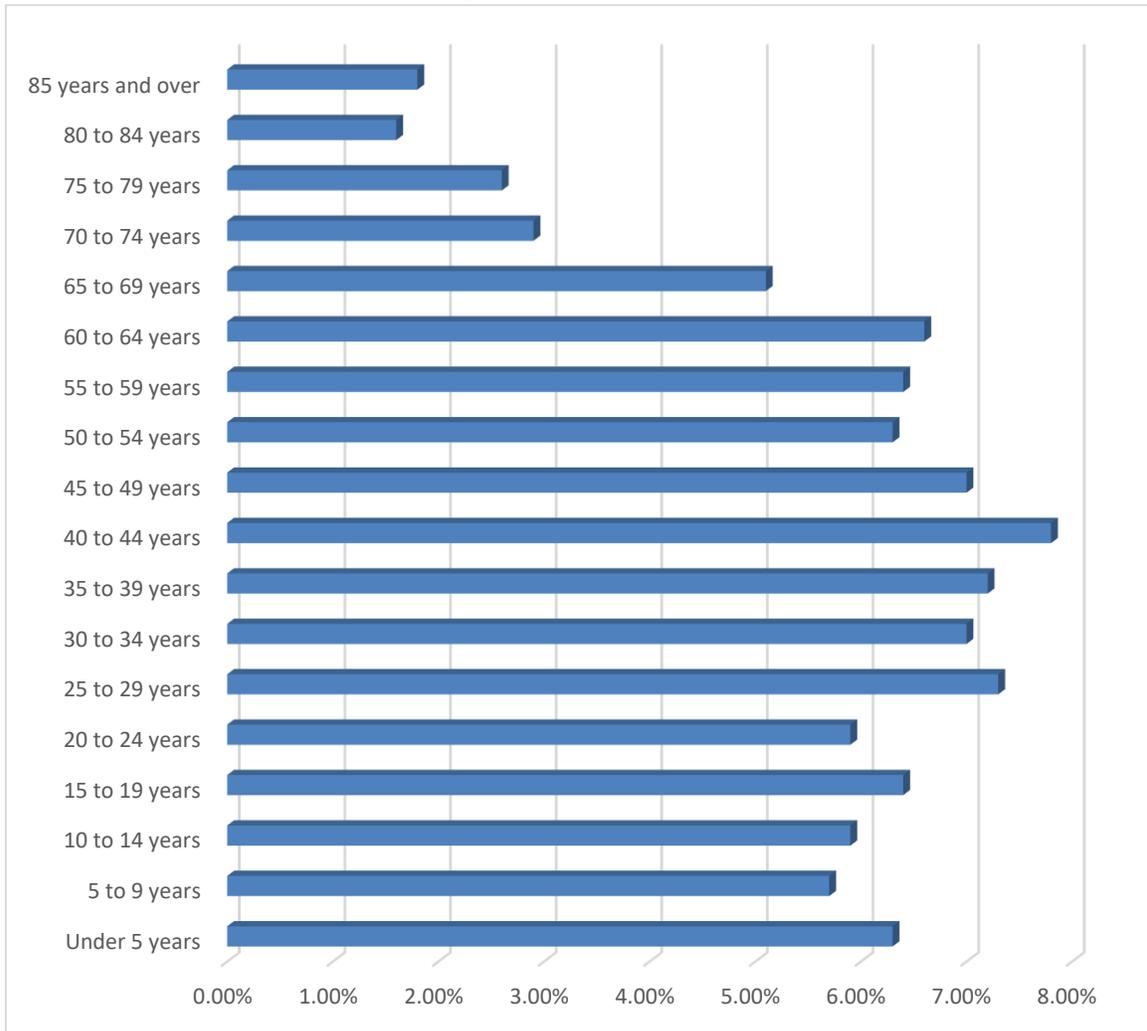
Language Group	Number of LEP Persons (% of total population)	% of Total Population (5yr. old)
Spanish	3,631	5.94%
Arabic	1,458	2.38%

Source: American Community Survey 2011-2015

Age

The following chart illustrates age distribution in Bayonne at the time of the 2017 American Community Survey. The ACS reports that, currently, children under five years of age represented 6.3% of the population; 24.3% of Bayonne's population is under 20 years of age; and 14% is 65 years of age or older

Table 8- Age of Population in Bayonne



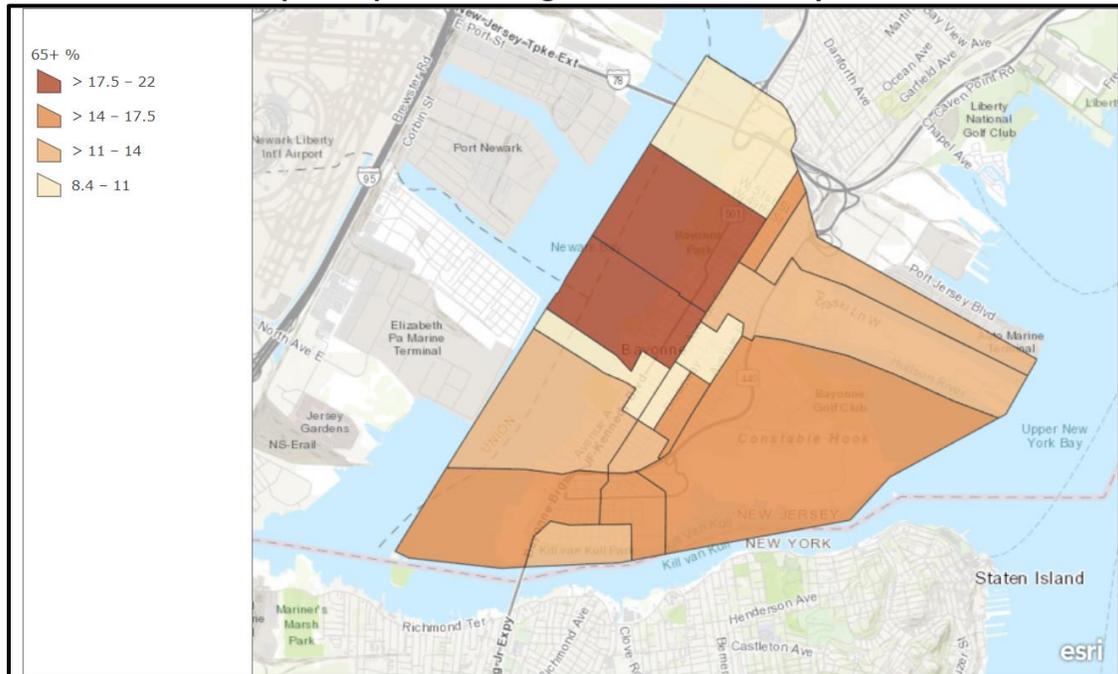
Source: 2013-2017 American Community Survey

The median age in Bayonne at the time of the 2000 U.S. Census was 38.1 years. The median age increased to 38.4 years at the time of the 2010 U.S. Census. According to 2017 American Community Survey, the median age has again risen to 38.6. During this same time period, the median age in Hudson County has increased from 33.6 in 2000 to 34.9 years old in 2017 showing a much larger population for much of the County compared to Bayonne. The median age for the State of New Jersey increased quite a bit from 36.7 in 2000 to 39.6 years in 2017 showing possible indication this being from baby boomers aging in place, while younger people hesitating to either move

to or choosing to leave New Jersey. Bayonne is much more in line with the state compared to Hudson County concerning Median Age.

As shown in the map below the areas illustrating the percentage of the population in Bayonne that are over the age of 65. 14% of Bayonne’s total population is 65 and over. The highest concentrations of persons age 65 and over are on the west side of Bayonne along Newark bay, in two adjacent census tracts that that include Bayonne High School as well as large amounts of publicly supported housing, including senior housing owned by the Bayonne Housing Authority.

Map 7- Population % Age 65 and Over in Bayonne



Source: 2013-2017 American Community Survey

Religion

The U.S. Census does not collect data on the religious affiliations in the United States. In an effort to better understand the religious affiliations of the residents of Bayonne, the Municipality used the data made available by The Association of Religion Data Archives (ARDA) and Association of Statisticians of American Religious Bodies. ARDA surveys the congregation members, their children, and other people who regularly attended church services within counties across the United States.

Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the

population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the religious affiliations of Hudson County residents. Only 2010 data includes some information on historically African American denominations. Therefore, there is some error in the reporting across the years reported below.

Table 9 Religious Affiliation in Hudson County

	2000	2010
Evangelical Protestant	12,273	19,890
Black Protestant	N/A	12,308
Mainline Protestant	14,371	12,853
Catholic	318,026	280,930
Orthodox	2,107	6,318
Other	N/A	38,322
Southern Baptist		2,567
Islam	15,697	21,042
Judaism	12,500	3,821
Total Adherents of all religions	378,031	370,621

Source: The Association of Religion Data

Overall those reporting s being adherents to religion decreased from 2000 to 2010 by just over 8,500 adherents. Still Catholicism remains the most practiced religion in Hudson County, though adherents decreased by -11.66%. Mainline Protestant also lost -10.56% of their reported adherents from 2000 to 2010. Evangelical Protestant increased sizably in Hudson County, increasing by 62.06%, as did Islam which increased by 34.05%.

Household Tenure

As seen in **Table 10**, the 2010 Census reported 27,796 housing units in Bayonne. This number represented a slight 3.62 % increase from the 26,826 units in the 2000 housing stock. The 2013-2017 American Community Survey estimates that demand for housing in the Bayonne has decreased and that Bayonne has lost 228 units accounting for a decrease of -0.82% from 2010 to 2017. Still in the 17 years from 2000 to 2017 Bayonne increased its number of housing units by 2.8%, According to **Table 10** in 2017 there were 25,213 occupied housing units (91.5%) and 2,355 vacant housing units (8.5%), in Bayonne. In general, an upward trend of the vacancy rate has been seen in Bayonne since 2000, though it has slightly declined from 2010 to 2017. Still the amount of vacant housing units in Bayonne increased by 83.84% from 2000 to 2017. Hudson County’s vacancy rate (including Bayonne) in 2017 was 9.1% of all housing units, a 152.1% increase (10,072 to 25,390) in the number of vacant housing units from 2000 when the vacancy rate in Hudson County was 4.2%.

Table 10- Housing Units in Bayonne by Occupancy Status

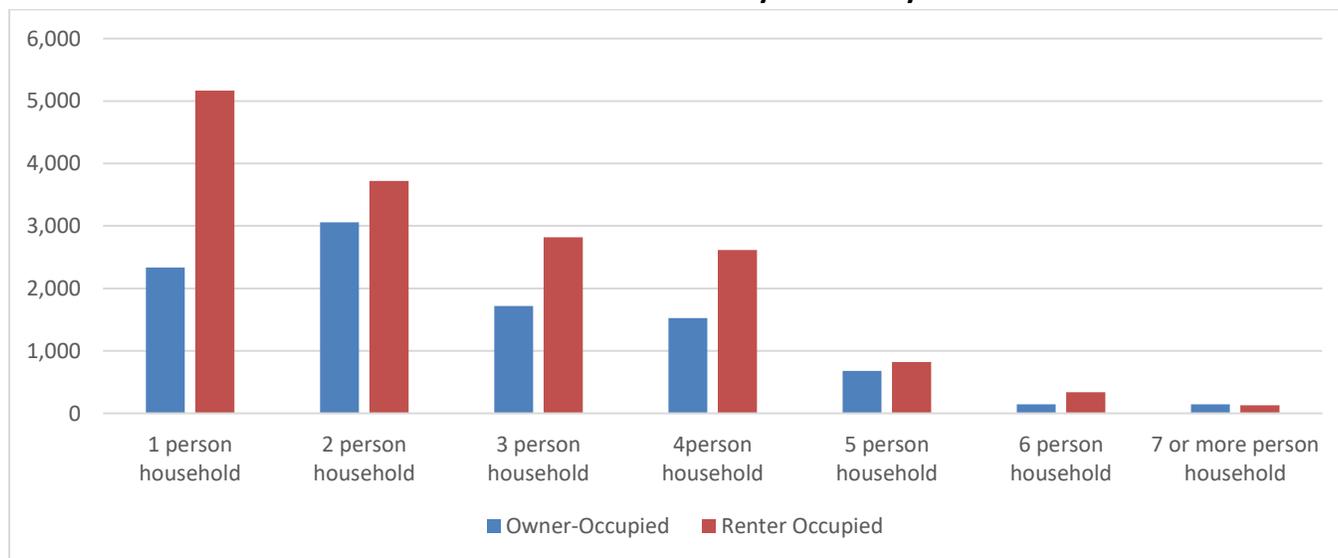
	2000	2010	2017	2000-2017 change (%)
Total housing units	26,826	27,796	27,568	+2.8%
Occupied units	25,545	25,234	25,213	-1.3%
Vacant units	1,281	2,562	2,355	+83.8%
Vacancy rate	4.8	9.2	8.5	+3.7%

Source: 2000, 2010 Census and 2013-2017 American Community Survey

In 2000, of the occupied housing units, 40% were owner-occupied and 60% were renter-occupied. In 2010, of the occupied housing units, 38.8% were owner-occupied and 61.2% were renter-occupied. According to the 2013-2017 American Community Survey there were 25,213 housing units, of those occupied 38.1% were owner occupied and 61.9% were renter occupied indicating a further increase in the rate of renter-occupied units. Hudson County’s ownership rate was lower than Bayonne with a 31.4% home-ownership rate, a minimal increase from its ownership rate of 30.7% in 2000.

In 2000, the average size of the owner-occupied households was 2.61 persons and the average renter household was 2.28 persons. In 2010, the average size of owner-occupied households was 2.67 persons and the average size of renter-occupied households increased to 2.37 persons. In 2017, the average size of owner-occupied households was 2.72 and of renter occupied households was 2.58. From 2000 to 2017, household sizes in Bayonne for both owner and renter occupied households increased, this increase is in line with the population increases during this time. The following chart illustrates the breakdown by household size for owner and renter households.

Table 11 Household Tenure by Size in Bayonne

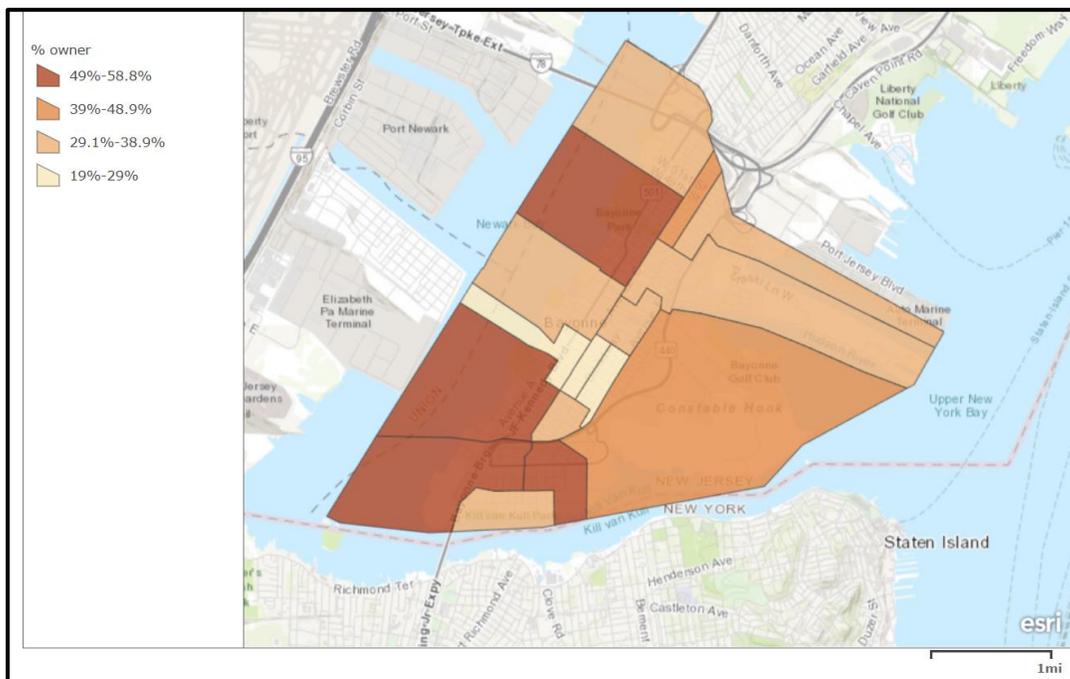


Source: 2013-2017 American Community Survey

One person, renter occupied households make up the plurality of households in Bayonne and account for 33.12% of all renter-occupied households. Two-person, renter occupied households are the second most frequent type of household constituting 23.82% of renter-occupied households. Two-person, owner-occupied households are the most frequent type of owner-occupied households and constitute 34.3% of all owner-occupied households.

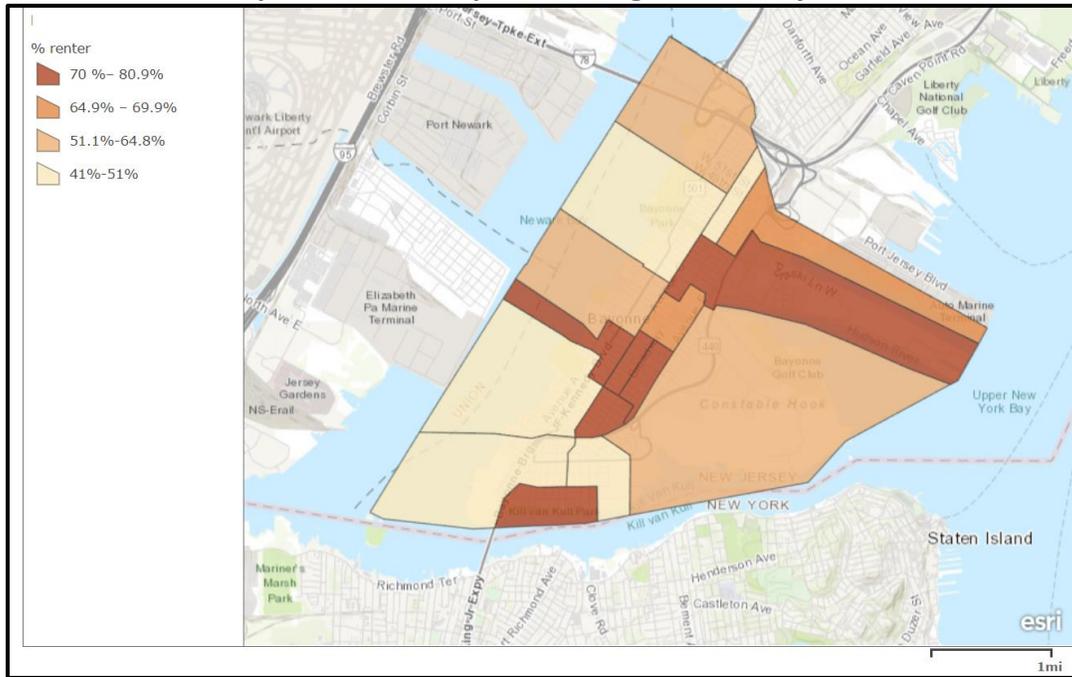
The following maps highlight the distribution of owner-occupied and renter-occupied housing units across the City. The highest concentration of rental units is in the Second Ward/Midtown area of the Municipality. The highest concentration of owner-occupied housing is found in the southern Bergen Point area of Bayonne. The three census tracts out of the three census tracts with the highest percentage of owner-occupied housing units as illustrated below, are located there with owner occupied rates from 52% to 59%. The highest owner occupied rate being in the area including and adjacent to Bergen Point and parts of the Bergen Point neighborhood. There are six census tracts in Bayonne with 70% and more renter-occupied housing units, four of them are located in Central Bayonne north of Route 440. They range from 71% to 81%, with the area of 81% (the highest in all Bayonne) rental units being the area including and surrounding the Bayonne PAL, and including the area from JFK Blvd to Avenue C from 24th to 16th Streets.

Map 8- Owner-Occupied Housing Units in Bayonne



Source: 2013-2017 American Community Survey

Map 9-Renter-Occupied Housing Units in Bayonne



Source: 2013-2017 American Community Survey

In **Table 12** household tenure is compared by race and ethnicity. The amount of, “White alone” households has declined -15.12% from 2000 to 2017 which is no surprise as the white population has decreased significantly. They have gone from 82.89% of households down to 67.85% of households. **(Note this population measures different than White, Non-Hispanic, and the totals do not add up due to Hispanic not being a race)**. Still White, Alone Households make an overwhelming majority of owner-occupied households, as of 2017, 82.72% of owners are White Alone, though this has declined from 90.86% in 2000. White Households currently make up 59.32% of all renter occupied households, this is significantly lower than in 2000 when they were 77.57% of renters. Among White households, 44.45% are owners, this is a very slight increase from 43.89% in 2000.

Since 2000, the Hispanic population of Bayonne has been increasing, according to table 12, Hispanic households have increased by 83.3%. Like Bayonne as whole, their rates of homeownership have slightly decreased since 2000, as in 2017, 20.37% of Hispanic households are homeowners, down from 20.37% in 2000. While making up 29.95% of households in Bayonne, Hispanic households make up just 13.38% of homeowners. Since 2000, the number of Black Households in Bayonne have increased by 87.94%, but their homeownership rate has declined from 20.29% in 2000 to 12.91% in 2017. And while making of 9.83% of all households in Bayonne, Black households own just 3.48% of all owner-occupied units.

Asian households have increased at the highest percentage of any other group in Bayonne since 2000, they have increased by 175.88%. Unlike Hispanic and Black Households as their number of households have increased so have their homeownership rates, as in 2017 it was 41.58% of Asian Households, up from 26.32% in 2000. Asian

Households constitute 7.08% of households in Bayonne and 8.08% of owner-occupied units. It is clear that as Black and Hispanic households have increased in Bayonne it is likely that the new households have been renters, but as Asian households have moved to Bayonne they are more likely to be owners.

Table 12- Household Tenure by Race and Ethnicity in Bayonne

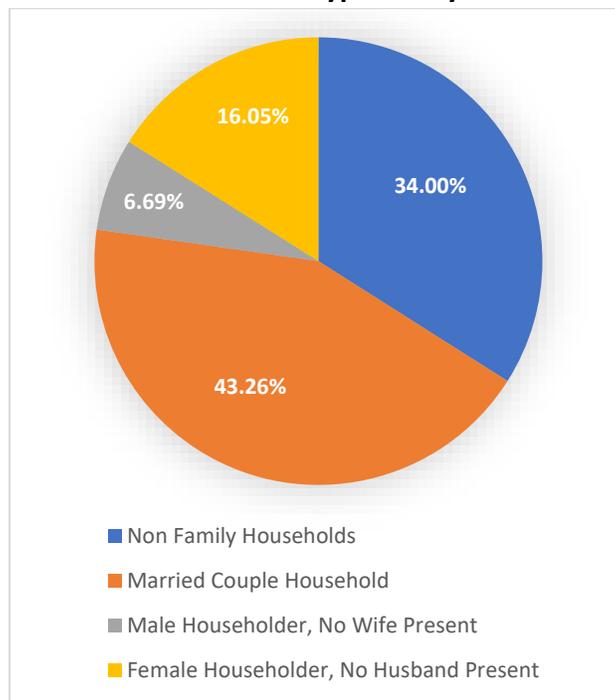
	2000 U.S. Census		2010 U.S. Census		2013-2017 American Community Survey	
	Owner (40%)	Renter (60%)	Owner (38.8%)	Renter (61.2%)	Owner (38.1%)	Renter (61.9%)
Total Householders	10,228	15,317	9,791	15,446	9,656	16,831
Householder who is White	9,293	11,882	8,281	10,531	7,988	9,984
Householder who is Black or African American	281	1,104	333	1,879	336	2,267
Householder who is Hispanic	766	2,695	1,254	3,918	1,292	5,051
Householder who is American Indian and Alaska Native	22	39	13	54	7	55
Householder who is Asian	179	501	624	841	780	1,096
Householder who is Native Hawaiian and Other Pacific Islander	0	8	0	8	13	33
Householder who is some other race alone	293	1,227	371	1,672	367	1,802
Householder who is two or more races	160	556	169	461	114	371

Source: 2000 U.S. Census and 2010 U.S. Census, 2013-2017 ACS, PolicyMap

Families

As shown on the chart below, in 2017, families constituted 66% of households in Bayonne, an increase from 2010 when families were 63.6% of all households. In 2010 households with children under 18 were 32.1% of households, in 2017 the rate is 34.4% of all households had children under eighteen, indicating an increase in households with children. In 2010 16.8 % of households were headed by a female and as of 2017 16.05% of households were female-headed showing minimal change. 5.7% of households were headed by a male with no wife present in 2010 that numbers increased to 6.69% in 2017, showing an increase. Household type has seen minimal changes from 2010 to 2017, with slight increases in family-households with children under 18, and single-headed households with no spouse present. The chart below depicts household type for the 2013-2017 American Community Survey.

Table 13 Household Type in Bayonne 2017



Source: 2013-2017 American Community Survey

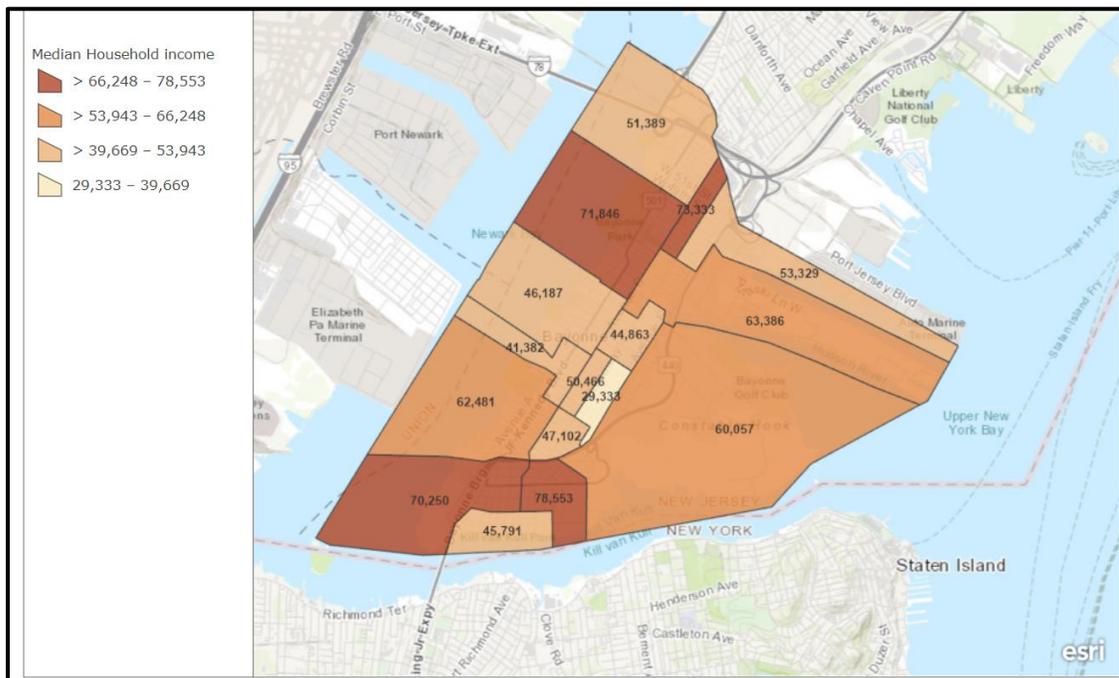
Income and Poverty

Bayonne's Median Household Income in 2017 was \$56,701, up more than \$3,000 from the 2006-2010 American Community Survey (\$53,587). In 2000 the Median Household Income was \$41,566. Hudson County's Median Household Income was higher than Bayonne's in 2017 at \$62,681, an increase of more than \$7,000 from 2010, when it was 55,275 much closer to Bayonne's Median Household Income at the time. In 2000, Hudson County's Median Household Income was more than \$22,000 less than in 2017 at \$40,293, at the time Bayonne's Median Household Income was higher than the County. New Jersey's Median Household Income in 2017 is much higher than Bayonne and Hudson County's at \$76,475, up more than \$6,000 from 2010 when it was \$69,811. In 2000 it was \$55,146, so like Hudson County it has increased by more than 21,000 from 2000 to 2017, while Bayonne

increased by 15,000, indicating higher wages amongst households throughout New Jersey and other areas of Hudson County outside Bayonne.

The Median Household Income varies in different parts of Bayonne, the higher Median Household Incomes tend to be in the area's with higher rates of owner-occupied housing, concentrated in the Southern part of Bayonne though with areas of higher incomes in Northern Bayonne as well, in the area around Bayonne Park. The highest Median Household Income is in a tract in Bergen Point with a median household income of \$78,553. The area with the lowest median household income is in the Eastside Neighborhood.

Map 10 Bayonne Median Household Income by Tract



Source: 2013-2017 American Community Survey

The table below shows the breakdown of household income in Bayonne from 2000 to 2017.

Table 14 Household Income in Bayonne

	2000 U.S. Census		2006-2010 American Community Survey		2013-2017 American Community Survey	
	Number of Households	Percentage	Number of Households	Percentage	Number of Households	Percentage
Total Households	25,581	-	25,148	-	25,213	-
Less than \$10,000	2,903	11.3%	1,852	7.4%	2,189	8.7%
\$10,000 to \$14,999	1,665	6.5%	1,442	5.7%	1,061	4.2%
\$15,000 to \$24,999	3,264	12.8%	2,590	10.3%	2,403	9.5%
\$25,000 to \$34,999	3,153	12.3%	2,344	9.3%	2,410	9.6%
\$35,000 to \$49,999	3,982	15.6%	3,441	13.7%	3,046	12.1%
\$50,000 to \$74,999	4,795	18.7%	4,570	18.2%	4,496	17.8%
\$75,000 to \$99,999	2,847	11.1%	3,247	12.9%	2,826	11.2%
\$100,000 to \$149,999	2,185	8.5%	3,589	14.3%	3,302	13.1%
\$150,000 to \$199,999	542	2.1%	1,152	4.6%	2,011	8.0%
\$200,000 or more	245	1.0%	921	3.7%	1,469	5.8%
Median Household Income	\$41,566		\$53,587		\$56,701	

Table 1 Source: 2000 U.S. Census and 2006-2010 and 2013-2017 American Community Survey

The table below identifies the Section 8 Income Limits in the Jersey City, NJ HUD Metro FMR Area, which encompasses all of Hudson County, based on household size for FY 2019. The Median Family Income for a family of four (4) in Bayonne’s MSA is \$70,600 in 2019.

Table 15 Jersey City, NJ HUD Metro FMR Area Section 8 Income Limits for FY 2019

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	19,250	22,000	24,750	27,500	30,170	34,590	39,010	43,430
Very Low (50%) Income Limits	32,100	36,700	41,300	45,850	49,550	53,200	56,900	60,550
Low (80%) Income Limits	51,350	58,700	66,050	73,350	79,250	85,100	91,000	96,850

Source: HUD

The table below highlights the current low- and moderate-income population in Bayonne. The block groups that have a population of more than 51% low- and moderate-income are shaded and indicated in bold. Bayonne has an overall low- and moderate-income population of 51.21%. For comparison, Hudson County has a low- and moderate-income population of 54.16% (not including Bayonne’s population and other entitlement communities) and the State of New Jersey has a low- and moderate-income population of 37.86%. Out of 52 Block groups, 21 are classified as low mod areas.

Table 16 Low - and Moderate-Income Population in 2019 for the City of Bayonne

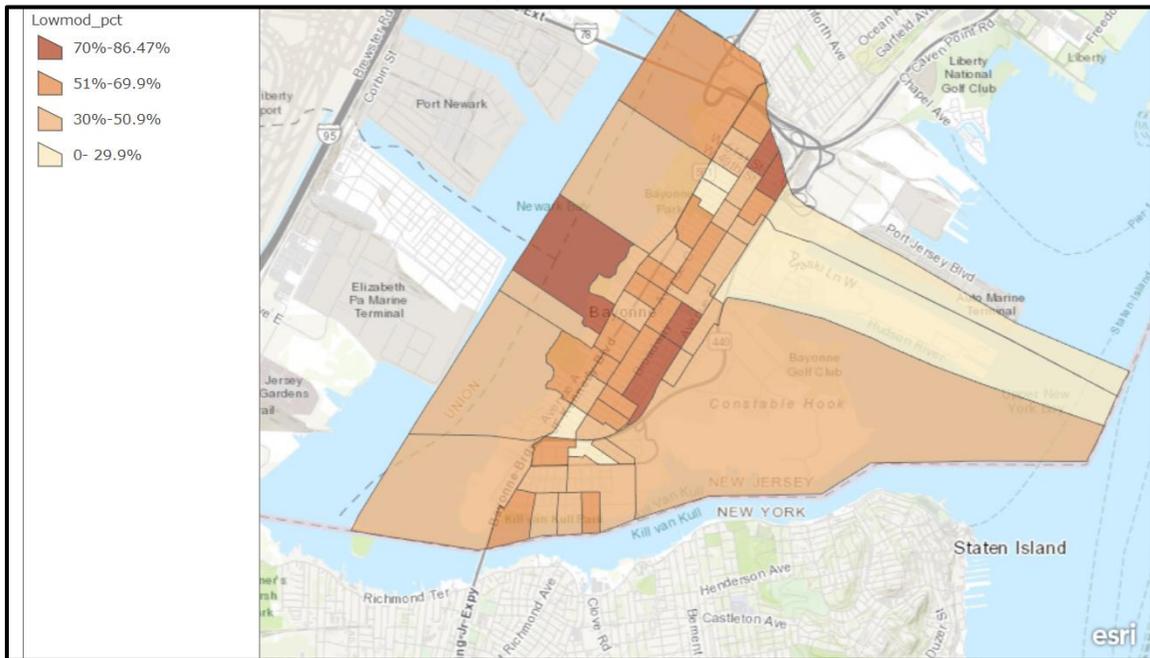
Census Tract and Block Group	Low-Mod Pop.	Total Pop.	Low-Mod_ %
Block Group 1, Census Tract 101	1495	2305	64.86%
Block Group 2, Census Tract 101	705	1040	67.79%
Block Group 3, Census Tract 101	590	1315	44.87%
Block Group 4, Census Tract 101	435	1200	36.25%
Block Group 1, Census Tract 102	810	1040	77.88%
Block Group 2, Census Tract 102	440	1245	35.34%
Block Group 3, Census Tract 102	310	630	49.21%
Block Group 1, Census Tract 103	235	765	30.72%
Block Group 2, Census Tract 103	575	910	63.19%
Block Group 3, Census Tract 103	1030	1210	85.12%
Block Group 4, Census Tract 103	0	0	0.00%
Block Group 1, Census Tract 104	1265	2155	58.70%
Block Group 2, Census Tract 104	805	1695	47.49%

Block Group 3, Census Tract 104	185	1100	16.82%
Block Group 1, Census Tract 105	195	890	21.91%
Block Group 2, Census Tract 105	255	1110	22.97%
Block Group 3, Census Tract 105	605	1175	51.49%
Block Group 4, Census Tract 105	395	865	45.66%
Block Group 5, Census Tract 105	440	925	47.57%
Block Group 1, Census Tract 106	720	1100	65.45%
Block Group 2, Census Tract 106	1025	1535	66.78%
Block Group 3, Census Tract 106	540	1595	33.86%
Block Group 4, Census Tract 106	1150	1330	86.47%
Block Group 5, Census Tract 106	460	985	46.70%
Block Group 1, Census Tract 107	650	1300	50.00%
Block Group 2, Census Tract 107	1105	1335	82.77%
Block Group 3, Census Tract 107	560	1075	52.09%
Block Group 1, Census Tract 108	555	1305	42.53%
Block Group 2, Census Tract 108	245	795	30.82%
Block Group 3, Census Tract 108	400	1120	35.71%
Block Group 1, Census Tract 109	1365	1945	70.18%
Block Group 1, Census Tract 110	1405	2135	65.81%
Block Group 1, Census Tract 111	155	360	43.06%
Block Group 2, Census Tract 111	1105	1730	63.87%
Block Group 3, Census Tract 111	1600	2580	62.02%
Block Group 1, Census Tract 112	1145	2130	53.76%
Block Group 2, Census Tract 112	540	1555	34.73%
Block Group 3, Census Tract 112	150	630	23.81%
Block Group 4, Census Tract 112	1025	2365	43.34%
Block Group 1, Census Tract 113	660	1230	53.66%
Block Group 2, Census Tract 113	685	1115	61.43%
Block Group 3, Census Tract 113	225	465	48.39%
Block Group 1, Census Tract 114	285	725	39.31%
Block Group 2, Census Tract 114	240	945	25.40%
Block Group 3, Census Tract 114	815	2100	38.81%
Block Group 1, Census Tract 115	710	1315	53.99%
Block Group 2, Census Tract 115	550	1405	39.15%
Block Group 3, Census Tract 115	265	845	31.36%
Block Group 1, Census Tract 116	625	1070	58.41%
Block Group 2, Census Tract 116	355	930	38.17%
Block Group 3, Census Tract 116	865	1815	47.66%
Block Group 4, Census Tract 116	385	655	58.78%

Source: U.S. Department of Housing and Urban Development

Map 11 is the map of the low- and moderate-income population in Bayonne. The low- and moderate-income population is primarily located in on the Eastside, Midtown, and as well as the eastern part of the Third Ward/Uptown .of the Municipality.

Map 11 Low-/ Mod-



Source: U.S. Department of Housing and Urban Development

The poverty rate for families has been increasing in Bayonne since 2000 when it was 8.4% in 2000 to 9.9% in 2010, and most recently 13 % in 2017. The metrics in **Table 17** show a higher rate of poverty for Bayonne families in 2017 than in 2000 and 2010. The poverty rate for individuals is as of 2017, 15.7% up from 10.1% in 2000 and 12.4% in 2010. Concentrations of poverty are categorized as census tracts where 40 percent or more of the population lives below the federal poverty line. In Bayonne there are no Census Tracts that meet this distinction as of the 2013-2017 American Community Survey. Census Tract 109, in the East Side area has the highest rate of poverty of any tract at 28.2% of individuals in that tract living below poverty. Census Tract 103, an area of the Third Ward with its residential areas adjacent to Port Jersey, has the highest poverty rate for families at 23.2%.

Hudson County a whole, tends to have slightly higher percentages of poverty compared with just Bayonne. The county as of 2017 has a 13.9% family poverty rate compared to 13% in Bayonne. The individual poverty rate is 17.15 in the County versus 15.7% in Bayonne. For female headed households with no husband present and children under 18, the poverty rate in Hudson County is 40.3% compared to 30.4% in Bayonne. In Hudson County there are two census tracts that as of the 2013-2017 American Community Survey are concentrations of poverty. They are both adjacent to each other in the West Bergen section of Jersey City, and have 43.1% and 40.2% of individuals living in poverty.

Table 17-% Families in Poverty in Bayonne

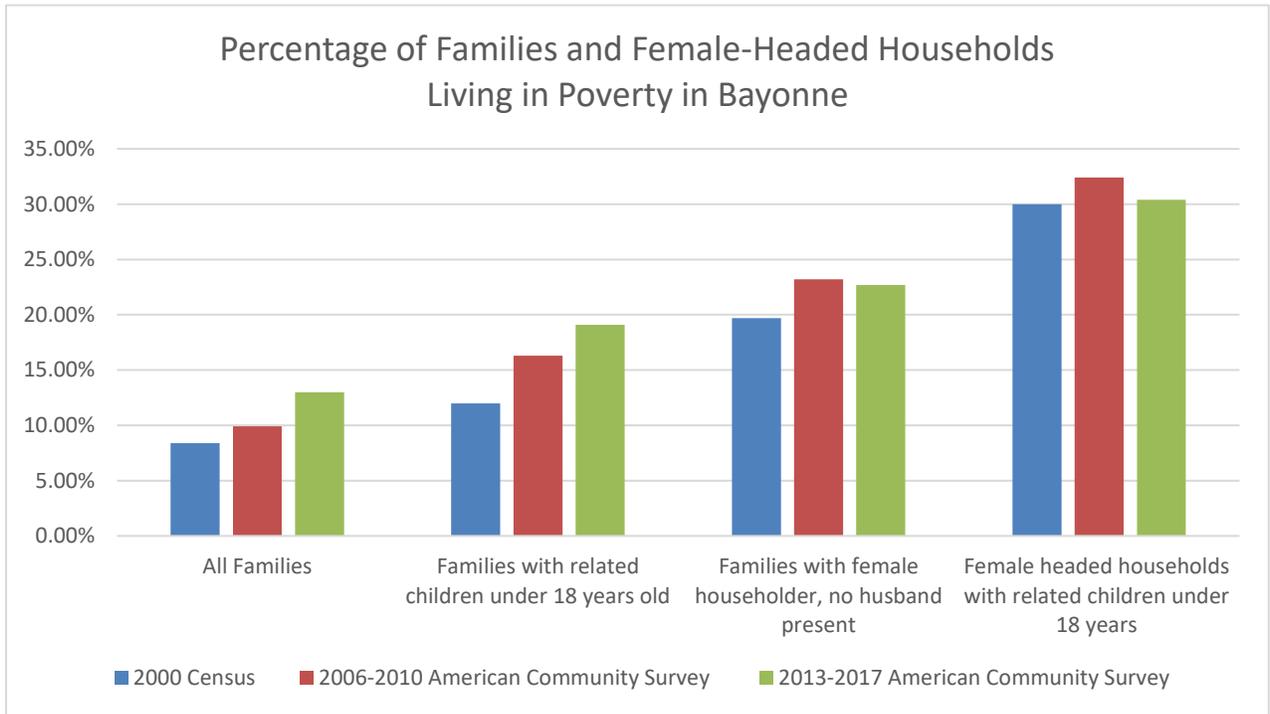
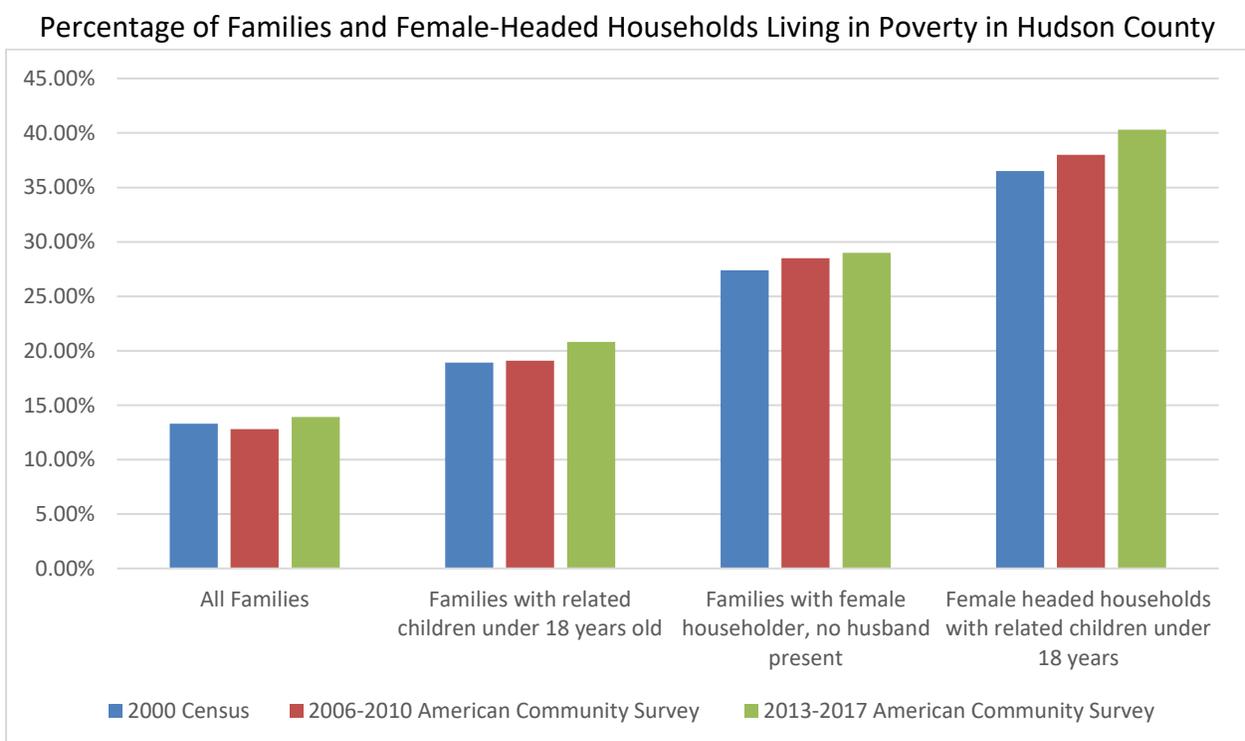


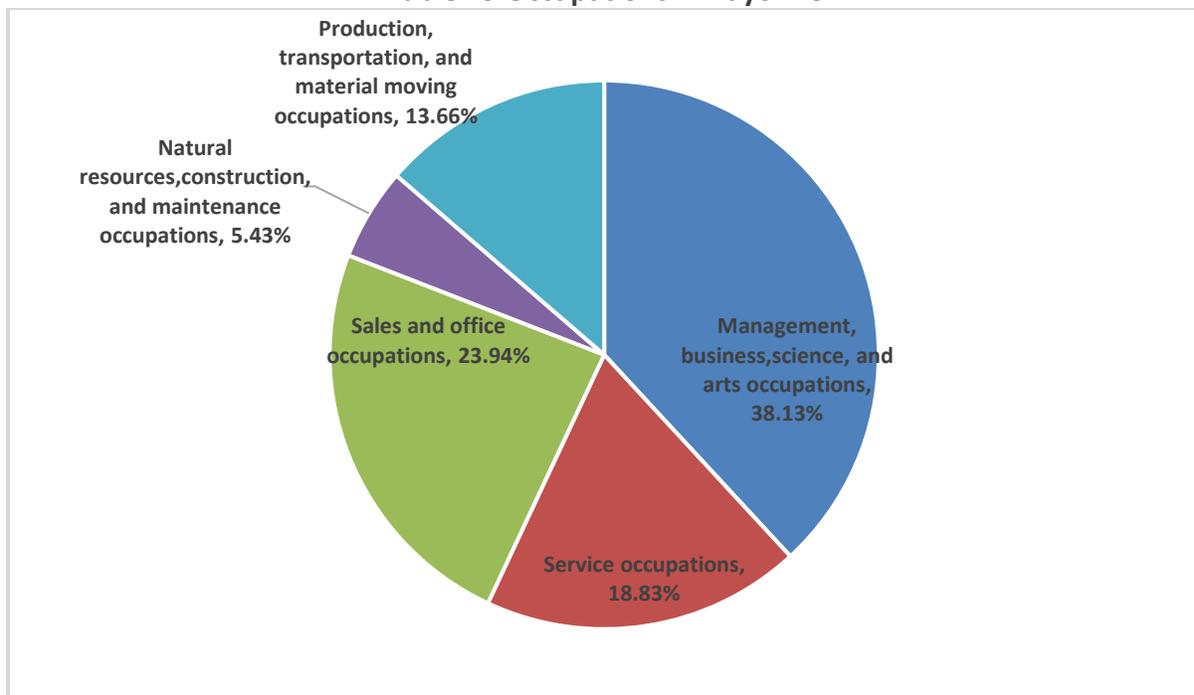
Table 18-% Families in Poverty in Hudson County



Employment

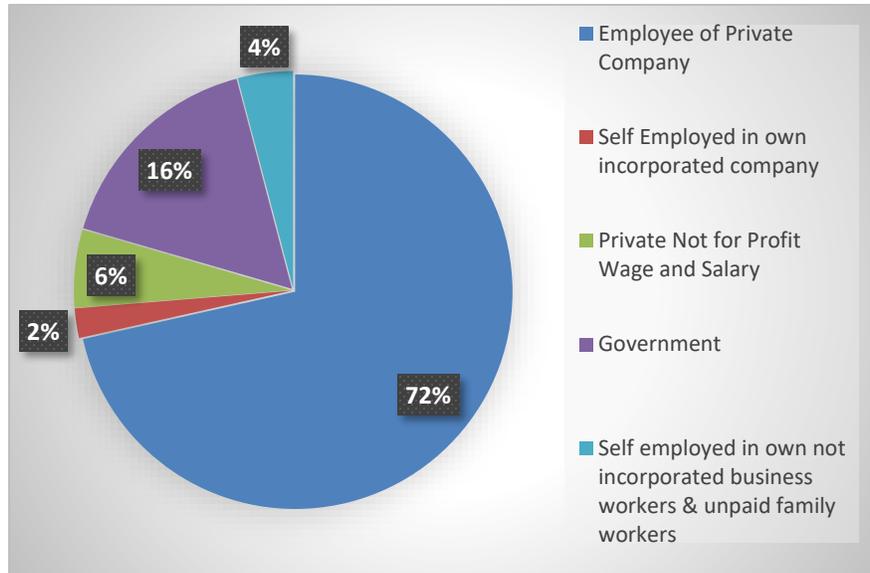
In 2000, 59.5% of Bayonne’s residents 16 years of age and over were considered a part of the labor force. The 2006-2010 American Community Survey estimates that approximately 65.3% of the population were currently in the labor force. The 2013-2017 American Community Survey estimates that 62.2% of the population 16 and over are part of the work force. The following charts illustrate the classes of workers and the occupations. Bayonne workers are divided fairly evenly among occupations reported by the Census. The plurality of workers(38.13%) are in management, business, science, and the arts; almost one quarter of workers are in sales and office occupations; a little under a fifth of workers are in service occupations; and the remaining workers include production, transportation, natural resources, construction, and maintenance occupations. The majority (72%) of workers in Bayonne are employees of private companies, while 16% work for government entities,

Table 19 Occupations in Bayonne



Source: 2013-2017 American Community Survey

Table 20 Worker Class in Bayonne



Source: 2013-2017 American Community Survey

The chart below shows the trends of the unemployment rate for Bayonne from January 2009 to October 2019.

Table 21 Bayonne Unemployment Rate



Source: www.bls.gov

In cohort with national trends the Bayonne unemployment rate during the past 10 years saw a high of 11.2% in July 2010, since then it has continued to decline with few outliers. In October 2019, Bayonne had an unemployment rate of 3.7%, compared to the Hudson County unemployment rate of 3.1% and New Jersey’s unemployment rate of 3.3%.

Education

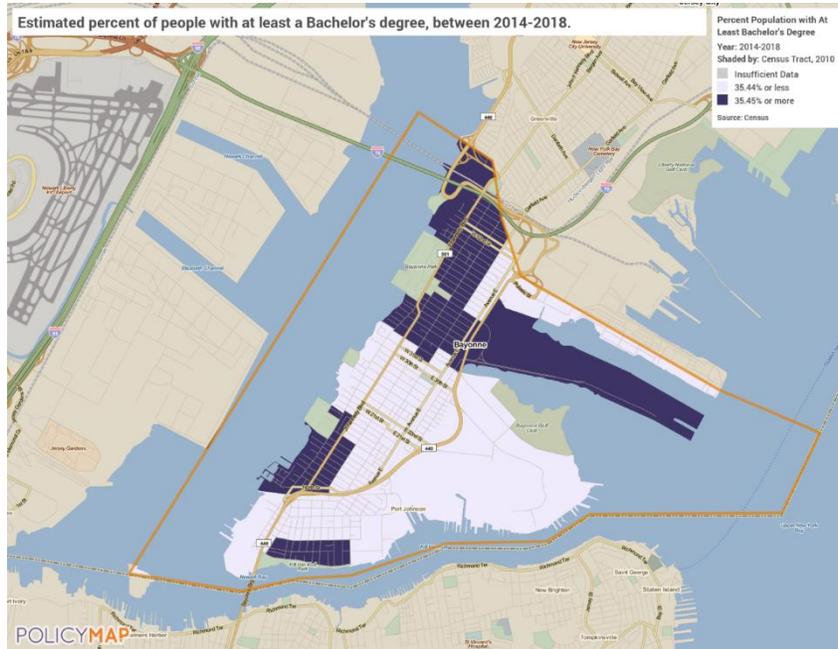
Table 22 Educational Attainment for Population 25 years old and above

	Bayonne	Hudson County	New Jersey
Less than H.S Diploma	12.1%	15.83%	10.46%
H.S Diploma	32.75%	25.67%	27.47%
Some College or Associate’s Degree	19.71%	17.64%	23.18%
Bachelor’s Degree or Higher	35.44%	40.86%	38.89%

Source: 2014-2018 American Community Survey

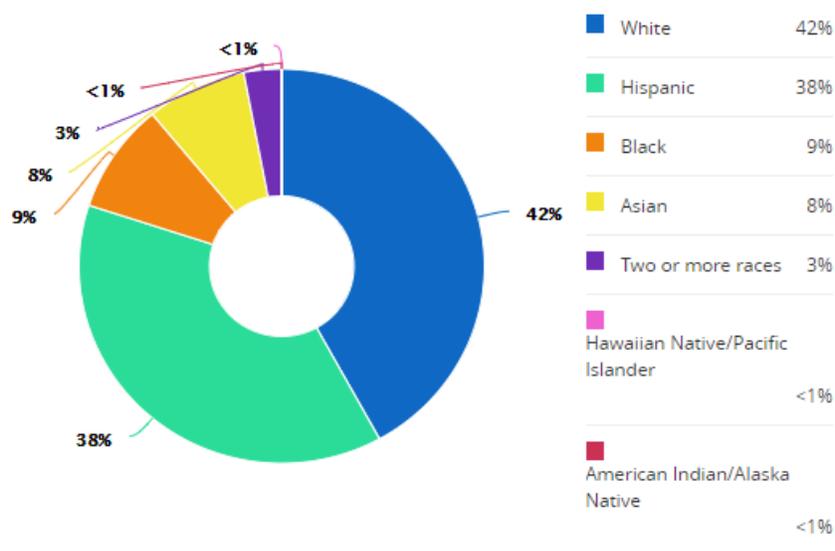
The population in Bayonne lags behind Hudson County and New Jersey in education attainment. Though a majority (55.15%) of the population has at least some college classes, 58.5% of Hudson County’s population, and 62.07% of New Jersey’s population 25 and older have at least some college classes. Hudson County outpaces the state and Bayonne with over 2/5’s of the population with a Bachelor’s degree or higher. Taking Bayonne out of Hudson County’s calculation of those with a Bachelor’s Degree or higher moves the County percentage up slightly to 41.43%, as Bayonne accounts for just 8.27% of the County’s population with a Bachelor’s Degree or higher. This is less than Bayonne’s proportion of the County’s total population which 9.77%.

Map 12 % of population with at least a Bachelor's Degree



As is evident in the map above, areas of northern Bayonne have higher percentages of Bachelor Degree or higher residents than part of southern and Midtown. Out of the five census tracts north of 31st, four have percentages of bachelor degree or higher residents, than Bayonne as a whole. The three tracts with the highest percentage are all located in North Bayonne with a range of 42.76% to 46.7% of residents.

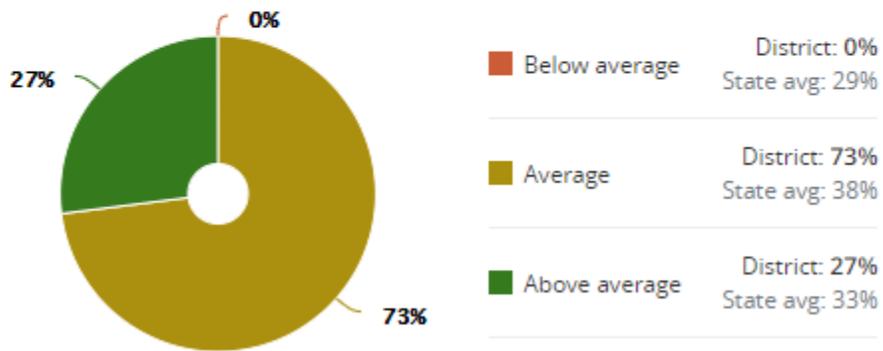
According to the New Jersey Department of Education, during the 2018-2019 school year there were 9,576 students in the Bayonne School District's twelve schools. The District population is primarily white (42%) and Hispanic (38%), with smaller Black (9%) and Asian (8%) populations.



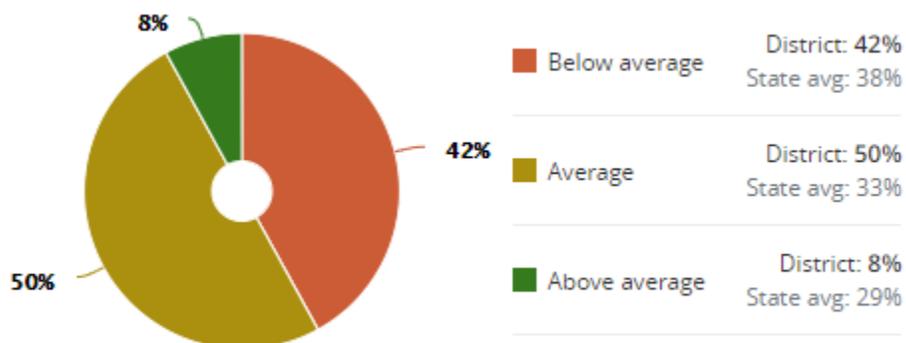
58.4% of students met or exceeded expectations on the PARCC state assessment for English, which met the proficiency benchmark. The district's students scored under state expectations for Math at 38.6% exceeded or met expectations. The chart below illustrates that district schools are comparable with many schools in New Jersey.

Students at many of the schools in this district are making **about the same** academic progress as the state average.

How does this district compare with the rest of the state? [?](#)



There are 12 Public Schools in Bayonne that are given GreatSchools scores, the average score for Bayonne's schools is 4.92 out of 10, and approximately half of them are rated average (see chart below).



Housing Profile

As shown in Table 23, according to the 2013-2017 American Community survey, of the City's 27,568 total housing units in 2017, 13,852 were in structures of 2 to 4 units accounting for 50.2% of the housing units in the City. 37.2% of the housing units are in two-unit structures, this is the plurality of housing units in Bayonne. 19.9% of housing units are either single family attached or detached units.

Since 2000, the number of housing units has increased by 4.77%, single-family homes have increased by 15%, with detached units increasing by 8.1% and attached units increasing by 34.6%, though their percentage of the total housing units has increased minimal by just 2.1 percentage points. 2-4-unit structures have decreased by 4%, and decreased by 3.5 percentage points of their total of housing units in Bayonne currently holding a slim majority of all housing units. Since 2000 units in buildings with 5 or more units have increased by 7.7%.

Table 23- Housing Units by Structure Type - Bayonne

Units in Structure	2000 (2000 Census)		2010(2006-2010 ACS)		2017 (2013-2017ACS)	
	Number	%	Number	%	Number	%
Total housing units	26,826	100%	27,693	100%	27,568	100%
1-unit, detached	3,533	13.2%	4,177	15.1%	3,818	13.8%
1-unit, attached	1,242	4.6%	1,533	5.5%	1,672	6.1%
2 units	10,153	37.8%	9,842	35.5%	10,268	37.2%
3 or 4 units	4,272	15.9%	4,165	15%	3,584	13%
5 to 9 units	2,293	8.5%	2,491	9%	2,454	8.9%
10 to 19 units	2,090	7.8%	2,405	8.7%	2,249	8.2%
20 or more units	3,134	11.7%	2,953	10.7%	3,395	12.3%
Mobile home	109	0.4%	127	0.5%	128	0.5%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%

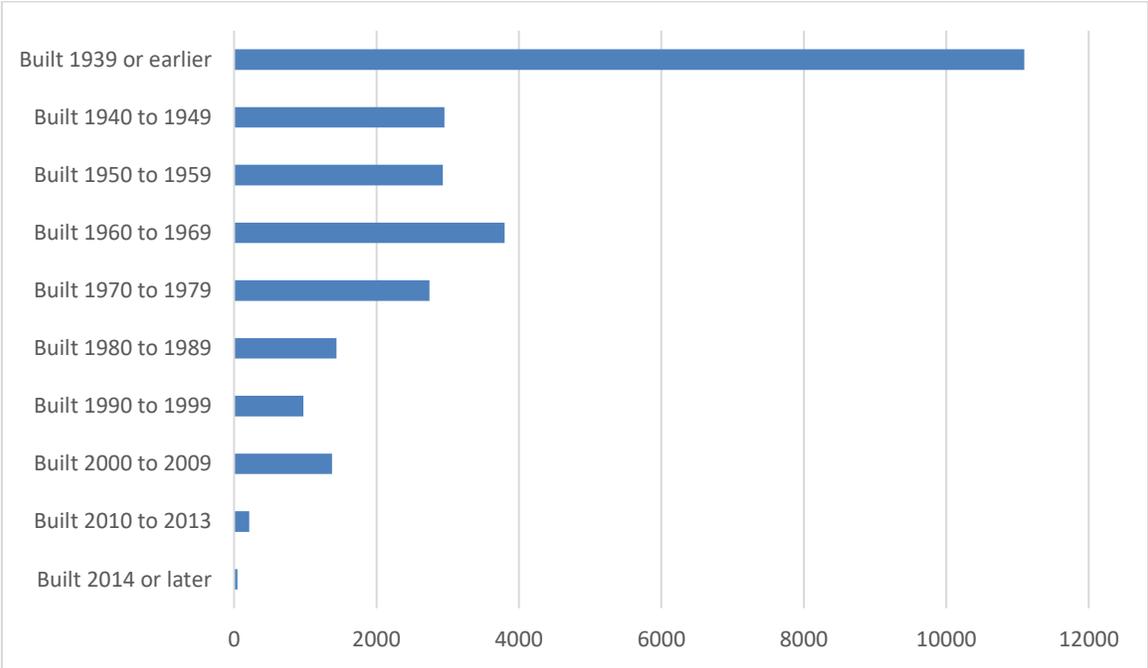
Table 24 Year Structure Built in Bayonne

	Number	%
Total housing units	27,568	100.00
Built 2014 or later	46	.2%
Built 2010 to 2013	215	.8%
Built 2000 to 2009	1,377	5.0%
Built 1990 to 1999	971	3.5%
Built 1980 to 1989	1,439	5.2%
Built 1970 to 1979	2,742	9.9%
Built 1960 to 1969	3,798	13.8%
Built 1950 to 1959	2,931	10.6
Built 1940 to 1949	2,954	10.7%
Built 1939 or earlier	11,095	40.2%

Source: 2013-2017 American Community Survey

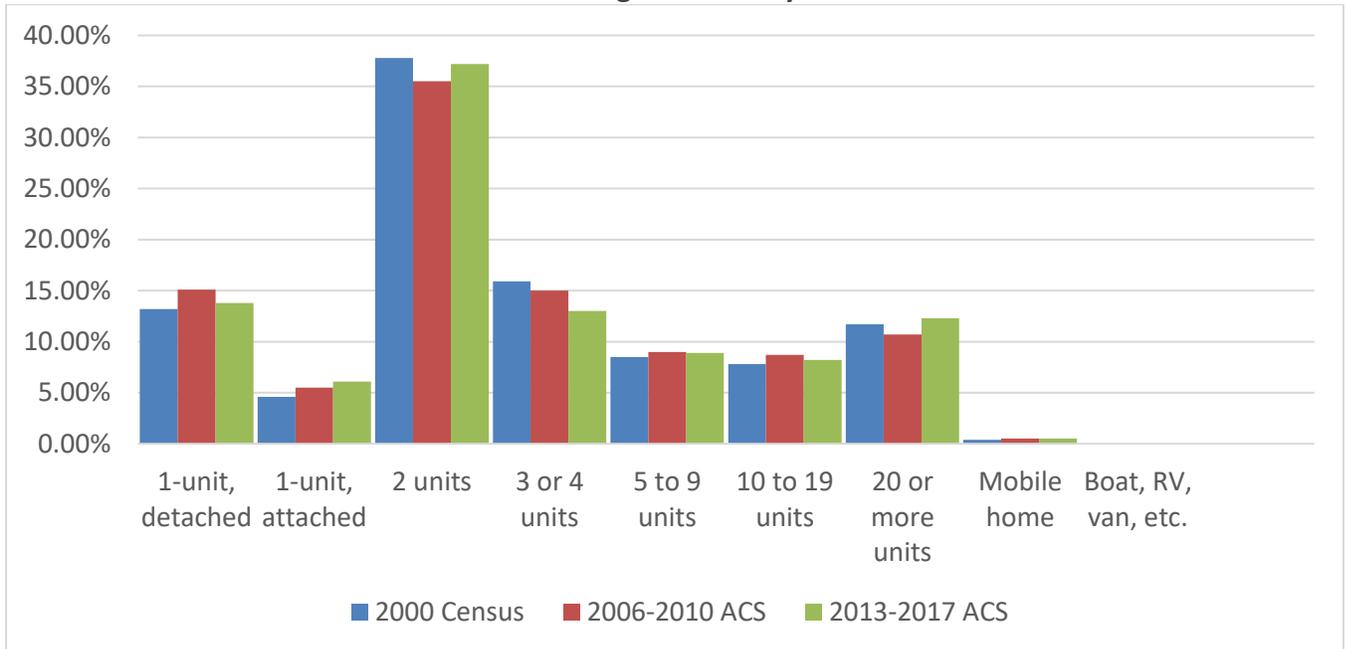
As shown in **Table 23** above, 75.3 percent of the housing units in Bayonne were built prior to 1970. There has been little new construction in Bayonne as since 2010 just 261 units of new construction are estimated to have been built accounting for 1% of all housing units. From 2000 to 2009, 1,377 units or 5% of the total housing units were built.

Chart Year Structure Built in Bayonne



The following chart outlines the composition of the housing stock in Bayonne at the time of 2000 U.S. Census, 2006-2010 American Community Survey, and 2013-2017 American Community Survey.

Table 25 - Housing Stock in Bayonne



The median value of owner-occupied homes in Bayonne in 2000 was \$155,600 compared to \$150,300 for Hudson County and \$170,800 for New Jersey. In 2010, according to the 2006-2010 American Community Survey the median value of owner-occupied homes in Bayonne had more than doubled to approximately \$363,300 compared to \$383,900 in Hudson County and \$357,000 in New Jersey. As of the 2013-2017 American Community Survey the Median value of owner-occupied units in Bayonne was \$314,800 indicating practically no change since 2010. Hudson County’s median value saw a slight increase to \$349,500 and New Jersey saw an increase of over \$10,000 to \$321,100.

The table below outlines the number of new units for which building permits were filed annually in the New York-Northern New Jersey-Long Island, NY-NJ-PA (Core Based Statistical Area). The New York-Northern New Jersey-Long Island, NY-NJ-PA area saw a constant decline in number of permits from 2003 to 2011 but since has seen increases in number of permits.

Table 26 - Units Authorized by Building Permits – New York-Northern New Jersey-Long Island, NY-NJ-PA

	Single Family	Multi Family	5+ Units	Total
2003	19,581	30,231	18,379	49,812
2004	19,871	37,002	22,456	56,873
2005	21,424	45,783	32,313	67,207
2006	16,484	44,503	31,232	60,987
2007	12,558	43,847	34,338	56,405
2008	8,793	42,797	39,197	51,590
2009	6,496	10,211	8,459	16,707
2010	7,010	11,658	9,409	18,668
2011	6,003	15,536	13,646	21,539
2012	6,815	20,097	18,038	26,912
2013	10,139	29,685	27,346	39,824
2014	11,799	36,185	33,776	47,984
2015	11,167	75,257	72,887	86,424
2016	10,397	32,834	30,363	43,231
2017	11,289	39,289	36,396	50,578
2018	11,077	38,615	35,872	49,692

Source: <http://socds.huduser.org/permits/summary.odt>

Table 27 - Building permits in Hudson County 2003-2018

	Total
2003	637
2004	937
2005	882
2006	768
2007	453
2008	269
2009	184
2010	137
2011	120
2012	157
2013	242
2014	409
2015	493
2016	476
2017	410
2018	1,297

Source: U.S Census Bureau, Residential Construction Branch

According to the Census since 2012 there has been an increase in the number of building permits issued for new housing units in Hudson County. In 2018, the number of units more than doubled the permits for units in 2017, and it surpassed the number of units permitted any year since 2003 including before the Great Recession.

Financing

Owner Costs

In 2000, the median monthly expense for Bayonne's households with a mortgage was \$1,570. The 2006-2010 American Community Survey estimated that the median monthly owner costs, including a mortgage, increased dramatically to \$2,548. The 2013-2017 American Community Survey estimates that the median monthly expense increased slightly since 2010 to \$2,605. From 2000 to 2017 median monthly owner costs for those with a mortgage have increased 65.9 % in Bayonne while median income during the same time period only increased 26%. 38 percent of all owner-occupied houses in 2017 do not have mortgages. The 2000 Census does not present the entire picture of housing costs, so the data is incomplete. The number of houses without a mortgage has remained relatively unchanged from 2010 to 2017. The median monthly owner costs for those without a mortgage has increased by 78.7 % and \$521/month from 2000 to 2017.

The median housing costs percentage increase has been higher for those without mortgages than those with mortgages from 2000 to 2017.

Table 28 Mortgage Status and Selected Monthly Owner Costs in Bayonne

Monthly Owner Cost	2000 U.S. Census**		2006-2010 American Community Survey		2013-2017 American Community Survey	
	Number of Housing Units	%	Number of Housing Units	%	Number of Housing Units	%
Houses with a mortgage	2,216	59.4%	6,705	65%	5,952	62%
Less than \$200	0	0.0%	0	0.0%	0	0%
\$200 to \$399	0	0%	0	0.0%	14	0.2%
\$400 to \$599	17	0.7%	107	1.6%	52	0.9%
\$600 to \$799	54	2.4%	80	1.2%	21	0.4%
\$800 to \$999	119	5.4%	121	1.8%	78	1.3%
\$1,000 to \$1,499	773	34.9%	624	9.3%	439	7.4%
\$1,500 to \$1,999	849	38.3%	945	14.1%	658	11.1%
\$2,000 and more	404	18.2%	4,828	72%	4,690	78.8%
Median	\$1,570	----	\$2,548	---	\$2,605	---
Houses without a mortgage	1,515	40.6%	3,611	35%	3,653	38%
Median	\$662	----	\$1000+	----	\$1,183	---

**Only specified units all units

Source: 2000 U.S. Census and 2006-2010, 2013-2017 American Community Survey

In 2000 and 2010, monthly housing costs exceeding 30 percent of monthly income rose from of 38.1% of all owner -occupied housing with mortgages in 2000 to 53.4% of all owner-occupied households with mortgages. In 2017 this rate declined greatly to an even lower rate than was seen in 2000, with the 2017 rate being 37.5%. This decrease in percentage of owners spending more than 30% on housing costs may indicate that steps have been made to make housing more affordable in Bayonne. Or perhaps increases in income may have taken percentages down to lower than they were in 2010. Those without mortgages paying more than thirty person in housing costs has increased slightly from 31.1% in 2000, 32.7% in 2010, and 34% in 2017. This would be in line with the fact that housing costs have increased more rapidly than incomes.

Table 29 - Selected Monthly Owner Costs as a Percentage of Household Income in Bayonne

	2000 U.S. Census**		2006-2010 American Community Survey		2013-2017 American Community Survey	
	Number of Housing Units	Percentage of Total Units	Number of Housing Units	Percentage of Total Units	Number of Housing Units	Percentage of Total Units
Units with a mortgage (excluding those whose costs cannot be calculated)	2,216	---	6,705	---	5,952	---
Less than 20 percent	741	33.4%	1,544	23%	1,415	23.8%
20 to 29.9 percent	624	28.2%	1,584	23.6%	1,618	27.2%
30 to 39.9 percent	275	12.4%	1,398	20.9%	986	16.6%
40 percent and more	570	25.7%	2,179	32.5%	1,838	30.9%
Not computed	6	0.3%	0	0%	95	1.6%
Units without a mortgage (excluding those whose monthly costs cannot be calculated)	1,515	---	3,611	---	3,653	---
Less than 20 percent	777	51.3%	1,762	48.8%	1,792	49.1%
20 to 29.9 percent	256	16.9%	649	18%	595	16.3%
30 to 39.9 percent	143	9.4%	336	9.3%	495	13.6%
40 percent and more	329	21.7%	846	23.4%	746	20.4%
Not computed	10	0.7%	18	0.5%	25	0.7%

**Only specified unit not all units

Source: 2000 U.S. Census, 2006-2010, 2013-2017 American Community Survey

Foreclosures

According to RealtyTrac, as of December 2019, Bayonne has 121 properties in some stage of foreclosure (default, auction or bank owned). Bayonne has a foreclosure rate of 1 in every 2,757 housing units. Hudson County has a foreclosure rate of 1 in every 3,382 properties, and the State of New Jersey had a foreclosure rate of 1 in every 1,223 housing units. Therefore indicating that Hudson County has a lower foreclosure rate than Bayonne, and Bayonne has a lower foreclosure rate than the state as a whole.

Renter Costs

The median monthly rent in Bayonne for 2000 was \$681 and in 2010 it increased to \$967 according to the 2006-2010 American Community Survey. The most current estimate from the 2013-2017 American Community survey shows that the median rent has increased to \$1,187/month. This indicates a 74.3% increase in the median rent from 2000-2017. During this time (2000-2017) the number of occupied rental units has increased minimally at 1.9%. The number of units charging \$1,000/month and more has increased dramatically, by 848.76% from 2000 to 2017. The following table illustrates rental rates within Bayonne from 2000 to 2017.

Table 30 Gross Monthly Rent in Bayonne

	2000 U.S. Census		2006-2010 American Community Survey		2013-2017 American Community Survey	
	Number of Housing Units	%	Number of Housing Units	%	Number of Housing Units	%
Occupied units	15,317	100%	14,832	100%	15,608	100%
Less than \$200	1,107	7.2%	405	2.7%	244	1.6%
\$200 to \$299	491	3.2%	584	3.9%	709	4.5%
\$300 to \$499	1,826	11.9%	698	4.7%	540	3.5%
\$500 to \$749	6,040	39.4%	1,923	13%	931	6%
\$750 to \$999	4,424	28.8%	4,349	29.3%	2,111	13.5%
\$1,000 to \$1,499	1,072	7%	5,586	37.7%	7,083	45.4%
\$1,500 or more	58	0.4%	389	6.5%	3,638	23.3%
No cash rent	299	2%	330	2.2%	352	2.3%
Median	\$681	-	\$967	-	\$1,187	-

Source: 2000 U.S. Census Data and 2006-2010 and 2013-2017 American Community Survey

In 2000, 31.9% of renter households were spending more than 30% of their monthly income on rent. By 2010, the percentage of renters spending more than 30% increased greatly by 11.3 percentage points to 43.2% of all renters in Bayonne. Most recently in 2017, the percentage of all renters paying over 30 percent of income for rent continued to increase up to 47.5% of all renters. The total number of those renters paying more than 30 percent of income for rent has increased by 51.7% from 2000 to 2017, and their percentage has increased by 15.6 percentage points. These large increases in the percentage of income going toward rent helps support the need for more affordable housing options in Bayonne.

Table 31-Gross Rent as a Percentage of Household Income in Bayonne

	2000 U.S. Census		2006-2010 American Community Survey		2013-2017 American Community Survey	
	Number of Units	Percentage	Number of Units	Percentage	Number of Units	Percentage
Less than 20 percent	5,998	39.2%	4,080	27.5%	4,101	26.3%
20 to 29.9 percent	3,693	24.1%	3,877	26.1%	3,319	21.3%
30 to 39.9 percent	1,622	10.6%	2,112	14.2%	2,214	14.2%
40 percent and more	3,266	21.3%	4,297	29%	5,202	33.3%
Not computed	738	4.8%	466	3.1%	772	4.9%

Source: 2000 U.S. Census Data and 2006-2010, 2013-2017 American Community Survey

Table 31 shows that currently 5,202 or a third of rental households spend 40% or more of their income on rent according to the 2013.2017 American Community Survey.

The 2020 Fair Market Rents for the Jersey City, NJ HUD Metro FMR Area are shown in the table below.

Table 32 2020 Fair Market Rents (FMRs) by Unit Bedrooms in the Jersey City, NJ HUD Metro FMR Area

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2020 Fair Market Rent	\$1,292	\$1,439	\$1,691	\$2,107	\$2,291

Source: U.S. Department of Housing & Urban Development

Based on the HUD – Comprehensive Housing Affordability Strategy (CHAS) the following statistics were found based on Low/Mod Income (LMI) housing types:

Table 33 – Income distribution by % of HUD Area Median Family Income

Income Distribution Overview	Owner	%	Renter	%	Total
Household Income <= 30% HAMFI	525	11.4%	4,070	88.6%	4,595
Household Income >30% to <=50% HAMFI	1,115	27.7%	2,915	72.3%	4,030
Household Income >50% to <=80% HAMFI	1,600	37%	2,725	63%	4,325
Household Income >80% to <=100% HAMFI	1,030	38.2%	1,665	61.8%	2,695
Household Income >100% HAMFI	5,155	53%	4,575	47%	9,730
Total	9,425	37.1%	15,950	62.9%	25,375

Source: 2012-2016 CHAS

As HUD Area Median Family Income's increase so do the homeownership rates. Of those families making less than 30% of the HUD Area Median Family Income, just 11.4% are homeowners, well below Bayonne's Homeownership rate, 37.1%. According to the 2012-2016 Comprehensive Housing Affordability Strategy

Tables 34- 37 - Cost Overburden

Housing Cost Burden Overview ³	Owner	Renter	Total
Cost Burden <=30%	5,115	8,645	13,760
Cost Burden >30% to <=50%	2,105	2,985	5,090
Cost Burden >50%	2,135	3,910	6,045
Cost Burden not available	75	405	480
Total	9,425	15,950	25,375
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	3,320	2,855	4,595
Household Income >30% to <=50% HAMFI	3,465	1,990	4,030
Household Income >50% to <=80% HAMFI	2,525	830	4,325
Household Income >80% to <=100% HAMFI	835	215	2,695
Household Income >100% HAMFI	995	155	9,730
Total	11,140	6,045	25,375
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	2,875	2,420	4,070
Household Income >30% to <=50% HAMFI	2,490	1,340	2,915
Household Income >50% to <=80% HAMFI	1,285	150	2,725

Household Income >80% to <=100% HAMFI	185	0	1,665
Household Income >100% HAMFI	60	0	4,575
Total	6,895	3,910	15,950
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	445	435	525
Household Income >30% to <=50% HAMFI	975	650	1,115
Household Income >50% to <=80% HAMFI	1,240	680	1,600
Household Income >80% to <=100% HAMFI	650	215	1,030
Household Income >100% HAMFI	930	155	5,155
Total	4,240	2,135	9,425

Source: 2012-2016 CHAS

11,140 households in Bayonne are cost-burdened, meaning they pay more than 30 percent of their income on housing costs. This accounts for 43.9% of all households according to the 2012-2016 Comprehensive Housing Affordability Strategy. 44.99% of owner households and 43.22% of renter households are cost burdened. Though renters outnumber homeowners by over 6000 households and the number of renter households cost burdened outnumbers owner households by over 2,500 households.

The majority of households (9,310 households or 71.9%) in Bayonne making less than 80% of the HUD Area Median Family Income are cost burdened. Of those cost-burdened, 61% (5,675 households) are severely cost-burdened, meaning they spend 50% or more of their income on housing. Of all cost-burdened households in Bayonne, 54.3% of those cost-burdened households are severely cost-burdened, 56.7% of renters and 50.3% of owners.

72.25% of households making less than 30% of the Area Median Family Income, are cost burdened and 85.99% of those households are severely cost-burdened. 70.6% of renters making less than 30% of the Area Median Family Income, are cost burdened and 84.17% of those households are severely cost-

burdened. 84.76% of owners making less than 30% of the Area Median Family Income, are cost burdened and 97.75% of those households are severely cost-burdened. Those Households making between 30%-50% of HAMFI, have the highest rates of cost burden, higher than those making 0-30% HAMFI. 85.98% of households in the 30-50% HAMFI are cost burdened (87.44% owners, 85.42% renters). Though their rates of severe cost burden are lower as just 57.43% of cost burdened households are severely cost burdened (66.6% owners, 53.82% renters). As incomes increase from 50% HAMFI the amount of cost-burdened families decrease, as does the percentage of severely cost-burdened households per income class.

As stated already, higher percentages of owner-households in Bayonne are cost burdened compared to renters. A majority (77.5% and 3,310 households) of owner households making less than 100% of the Area Median Family Income are cost-burdened. Of those cost-burdened households 59.8% are severely cost-burdened. Still 18.04% of those homeowners making over 100% HAMFI have cost burden, 16.66% of those households have severe cost burden. While just 1.3% of renters making 100% HAMFI have cost burden, none have severe cost burden.

Housing Problems

A household is considered to have a housing problem if it has one of the following: cost over burdened by more than 30% of their income; experiencing overcrowding; or having incomplete kitchen or plumbing facilities. A severe housing problem is considered to have one of the following: cost over burdened by more than 50% of their income; experiencing overcrowding; or having incomplete kitchen or plumbing facilities.

Table 38 Housing Problems in Bayonne

Housing Problems Overview ¹	Owner	Renter	Total	
Household has at least 1 of 4 Housing Problems	4,480	7,540	12,020	
Household has none of 4 Housing Problems	4,875	8,015	12,890	
Cost burden not available, no other problems	75	400	475	
Total	9,425	15,950	25,375	

Severe Housing Problems Overview ²	Owner	Renter	Total	
Household has at least 1 of 4 Severe Housing Problems	2,445	4,920	7,365	
Household has none of 4 Severe Housing Problems	6,905	10,630	17,535	
Cost burden not available, no other problems	75	400	475	
Total	9,425	15,950	25,375	
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other housing problems	Total
Household Income <= 30% HAMFI	3,355	765	475	4,595
Household Income >30% to <=50% HAMFI	3,520	510	0	4,030
Household Income >50% to <=80% HAMFI	2,765	1,560	0	4,325
Household Income >80% to <=100% HAMFI	950	1,745	0	2,695
Household Income >100% HAMFI	1,420	8,310	0	9,730
Total	12,020	12,890	475	25,375
Income by Housing Problems (Renters only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other housing problems	Total
Household Income <= 30% HAMFI	2,915	755	400	4,070
Household Income >30% to <=50% HAMFI	2,540	375	0	2,915
Household Income >50% to <=80% HAMFI	1,480	1,245	0	2,725

Household Income >80% to <=100% HAMFI	285	1,380	0	1,665
Household Income >100% HAMFI	315	4,260	0	4,575
Total	7,540	8,015	400	15,950
Income by Housing Problems (Owners only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available, no other housing problems	Total
Household Income <= 30% HAMFI	440	10	75	525
Household Income >30% to <=50% HAMFI	980	135	0	1,115
Household Income >50% to <=80% HAMFI	1,285	315	0	1,600
Household Income >80% to <=100% HAMFI	665	365	0	1,030
Household Income >100% HAMFI	1,105	4,050	0	5,155
Total	4,480	4,875	75	9,425

Source: 2012-2016 CHAS

47.37% of all households in Bayonne have at least 1 of 4 housing problems, and 29% of households have at least 1 of 4 severe housing problems. Owners and renter households have similar percentages rates of having housing problems as 47.53% of owners and 47.27% of renters report having 1 of the 4 housing problems. Renters are more likely to have severe housing problems as 30.8% of renters have 1 of 4 severe housing problems while 25.94% of owners have 1 of 4 severe housing problems in Bayonne.

73% of those households making 0-30% of HUD Area Median Family Income, have housing problems, (83.81% owner, 71.6% renters). An even higher percentage of households making 30%-50 HAMFI have housing problems with 87.34%, (87.89% owner and 87.13% renters.) One of the reasons for this may be that many housing programs are concentrated on assisting the lowest income populations, possibly leading to households making 30%-50% HAMFI with the highest amounts of housing problems. As incomes increase all percentages of housing problems decrease but it should be noted that owners look to have more housing problems than renters, as 39.24% of owners making more than 50% of HAMFI have housing problems, while 23.2% of renters making more than 50% HAMFI have housing problems. One of

the reasons may be because as a homeowner you are responsible for repairs and as housing costs increase the owner may not be able to afford the repairs immediately. Renters sometimes have the luxury of contacting a super or building management to make repairs.

Disabled Households

The following tables include the 2013-2017 American Community Survey estimates that show the number of disabled individuals in Bayonne and Hudson County. The total non-institutionalized population of Bayonne was shown as 66,671 and the disabled population is 6,545, or 9.8%. These numbers represent a 14% increase in the number of disabled individuals in Bayonne since 2010, when the amount of disabled was 5,740 or 9.2% of the population, according to the 2006-2010 American Community Survey. 69% of those with a disability are 65 and over. Ambulatory disabilities account for 30.7% of the all identified disability, the plurality of disabilities. This is an indicator of the need for housing for the disabled who are mainly low- and moderate-income and who are usually unable to find housing resources that are accessible and/or affordable.

Table 39 Disabled Persons in Bayonne

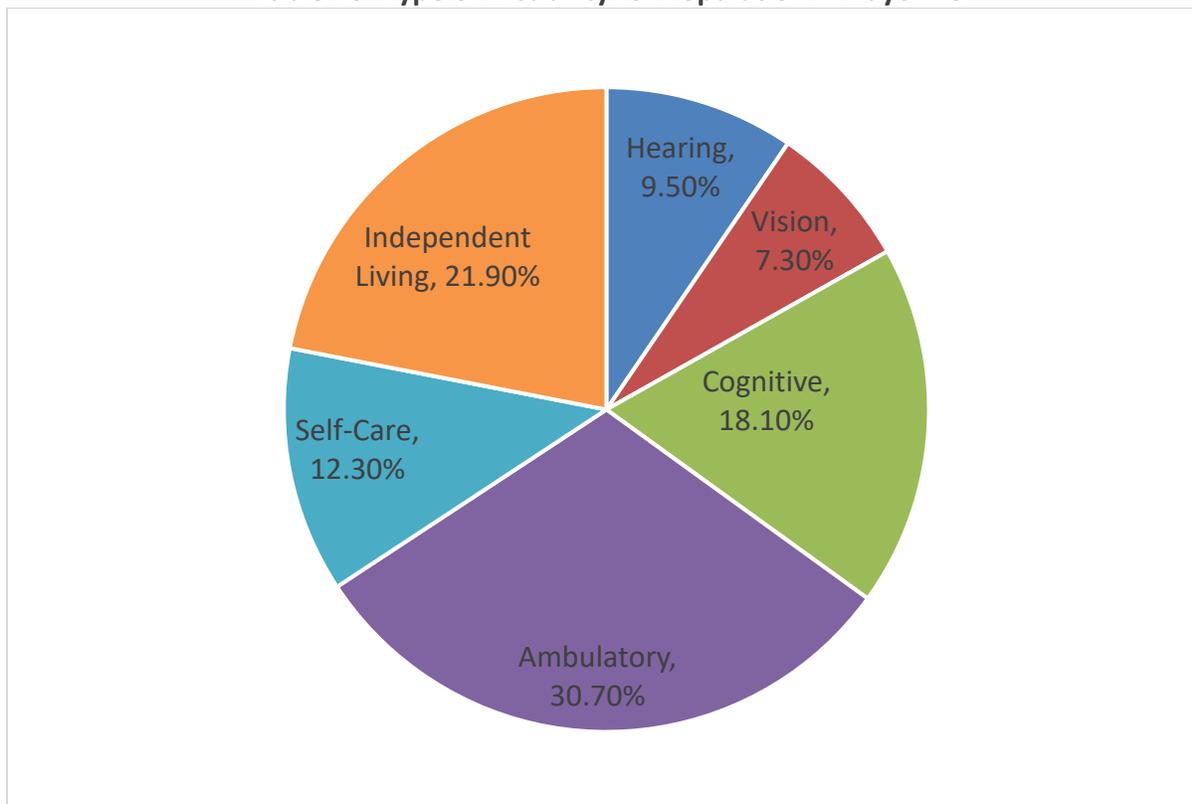
	Total	With a disability	Percent with a disability
	Estimate	Estimate	Estimate
Total civilian noninstitutionalized population	66,671	6,545	9.8%
SEX			
Male	33,073	2,959	8.9%
Female	33,598	3,586	10.7%
RACE & HISPANIC OR LATINO ORIGIN			
White alone	43,789	5,300	12.1%
Black or African American alone	7,415	444	6.0%
American Indian and Alaska Native alone	86	0	0.0%
Asian alone	5,977	162	2.7%
Native Hawaiian and Other Pacific Islander alone	205	13	6.3%
Some other race alone	6,517	374	5.7%
Two or more races	2,682	252	9.4%
White alone, not Hispanic or Latino	32,706	4,467	13.7%
Hispanic or Latino (of any race)	19,732	1,416	7.2%
AGE			
Under 5 years	4,221	0	0.0%
5 to 17 years	10,632	330	3.1%
18 to 34 years	14,847	606	4.1%
35 to 64 years	27,582	2,542	9.2%
65 to 74 years	5,352	1,149	21.5%
75 years and over	4,037	1,918	47.5%
DISABILITY TYPE BY DETAILED AGE			

With a hearing difficulty	(X)	1,288	1.9%
Population under 18 years	14,853	37	0.2%
Population under 5 years	4,221	0	0.0%
Population 5 to 17 years	10,632	37	0.3%
Population 18 to 64 years	42,429	339	0.8%
Population 18 to 34 years	14,847	34	0.2%
Population 35 to 64 years	27,582	305	1.1%
Population 65 years and over	9,389	912	9.7%
Population 65 to 74 years	5,352	264	4.9%
Population 75 years and over	4,037	648	16.1%
With a vision difficulty	(X)	993	1.5%
Population under 18 years	14,853	59	0.4%
Population under 5 years	4,221	0	0.0%
Population 5 to 17 years	10,632	59	0.6%
Population 18 to 64 years	42,429	450	1.1%
Population 18 to 34 years	14,847	130	0.9%
Population 35 to 64 years	27,582	320	1.2%
Population 65 years and over	9,389	484	5.2%
Population 65 to 74 years	5,352	246	4.6%
Population 75 years and over	4,037	238	5.9%
With a cognitive difficulty	(X)	2,458	3.9%
Population under 18 years	10,632	272	2.6%
Population 18 to 64 years	42,429	1,370	3.2%
Population 18 to 34 years	14,847	451	3.0%
Population 35 to 64 years	27,582	919	3.3%
Population 65 years and over	9,389	816	8.7%
Population 65 to 74 years	5,352	185	3.5%
Population 75 years and over	4,037	631	15.6%
With an ambulatory difficulty	(X)	4,164	6.7%
Population under 18 years	10,632	32	0.3%
Population 18 to 64 years	42,429	1,819	4.3%
Population 18 to 34 years	14,847	71	0.5%
Population 35 to 64 years	27,582	1,748	6.3%
Population 65 years and over	9,389	2,313	24.6%
Population 65 to 74 years	5,352	798	14.9%
Population 75 years and over	4,037	1,515	37.5%
With a self-care difficulty	(X)	1,671	2.7%
Population under 18 years	10,632	137	1.3%
Population 18 to 64 years	42,429	615	1.4%
Population 18 to 34 years	14,847	13	0.1%
Population 35 to 64 years	27,582	602	2.2%
Population 65 years and over	9,389	919	9.8%
Population 65 to 74 years	5,352	209	3.9%
Population 75 years and over	4,037	710	17.6%
With an independent living difficulty	(X)	2,967	5.7%
Population 18 to 64 years	42,429	1,423	3.4%
Population 18 to 34 years	14,847	247	1.7%

Population 35 to 64 years	27,582	1,176	4.3%
Population 65 years and over	9,389	1,544	16.4%
Population 65 to 74 years	5,352	388	7.2%
Population 75 years and over	4,037	1,156	28.6%

Source: 2013-2017 American Community Survey

Table 40- Type of Disability for Population in Bayonne



Source: 2013-2017 American Community Survey

The total non-institutionalized population of Hudson County (excluding Bayonne) according to the 2013-2017 American Community Survey was shown as 608,870 and the disabled population is 56,895, or 9.34%. This indicates a 10.9% percent increase in the number of disabled individuals since 2010. When compared to Bayonne which has a disabled population of 9.8%, it is shown that there is a similar rate of disabled persons with a disability in Bayonne compared with the rest of the County. Similar to Bayonne Ambulatory disabilities account for a plurality of disabilities.

Table 41 Disabled Persons in Hudson County Excluding Bayonne

	Total	With a disability	Percent with a disability
Total civilian noninstitutionalized population	608870	56895	9.34%

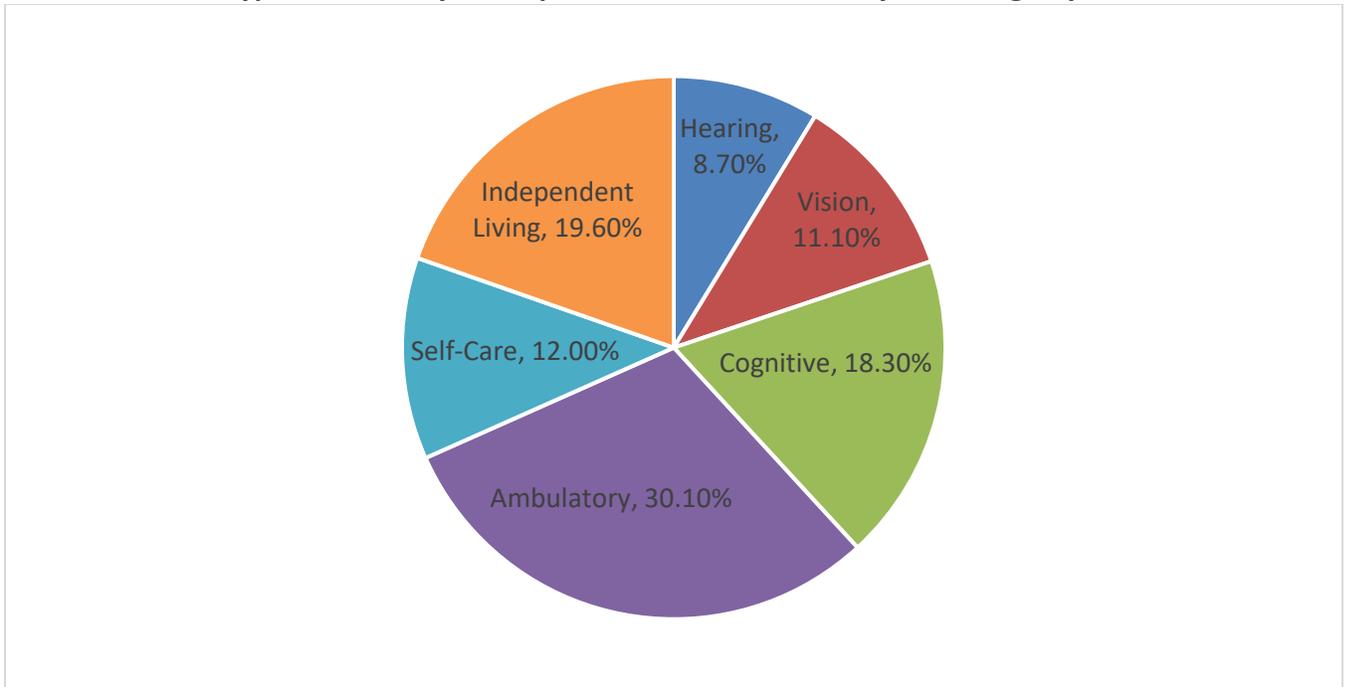
	Total	With a disability	Percent with a disability
SEX			
Male	301937	25633	8.49%
Female	306933	31262	10.19%
RACE AND HISPANIC OR LATINO ORIGIN			
White alone	329596	31979	9.70%
Black or African American alone	75469	8948	11.86%
American Indian and Alaska Native alone	2046	249	12.17%
Asian alone	96938	5789	5.97%
Native Hawaiian and Other Pacific Islander alone	358	33	9.22%
Some other race alone	84817	7842	9.25%
Two or more races	19646	2055	10.46%
White alone, not Hispanic or Latino	161440	14787	9.16%
Hispanic or Latino (of any race)	272149	27237	10.01%
AGE			
Under 5 years	43220	239	0.55%
5 to 17 years	80641	4259	5.28%
18 to 34 years	185974	6110	3.29%
35 to 64 years	234581	23235	9.90%
65 to 74 years	37271	10050	26.96%
75 years and over	27183	13002	47.83%
DISABILITY TYPE BY DETAILED AGE			
With a hearing difficulty		9727	1.60%
Population under 18 years	123861	390	0.31%
Population under 5 years	43220	103	0.24%
Population 5 to 17 years	80641	287	0.36%
Population 18 to 64 years	420555	3697	0.88%
Population 18 to 34 years	185974	659	0.35%
Population 35 to 64 years	234581	3038	1.30%
Population 65 years and over	64454	5640	8.75%
Population 65 to 74 years	37271	1946	5.22%
Population 75 years and over	27183	3694	13.59%
With a vision difficulty		12353	2.03%

	Total	With a disability	Percent with a disability
Population under 18 years	123861	1003	0.81%
Population under 5 years	43220	178	0.41%
Population 5 to 17 years	80641	825	1.02%
Population 18 to 64 years	420555	7042	1.67%
Population 18 to 34 years	185974	1658	0.89%
Population 35 to 64 years	234581	5384	2.30%
Population 65 years and over	64454	4308	6.68%
Population 65 to 74 years	37271	1796	4.82%
Population 75 years and over	27183	2512	9.24%
With a cognitive difficulty		20337	3.34%
Population under 18 years	80641	2924	3.63%
Population 18 to 64 years	420555	10843	2.58%
Population 18 to 34 years	185974	3207	1.72%
Population 35 to 64 years	234581	7636	3.26%
Population 65 years and over	64454	6570	10.19%
Population 65 to 74 years	37271	2446	6.56%
Population 75 years and over	27183	4124	15.17%
With an ambulatory difficulty		33405	5.49%
Population under 18 years	80641	744	0.92%
Population 18 to 64 years	420555	15567	3.70%
Population 18 to 34 years	185974	1760	0.95%
Population 35 to 64 years	234581	13807	5.89%
Population 65 years and over	64454	17094	26.52%
Population 65 to 74 years	37271	7177	19.26%

	Total	With a disability	Percent with a disability
Population 75 years and over	27183	9917	36.48%
With a self-care difficulty		13315	2.19%
Population under 18 years	80641	917	1.14%
Population 18 to 64 years	420555	5360	1.27%
Population 18 to 34 years	185974	776	0.42%
Population 35 to 64 years	234581	4584	1.95%
Population 65 years and over	64454	7038	10.92%
Population 65 to 74 years	37271	2253	6.04%
Population 75 years and over	27183	4785	17.60%
With an independent living difficulty		21778	3.58%
Population 18 to 64 years	420555	9718	2.31%
Population 18 to 34 years	185974	1870	1.01%
Population 35 to 64 years	234581	7848	3.35%
Population 65 years and over	64454	12060	18.71%
Population 65 to 74 years	37271	3974	10.66%
Population 75 years and over	27183	8086	29.75%

Source: 2013-2017 American Community Survey

Table 42 Type of Disability for Population in Hudson County Excluding Bayonne



Source: 2013-2017 American Community Survey

Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

FAIR HOUSING LAWS

The Federal Fair Housing Act

The federal Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

What does the Fair Housing Act prohibit?

In the Sale and Rental of Housing - No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions, or privileges for the sale or rental of a dwelling

- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In Mortgage Lending - No one may take any of the following actions based on race, color, national origin, religion, sex, familial status, or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

Other Prohibitions - It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protections for the Disabled If someone has a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities, or has a record of such a disability, or is regarded as having such a disability, a landlord may not:

- Refuse to let the disabled person make reasonable modifications to a dwelling or common use areas, at the disabled person's expense, if necessary, for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original condition when he or she moves.)
- Refuse to make reasonable accommodations in rules, policies, practices, or services if necessary, for the disabled person to use the housing.
- A "reasonable accommodation" is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to fully enjoy their apartment or house. Common accommodations include providing a mobility impaired person with an accessible parking space, allowing a tenant who is blind to have a service animal, and allowing tenants with mental disabilities to designate a friend to mail their rent payment.

Requirements for New Buildings -In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats, and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units. These requirements for new buildings do not replace any more stringent standards in State or local law.

Housing Opportunities for Families - Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under the age 18 live with:

- A parent
- A person who has legal custody of the child or children or the designee of the parent or legal custodian, with the parent or custodian's written permission. Familial status protection also applies to pregnant women and anyone securing legal custody of a child under age 18.
- Housing for older persons is exempt from the prohibition against familial status discrimination if:
 - The HUD Secretary has determined that it is specifically designed for
 - and occupied by elderly persons under a federal, State, or local
 - government program or
 - It is occupied solely by persons who are 62 or older or
 - It houses at least one person who is 55 or older in at least 80% of the
 - occupied units, and adheres to a policy that demonstrates the intent to
 - house persons who are 55 or older.

A transition period permits residents on or before September 13, 1988, to continue living in the housing, regardless of their age, without interfering with the exemption.

The New Jersey Law Against Discrimination

The New Jersey Law Against Discrimination (LAD) was first adopted in 1945 and, as such, was the nation's first civil rights statute. The LAD has been amended numerous times, and, in its current form, it protects against discrimination based on race, creed, color, national origin, nationality, ancestry, age, sex (including pregnancy), familial status, marital status, domestic partnership status, affectional or sexual orientation, atypical hereditary cellular or blood trait, genetic information, liability for military service, and mental or physical disability, perceived disability, and AIDS and HIV status.

The LAD prohibits unlawful discrimination in the areas of employment, housing, places of public accommodation, credit, and business contracts. So, not all of the above prohibited bases for

discrimination are protected in all areas of activity. Specific to fair housing, the LAD prohibits discrimination based on the following:

- Race, Creed, Color, National Origin,
- Sex, Gender Identity or Expression,
- Marital Status or Civil Union Status,
- Affectional or Sexual Orientation,
- Familial Status,
- Actual or Perceived Physical or Mental Disability,
- Ancestry, Nationality,
- Domestic Partner Status, And
- Source of Lawful Income or Source of Lawful Rent or Mortgage Payment.

This last phrase establishes a protection above and beyond the protected classes covered by federal fair housing laws. As an example, it means that a landlord cannot deny the lawful recipient of a Section 8 housing choice voucher to rent an apartment. Such vouchers are considered lawful rent payment.

The NJ Division on Civil Rights

The Division on Civil Rights (DCR) is part of the New Jersey Office of the Attorney General's Department of Law and Public Safety and is the agency responsible for investigating discrimination complaints and eradicating illegal discrimination in New Jersey. Complaints must be filed with the Division on Civil Rights within 180 days after the alleged act of discrimination.

The complaint process works as follows: once a complaint is accepted, the Division will conduct an investigation. Following the completion of the investigation, the Director will determine whether or not probable cause exists to believe that unlawful discrimination has occurred. If a finding of probable cause is issued, the case will be transmitted to the Office of Administrative Law where a full hearing will take place before an Administrative Law Judge. The case may be litigated by a state Deputy Attorney General on behalf of the Division, or the complainant may choose to litigate the case personally or through private counsel. If a finding of no probable cause is issued, the case is closed without further proceedings by the Division. If the Director has not made a probable cause determination within 180 days of the filing of the complaint, the complainant may request to litigate the case at the Office of Administrative Law either personally or through private counsel (but not by a Deputy Attorney General).

If, after investigation and an administrative hearing of a complaint, the Director determines that unlawful discrimination occurred, the Director can order the respondent to take affirmative action to remedy the discrimination. The Director is authorized to order relief such as reinstatement, hiring, or upgrading of the employee, and may also award back pay and damages for pain and humiliation. Further, after the hearing, the Director may also award attorneys' fees to prevailing complainants and may assess a statutory penalty against the responding party. Alternatively, an

aggrieved party may file a complaint in New Jersey Superior Court within two years of the alleged violation.

A person may initiate an action in Superior Court without first filing a complaint with the Division. However, filing a complaint in Superior Court bars the filing of a simultaneous complaint with the Division because a person may not process a complaint of discrimination simultaneously before the Division and in Superior Court. A person who files an action in Superior Court is entitled to a jury trial. A successful litigant may be awarded reinstatement, hiring or upgrading, and back pay, as well as damages for pain and humiliation. In more egregious cases, an award of punitive (punishment) damages may be made. An award of attorney's fees is also available to prevailing parties in Superior Court.

Penalties for Violations of the LAD

Penalties for violation of New Jersey Law Against Discrimination are as follows: up to \$10,000 for the first violation, up to \$25,000 for the second violation within 5 years, and up to \$50,000 for two or more violations within seven-year period.

FAIR HOUSING LAWSUITS AND COMPLAINTS

U.S. Department of Housing and Urban Development (HUD)

Fair housing complaints can be filed directly with the U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity. HUD is responsible for investigation and adjudication. Cases that HUD investigates are usually resolved by administrative hearing. Complainants also have the option of filing suit in Federal District Court.

On January 28, 2020 Triad Associates emailed the HUD-Office of Fair Housing and Equal Opportunity in New York. Inquiring about housing complaints filed in Bayonne. HUD responded by email, supplying data from January 1, 2010 until February 18, 2020. Since 2010, fifteen housing complaints have been filed with HUD originating in Bayonne. On average the cases have been closed in 11.26 months. Several have been open for 2 to 4 years before being closed with a no cause determination.

New Jersey Division on Civil Rights

The New Jersey Division on Civil Rights is responsible for the enforcement of the New Jersey Law Against Discrimination (LAD). Complaints must be filed with the Division within 180 days after the alleged act of discrimination. Once a complaint is accepted, the Division will conduct an investigation.

Following the completion of the investigation, the Director of the Division will determine whether or not probable cause exists to indicate an occurrence of discrimination has occurred. If a finding of probable

cause is issued, the case is transmitted to the Office of Administrative Law where a full hearing will take place before an Administrative Law Judge.

On January 28 2020, Triad Associates emailed the New Jersey Division of Civil Rights inquiring about housing complaints filed in Bayonne. The request was for a list of all fair housing complaints and, including the alleged basis of discrimination and how each case was resolved or concluded. Since 2010, there have been nine complaints filed against entities in Bayonne. Four of the complaints were brought against the City's Housing Authority.

Existence of Fair Housing Discrimination Suit

The City's believes there are no fair housing discrimination suits that have been filed and/or are pending in Bayonne.

Determination of Unlawful Segregation

The City believes there are no determinations of unlawful segregation that have been filed and/or are pending in Bayonne.

Training of Testers – N.J. Housing Investigations Unit

There are no locally based organizations in Bayonne undertaking formal testing to identify practices taking place in violation of the Fair Housing Act. At the state level, the New Jersey Office of the Attorney General Department of Law and Public Safety Division on Civil Rights is charged with enforcement of federal fair housing laws and the state Law Against Discrimination. Within the Division on Civil Rights, there is a Housing Investigations Unit (HIU) which, according to the 2007 New Jersey Fair Housing Report, is responsible for combating and enforcing housing discrimination in New Jersey.

The HIU is headed by a statewide manager and regionally assigned housing investigators. Along with investigating complaints, the unit conducts undercover housing testing to detect systematic discriminatory practices. Staff of the unit also collaborate with housing advocacy groups to better manage the referral network for individuals who have experienced housing discrimination.

Investigators of the HIU are trained at the National Fair Housing Training Academy in Washington, D.C., sponsored by the HUD Office of Fair Housing and Equal Opportunity. The HUD-FHEO training program consists of a five-week core curriculum, following which investigators are awarded Federal certification as enforcement practitioners in civil rights fair housing.

The HIU oversees compliance with the Multiple Dwelling Reporting Rule which requires property owners with 25 or more rental units to annually report on the racial and ethnic composition of tenants and

applicants. The MDR takes the form of a database that HIU uses to detect potential patterns of housing discrimination. It includes information on the degree of access property owners provide to persons with disabilities and Section 8 rental subsidies.

Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development’s (HUD’s) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. The complaints filed in Bayonne are shown in the table below. Since some of the complaints had several basis each basis is one complaint for the purpose of this tabulation. Though in total 15 complaints were filed from 2010 to February 2020. Race was the basis most commonly seen in Bayonne. Then Disability and National Origin, with seven and three basis of complaints each.

Table 43 Basis for Housing Complaints (includes multiple basis for single complaint)

	Bayonne	
	Count	% of Bayonne Complaints
Race	9	37.5%
Disability	7	29.16%
Familial Status	2	8.3%
National Origin	3	12.5%
Retaliation	1	4.16%
Sex	1	4.16%
Religion	1	4.16%

Source: U.S. Department of HUD-FHEO

The following table shows how violation complaints were closed or resolved for the complaints originating in Bayonne. The majority of complaints were closed due to a no cause determination, which means HUD has found that there is no reasonable cause to believe that discrimination occurred. Four complaints were withdrawn after resolution and two complaints were closed after FHAP Judicial Consent Order

Table 44 How Complaints Were Closed Bayonne

Basis	# of Complaints	No Cause	Lack of Jurisdiction	Complainant Failed to Cooperate	DOJ Dismissal	Conciliated/ Settled	Withdrawn After Resolution	Withdrawn Without Resolution	Election Made to Go to Court	Unable to Locate Complainant	FHAP Judicial Consent Order
Race	3	2									1
Disability	4	1					3				
Retaliation	1										1
Race, Disability	1	1									
Race, Familial Status	2	1					1				
Race, Familial Status, National Origin	1			1							
Religion, National Origin,	1	1									
Race, disability, & Sex	1	1									
Race & National Origin	1	1									
Total	15	8		1			4				2

Source: U.S. Department of HUD-FHEO

The following table illustrates the dates complaints were filed with HUD. This goes off number of complaints therefore the number of basis for complaint is not counted. The largest number of complaints originating in Bayonne were seen in 2010 and 2013. In four out of the ten years, no complaints were filed.

Table 45- HUD Date Filed of Complaints Bayonne

Date Filed	Bayonne	
	Count	% of Municipality Complaints
2010	2	27.3%
2011	4	-
2012	3	18.2%
2013	1	27.3%
2014	2	9.1%
2015		9.1%
2016	1	9.1%
2017	2	-
2018		-
2019		-

Source: U.S. Department of HUD-FHEO

The following table titled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2010 and February 18 2020 in Bayonne

Table 46 HUD-FHEO Complaints

HUD Case Number	Violation City	Violation Zip Code	Violation State and County	HUD Filing Date	Closure Date	Closure Reason	Bases	Issues
02-10-0805-8	Bayonne		New Jersey - Hudson	08/11/10	09/27/12	No cause determination	Race, Familial Status	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities
02-11-0227-8	Bayonne	07002	New Jersey - Hudson	12/29/10	03/31/11	Complaint withdrawn by complainant after resolution	Disability	Failure to make reasonable accommodation
02-11-0448-8	Bayonne		New Jersey - Bergen	04/13/11	07/27/11	No cause determination	Race	Discriminatory refusal to rent; False denial or representation of availability - rental; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
02-11-0468-8	Bayonne		New Jersey - Hudson	04/19/11	02/20/15	FHAP judicial consent order	Race	Discriminatory refusal to rent
02-11-0505-8	Bayonne	07002	New Jersey - Hudson	05/06/11	02/07/12	Complainant failed to cooperate	Race, National Origin, Disability	Discriminatory refusal to rent and negotiate for rental; False denial or representation of availability - rental; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
02-12-0126-8	Bayonne	07002	New Jersey - Hudson	11/28/11	03/09/12	No cause determination	National Origin, Religion	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
02-12-0455-8	Bayonne		New Jersey - Hudson	04/20/12	02/20/15	FHAP judicial consent order	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
02-12-0729-8	Bayonne	07002	New Jersey - Hudson	08/13/12	09/27/12	Complaint withdrawn by complainant after resolution	Disability	Failure to make reasonable accommodation
02-12-0761-8	Bayonne		New Jersey - Hudson	08/28/12	03/19/13	No cause determination	Race, Disability	Discriminatory refusal to rent; Steering
02-13-0536-8	Bayonne		New Jersey - Hudson	08/08/13	04/03/15	No cause determination	Race, Sex, Disability	Discriminatory refusal to rent; False denial or representation of availability - rental; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
02-14-0397-8	Bayonne	07002	New Jersey - Hudson	05/13/14	02/02/18	No cause determination	Race, National Origin	Discriminatory refusal to rent; False denial or representation of availability - rental; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.)
02-15-0050-8	Bayonne	07002	New Jersey - Hudson	10/22/14	10/08/15	No cause determination	Disability	Failure to make reasonable accommodation
02-16-4419-8	Bayonne	07002	New Jersey - Hudson	07/12/16	02/03/17	Complaint withdrawn by complainant after resolution	Disability	Failure to make reasonable accommodation
02-17-6486-8	Bayonne	07002	New Jersey - Hudson	03/07/17	10/06/17	Complaint withdrawn by complainant after resolution	Race, Familial Status	Discriminatory refusal to rent
02-17-6646-8	Bayonne	07002	New Jersey - Hudson	03/23/17	05/09/19	No cause determination	Race	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table highlights the frequency of housing complaints by basis from 2014 to 2017. The 2017 information is the most up to date data that has been released.

Table 47- Housing Complaints Nationwide

Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total						
Disability	4,621	54.4%	4,605	55.8%	4,908	58.5%	4,865	59.4%
Race	2,383	28.1%	2,291	27.8%	2,154	25.7%	2,132	26%
Familial Status	1,051	12.4%	1,031	12.5%	882	10.5%	871	10.6%
Retaliation	867	10.2%	832	10.1%	785	9.4%	834	10.2%
National Origin	1,067	12.6%	898	10.9%	917	10.9%	826	10.1%
Sex	879	10.4%	915	11.1%	800	9.5%	800	9.8%
Religion	223	2.6%	225	2.7%	204	2.4%	232	2.8%
Color	146	1.7%	151	1.8%	143	1.7%	192	2.3%
Number of Complaints filed	8,489	-	8,246	-	8,385	-	8,186	-

Source: Office of Fair Housing and Equal Opportunity Annual Report to Congress FY 14-15, 16, and 17

Much like housing complaints in Bayonne, disability and race are consistently the most common causes for complaint throughout the nation. Note that the percentages for each year do not equal 100% and the number of complaints each year does not equal the total complaints across all basis. This is because there are often multiple basis for the filing of a fair housing complaint.

Identification of Impediments

Progress on Previously Identified Impediments

Bayonne has previously participated in the Hudson County Analysis of Impediments to Fair Housing Choice. The previous impediments identified by Hudson County include the following:

Impediment #1: Discrimination in the Housing Market

The review of demographic information, discrimination complaint data, and lending data are not clear in indicating the extent of housing discrimination among persons in the protected classes. Statistical data can assist in identifying problems and topics of concern, however, reporting requirements vary, as does the quality of data provided. Further, much of the available data is at least a year old by the time it is available. More focused, accurate and current data is necessary to understand the needs, and more sources of first-hand information from focus groups and housing advocacy groups are needed to obtain a better understanding of the situation in the marketplace. In the current economy and given the structure of the Hudson County housing stock, the incidences of discrimination likely focus on rental housing, and the focus of efforts in the immediate future

should be upon aspects of discrimination in the rental market. In particular, discrimination among the protected classes should be addressed.

Impediment #2: Fair Housing Advocacy and Outreach

At the present time, it does not appear that Hudson County has a strong, visible fair housing advocacy group that can assist persons who feel that they have suffered discrimination, and at the same time provide outreach and education on fair housing issues, such as those noted above.

Impediment #3: Bias in Lending

This Analysis did not find significant evidence of discrimination in lending practices. The issue does not appear to have generated specific complaints, and this data is far from conclusive. Additional detailed research is necessary to make any definitive conclusion. However, the County should, to the extent possible, ensure that persons seeking loans for home purchase or improvement are aware of lending practices and procedures.

Impediment #4: Limited Supply of Affordable Housing

As discussed earlier, affordability is one aspect of housing discrimination and it is difficult to talk about addressing impediments to fair housing, and actions to eliminate discrimination in housing, without simultaneously talking about development of policies, plans, programs, and projects to increase the supply of affordable housing. Earlier sections of this Analysis and the Housing Market Analysis in the Consolidated Plan address the issue of affordability in detail, and the arguments and statistics will not be repeated here. Suffice to say that even moderate-income households face challenges in purchasing a home in Hudson County, and low-income families face a significant cost burden for rental housing.

Impediment #5: Government Policies

This impediment deals with issues relating to the development of land including housing that is available to a wide range of persons and income levels in disparate locations. This goal is affected by a wide range of factors, some of which, as noted earlier, are beyond the ability of the municipalities or the County to change. Also, the County itself has little control over land use, zoning and permit application procedures.

Impediment #6:

The proposed development or location of affordable housing, group homes, public housing, or Section 8 housing often draws storms of criticism and opposition from neighborhood residents. This “not-in-my-backyard” (NIMBY) attitude affects the availability of housing for people in the protected classes and is a significant challenge to achieving fair housing objectives. While it is difficult to avoid this attitude, the County and municipalities can take some measures to mitigate these challenges.

Though all of the aforementioned impediments are relevant for the County as a whole, not all are directly relevant to Bayonne. Out of all of the county-wide impediments identified, Bayonne officials felt the two impediments most relevant to their city are Fair Housing Advocacy and Outreach, and Limited Supply of Affordable Housing. Bayonne has worked to address these two impediments through the following actions:

Update on Impediment #2: Fair Housing Advocacy and Outreach

During 2018 alone, Bayonne invested more than \$43,000 in CDBG funds into Fair Housing services that provided information, referrals, advocacy and counseling to hundreds of Bayonne residents. This step was taken to address the impediment of insufficient knowledge of and assistance with fair housing rights and responsibilities.

The City of Bayonne has a strong, visible fair housing group that can assist persons who feel that they have suffered discrimination, and at the same time provide outreach and education on fair housing issues.

The Waterfront Project is a nonprofit organization that is a free legal center for low- and moderate-income Hudson County Residents. The Waterfront Project Housing Counseling and Legal Advocacy program works in Bayonne to stop displacement of vulnerable residents- homeless, working poor, seniors and people with disabilities. The Waterfront Project educates tenants about housing rights, provide one-on-one housing and financial capability counseling and provide free legal representation.

The Bayonne Economic Opportunity Foundation is a non-profit organization that provides Fair Housing services, specifically through rental assistance. Rental assistance is provided for individuals that are behind in their rent, are being evicted, or are homeless. When potential clients are screened for eligibility, intake managers listen to each clients' housing scenarios. Intake managers attempt to intervene in tenant/landlord disputes. If any legalities are discovered, the BEOF will make a referral to the Waterfront Project. The BEOF also connects clients to other resources that may improve their quality of life such as the food pantry or the energy assistance program.

Update on Impediment #4: Limited Supply of Affordable Housing

The City of Bayonne has (1) instituted a requirement that is applicable to residential redevelopment projects whereby the redeveloper is required to provide a minimum of ten percent of the residential units as affordable, whether they be sales or rental units, and (2) that the City Council is considering an ordinance that establishes an "Affordable Housing Trust Fund" that will require residential developers to make a payment to the trust fund that is equal to one percent of the project's cost and non-residential developers to make a payment that is equal to two percent of the project's cost.

In addition, the City has implemented a Housing Rehabilitation program with the goal of preserving the existing affordable housing in Bayonne. The program has improved 25 homes over the last five years. They have been working to expand the program from owner-occupied homes to rental units, however although City staff know this is a need, for various reasons they are not seeing demand.

Evaluation of Public and Private Sector Policies

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and its impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community’s commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates Bayonne’s policies and plans to determine if there is a commitment to affirmatively further fair housing.

CDBG Program

The Bayonne receives Federal funds from HUD as an entitlement municipality under the CDBG program. The Municipality received \$1,533,452 in CDBG funds in FY 2019. Bayonne allocates its funds to public facility improvements, public services, housing rehab, and infrastructure improvements.

In particular, in its FY 2019 CDBG Program, Bayonne proposed to allocate the CDBG funds as outlined in the table below.

FY 2019 CDBG Allocation for Bayonne

Activity	Funding Amount
CDBG Administration	\$300,000
Housing Rehabilitation	\$180,000
Public Services	\$199,500
Public Services- Homeless Assistance	\$35,000
Public Improvements-Facilities	\$450,000
Public Improvements-Improvements and Infrastructure.	\$343,500

All activities listed above will occur in low/mod areas of the Municipality which are a high priority for the Municipality. Additionally, each activity meets the National Objectives of serving a low/mod area, low/mod people, low/mod job creation, or eliminating slums/blight.

In its FY 2015-2019 Five Year Consolidated Plan, Bayonne identified several goals to prioritize its funding needs during this five-year period. There are outlined below.

Five Year Objectives

Affordable Housing Objectives
Rehabilitating Housing Owned by Low-Income Households
Homeless Objectives

Homeless Prevention and rapid rehousing
Non-Housing Priorities
Infrastructure improvements, including the reconstruction of streets and sidewalks
Public facility improvements, including non-profit facilities
Economic development, including façade improvements, loan programs
Public services, especially for the elderly and other human service needs
Fair housing programs
Assist City with Master Plan process

Public Housing, HUD Assisted Housing, and Low Income Housing Tax Credits

Public Housing

The Bayonne Housing Authority owns 11 public housing developments and an additional 20 units in two scattered site within Bayonne. According to the Housing Authority they have 1,277 housing units. As seen in **Map 12**, there are public housing developments in all parts of Bayonne but most of them are located in the Midtown and Eastside areas. All of the Public Housing in Bayonne are located in Low Mod Census Tract Block Groups except one development, Bergen Point Gardens in Bergen Point. According to data provided by the Bayonne Housing Authority as of February 2020, there were 1,259 households/families and 2,575 individuals living in Public Housing in Bayonne. Comparing that with 2013-2017 ACS estimates, that accounts for 3.86% of Bayonne’s population. 50.68% of households are single person, 28.53% are 3 or more people. 28.28% of households in Bayonne Public Housing have children. The plurality of households in Public Housing are White, Non-Hispanic at a rate of 48.05% of households, 35.1% of public housing households are identified as Hispanic, 15.33% of households are Black, and just 0.875 of households are Asian. While the rate of Hispanic and Black households are a bit higher than Bayonne’s total population, and Asian household percentage is much lower than the racial/ethnic composition of Bayonne, Public Housing in Bayonne looks to be very similar to Bayonne’s racial/ethnicity composition as a whole, with a white plurality but a majority minority total population. At a near 2: 1 ratio, female heads of households outnumber male heads of households. 65.92% of households have a Gross Household Income of \$20,000/year. The average Gross Household Income of all public Housing is \$18,472/year. And rent per month is under \$500 for 69.5% of all families, with 200-299/month being the plurality with 32.17% of families in Bayonne Public Housing.

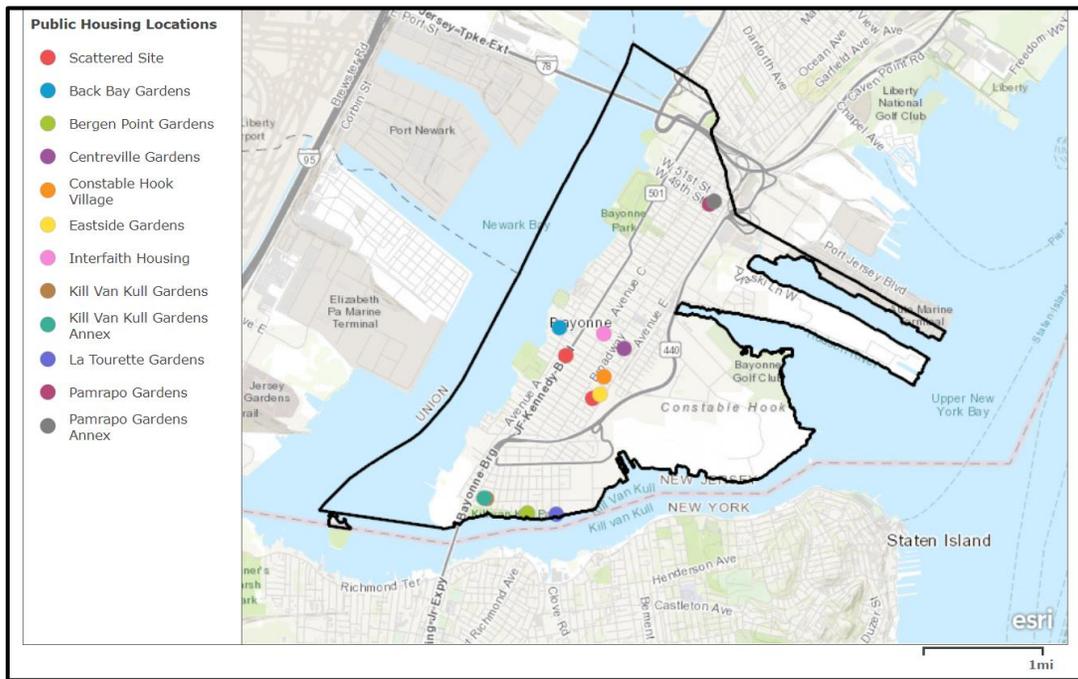
Table 48- Bayonne Housing Authority Developments

Housing Development	Units	Occupancy
Pamrapo Gardens	108	General
Bergen Point Gardens	108	General
Centreville Gardens	108	General
La Tourette Gardens	162	General
Kill Van Kull Gardens	129	General

Pamrapo Gardens Annex	55	Elderly/Disabled
Eastside Gardens	65	General
Kill Van Kull Gardens	69	Elderly/Disabled
Constable Hook Gardens	175	Elderly/Disabled
Back Bay Gardens	250	Elderly/Disabled
Scattered Sites	20	General
Interfaith Housing	18	General
TOTAL:	614	

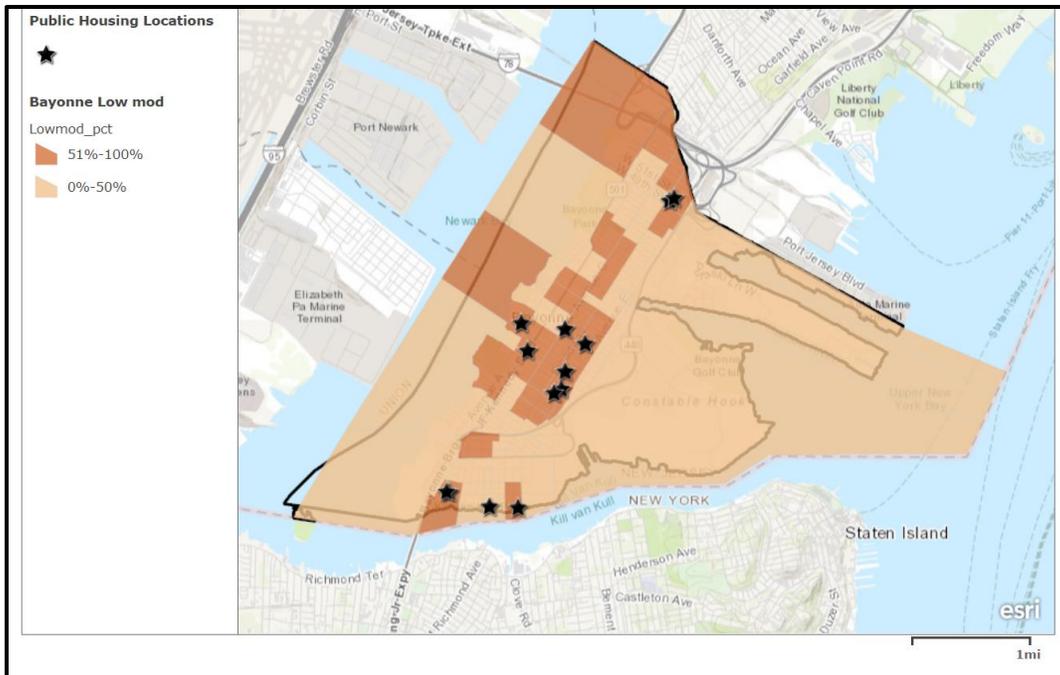
Source: Bayonne Housing Authority

Map12 - Public Housing Locations in Bayonne



Source: Bayonne Housing Authority

Map 13 - Public Housing Locations and Low/Mod Rates



Source: Bayonne Housing Authority, HUD

It is the policy of the Bayonne Housing Authority to administer its Waiting List in a manner that consistently ensures equal treatment of all applicants in accordance with HUD regulations. Applicants are processed by appropriate bedroom size availability, date and time of application, and the following preferences:

1. Resident of Bayonne
2. Veteran or disabled status
3. Currently living in substandard housing
4. Involuntarily displaced
5. Severely cost-burdened, paying more than 50% of income on housing.
- 6.

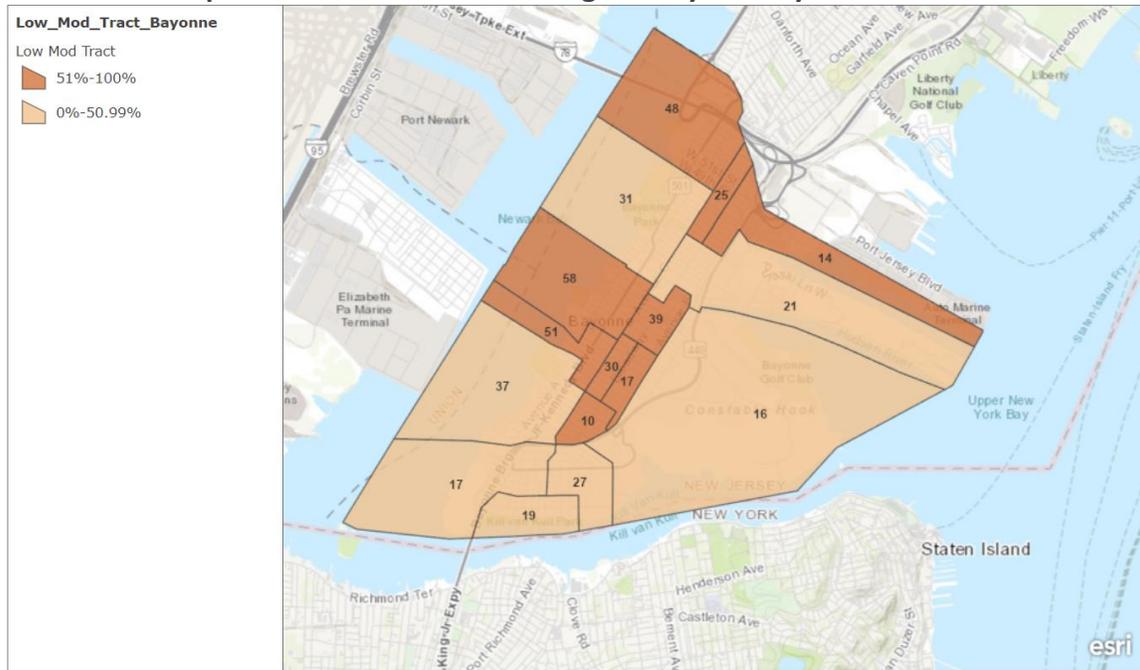
Currently there are 6,208 applicants on the Bayonne Housing Authority's Public Housing Waiting lists, 4,566 for Families Public Housing and 1,642 for Senior Public Housing. The Housing Authority does not close the lists at any time. Of those on the Family Public Housing list, 67% of them have a female head of household. 37.98% of applicants are Hispanic, the plurality of those on the list. 59.26% of those on the waiting list report having no children. 5.34% of applicants are nonelderly disabled. And 71.92% are requesting 1- or 2-bedroom units. On the Senior Housing list, 54.93% of the heads of households are women a bit less than the family list. 36.97% of applicants are White, while 31.79% are considered Hispanic. 69.18% of applicants are looking for no bedroom units.

Section 8 Housing Choice Vouchers

The Bayonne Housing Authority administers 252 Section 8 Housing Choice Vouchers but there are many vouchers used in Bayonne from other housing authorities. There are approximately 460 vouchers being used in Bayonne, many are from Jersey City where due to affordability issues voucher holders have come to Bayonne to use their

vouchers. As seen in **Map 14** vouchers are used in every census tract in Bayonne, though the three census tracts where they are most used are in Low Mod Census tracts, where over 51% of the population is Low-Mod. 63.48% of the vouchers are used in Low Mod Census Tracts.

Map 14 - Section 8 Voucher Usage in Bayonne by Census Tract



Source: HUD, Bayonne Housing Authority

As of February 2020, approximately 3,948 households were on the Section 8 Voucher waiting list. The waiting list is open and the Housing Authority does not practice closing the list when it gets to a certain number of applicants. The plurality of applicants are Hispanic (36.47%), Non-elderly (72.36%), Female Head of households(73.02%), without children(57.55%), seeking 1 or 2 bedroom vouchers (37.69%). The majority (64.48%) of those with vouchers are in households of 1 or 2 people, with the plurality being one person households (37.42%). The plurality of those households are Hispanic (42.92%), 30.44% are White, 25.79% are Black and 0.63% are Asian. These distributions by race are much different than Bayonne as a whole and the racial/ethnic distribution of public housing. With a much larger Hispanic and Black population rate and lower White and Asian population proportions. 58.35% of the households do not have children a rate slightly lower than Public Housing, and similar to Public Housing Female Head of Households outnumber men by a ratio of around 2:1. 61.95% of households with vouchers make less than \$20,000 a year, and the average Household Income is 19,133, slightly higher than Gross Household Income for those in Public Housing.

Low Income Housing Tax Credit –

The Low Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer’s Federal income tax.

Bayonne is supportive of the use of Low Income Housing Tax Credit (LIHTC) projects to provide housing that is affordable to low-income households. There are (3) LIHTC projects with one hundred and fourteen (114) LIHTC units. Each LIHTC is located in a different block group.

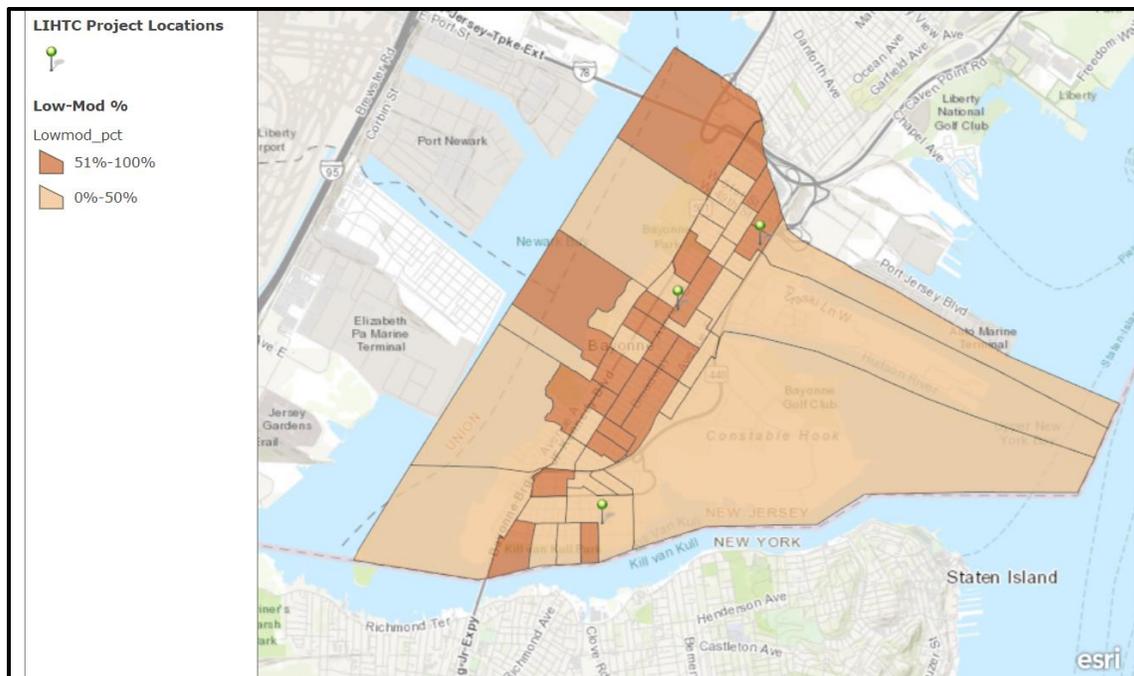
The chart below illustrates which LIHTC projects were developed in Bayonne from 1987 through 2019:

Table 49- Bayonne LIHTC Projects

HUD ID Number:	Project Name:	Project Address:	Project Municipality:	Project State:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:
NJA20029036	SENIOR HORIZONS OF BAYONNE	74 LEXINGTON AVENUE	BAYONNE	NJ	7002	59	59
NJA20120939	BAYONNE SENIOR RESIDENCE	44 WEST 32ND STREET	BAYONNE	NJ	7002	16	16
NJA20130001	BAYONNE TRANSIT	732 AVENUE E	BAYONNE	NJ	7702	46	39

Source: <http://lihtc.huduser.org/>

Map15- LIHTC Properties



Source: <http://lihtc.huduser.org/>

Zoning, Land Use, and Development Potential

Land use and zoning policy in New Jersey are subject to enabling legislation provided in the Municipal Land Use Law (MLUL). The MLUL requires that all residential districts in the state permit community residences and prohibits municipal authorities from excluding group homes from their communities. The MLUL does not allow municipalities in New Jersey to require prior notification for the siting of group homes, to establish minimal distance requirements between group homes, to require group homes to obtain a conditional use permit or a special use permit before commencing operation, to limit the number of group residences in the municipality, or to require that group homes be treated any differently than a single-family residence.

Bayonne's municipal zoning ordinance was reviewed to identify zoning that may potentially impede housing choice in the City. The analysis was based on topics raised in HUD's *Fair Housing Planning Guide*, which include:

- The opportunity to develop various housing types (including apartments and housing at various densities)
- The opportunity to develop alternative designs (such as cluster developments and planned residential developments)
- Minimum lot size requirements
- Dispersal requirements for housing facilities for persons with disabilities in single family zoning districts
- Restrictions of the number of unrelated persons in dwelling units based on the size of the unit or the number of bedrooms.

It is important to consider that the presence of inclusive zoning does not necessarily guarantee a zoning ordinance's fairness. This analysis does not address the issue of availability, suitability, or development potential of sites. Though this will be covered in the next section.

Bayonne has a simplified zoning ordinance. The ordinance consists of a variety of zones, sub-zones, with varying lot size, height, building type, and architectural requirements. The following zoning elements were analyzed for impediments to fair housing choice.

a. Date of Ordinance

In general, the older the zoning ordinance, the less effective it will be. Older zoning ordinances have not evolved to address changing land uses, lifestyles, and demographics. However, the age of the zoning ordinance does not necessarily mean that the regulations impede housing choice by members of the protected classes. The ordinance reviewed for this analysis has been amended through February 15, 2017

b. Residential Zoning Districts

Bayonne has 4 main residential zones, R-1, R-2, R-3, and R-M. R-2 is the zone for which the majority of Bayonne zoning applies to.

In short, the residential permitted uses are:

- **R-1**, are single family detached homes

- **R-2** Detached single family and two-family homes
- **R-3** Detached single family and two-family homes, one family attached townhomes, Two family attached townhomes, multiple family dwellings- 3-6 family dwellings, and low rise apartments
- **R-M-** Detached single family and two-family homes, one family attached townhomes, Two family attached townhomes, multiple family dwellings- 3-6 family dwellings, low rise apartments, and high rise apartments
- There is no language in the zoning ordinance that states anything about limiting or obstructing the operation of group homes besides the language as described below, which would require a conditional use permit
- Each of these residential zones, have a conditional permitted use of **“Community residences for the developmentally disabled; community shelters for victims of domestic violence; community residences for the terminally ill and community residences for persons with head injuries.”**

The guidance set forth for Community Residential for the Developmentally Disabled and Shelters for Victims of Domestic Violence by the zoning ordinance as a permitted conditional use are:

- a. A statement setting forth the full particulars on the building and/or use as submitted.
- b. No Community Residence for the Developmentally Disabled or Shelter of Victims of Domestic Violence shall be located upon a lot containing any other use, nor shall any structure or facility on the site be utilized to provide services for any person not residing on the site.
- c. Each Community Residence for the Developmentally Disabled or Shelter for Victims of Domestic Violence shall submit proof of licensing by the Department of Human Services of the State of New Jersey.
- d. No building utilized for a Community Residence for the Developmentally Disabled or Shelter for Victims of Domestic Violence shall be constructed or altered so as to be inharmonious with the residential character or adjacent structures and residential zones.

There are a total of 18 zoning districts, and 14 of them permit residential uses of some form. Of these 14 districts, 4 are residential zones, and 10 are commercial/mixed-use zones. Residential uses for many of the commercial zones are relegated to apartments on upper floors and are not permitted on ground level.

c. Permitted Residential Lot Sizes

Because members of the protected classes are often also in low income households, a lack of affordable housing may impede housing choice by members of the protected class. Excessively large lot sizes may deter development of affordable housing. A balance should be struck between areas with larger lots and those for smaller lots that will more easily support creation of affordable housing.

- Minimum lot sizes for residential uses range from as small as 3,000 square feet in all residential zones for single detached homes, to 1,000 sq. ft. per unit for low rise apartments, and 400 sq. ft. per unit for high rise apartments in the R-M Zone.

A major problem as far as the development of new housing is that there is a lack of vacant land in Bayonne, therefore many new housing will either be on redeveloped lots or in the redevelopment of former industrial areas around the waterfront that are currently vacant and have been declared redevelopment areas in hope of creating large mixed-use communities.

The sites of note for redevelopment in Bayonne are on the below map from the Master Plan These special development areas include the Military Ocean Terminal (MOTBY), Texaco site, Broadway Corridor, Avenue 'E' Corridor, 8th Street Station, former Best Foods Site and Route 440.

Map 16 Development Sites



Source: Bayonne Master Plan Reexamination Report-2017

Housing recommendations per Bayonne's, Master Plan Reexamination Report-2017

- a. Promote the development of a range of housing types with a mixture of densities, including low, moderate, middle and market rate housing that is affordable to millennials, young families and empty-nesters seeking to remain or move into Bayonne.
- Consider branding the districts based on redevelopment projects; - Loft District, Restaurant Row District, Arts District, Historic District etc.;
- b. Promote the development of stand-alone and integrated senior housing that enables older residents to “age in place” including independent, assisted and congregate care housing.
- c. Protect and preserve the integrity of the existing residential neighborhoods by reducing the potential encroachment of commercial and high density multi-family uses.
- Maintain lower density development regulation in existing residential neighborhoods that do not abut against commercial properties;
- Consider zoning revisions that strengthen the bulk standards for single family residential in existing neighborhoods;
- d. Encourage high quality adaptive reuse and development of single family, duplexes and townhomes in existing residential neighborhoods.

- Consider including design standards for the redevelopment and or construction of single family, townhomes and duplex units in existing residential neighborhoods

Federal Requirements

U.S. Department of Housing and Urban Development (HUD) encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

Taxes

Taxes impact housing affordability. While not an impediment to fair housing choice, real estate taxes can impact the choice that households make with regard to where to live. Property taxes are generally made up of county, municipal, and school district taxes. Tax increases that may occur are burdensome to low income homeowners and increases are usually passed on to renters through rent increases. If property taxes are used as a main source of school district funding, there may be a desire to limit housing for families with children to avoid the cost of paying for their schooling.

Bayonne’s taxes are assessed by a municipal tax assessor, and as of 2019, Bayonne has \$2,182,496,041 worth of ratables ranking 6th highest of 12 Hudson County municipalities and accounting for 3.43% of the County’s total ratables. The equalization ratio is currently 34.13% indicating a likely need for a reassessment, of which the City

is in the very early stages of. An equalization ratio indicates the value of assessed value vs true value, with a value of 34.13% indicating that Bayonne’s true value of Property is nearly 3 times its assessed value. The reevaluation may cause tax rates to decline, as they may be high currently to make up for the inaccuracies of the assessments. Currently Bayonne has a total property tax rate of \$8.63 per \$100 of assessed value, this is the second highest tax rate in Hudson County, only Kearny at 10.54% has a higher tax rate.

Bayonne Property Tax Rates:

- County and County Open Space 1.278
- School District.....3.148
- Local School.....0.482
- Library Tax..... 0.096
- Municipal..... 3.626

The table below illustrates the taxes assessed for owner-occupied and renter-occupied properties assessed at \$100,000.

Table 50 Property Taxes

	Taxes for Property Assessed at \$100,000
County Taxes	\$1,278
School District Taxes	\$3,148
Local School Taxes	\$482
Library Taxes	\$96
Municipal Taxes	\$3,626
Total Taxes	\$ 8,630
	Taxes for Property Assessed at \$200,000
County Taxes	\$2,556
School District Taxes	\$6,296
Local School Taxes	\$964
Library Taxes	\$192
Municipal Taxes	\$7,252
Total Taxes	\$ 17,260

Source: Hudson County Tax Board, N.J Dept. of Treasury

As of 2019 there is nearly \$917 million of assessed value for property that is tax exempt. Over \$589 Million of that property is classified as public property. The tax exempt property represents \$79.13 Million in lost revenue to the municipality, which causes a higher tax burden rate for the other properties, and makes Bayonne a less desirable place to own a home. This has may have contributed to the decline in homeownership.

Transportation

Bayonne has a plethora of transportation options that allow its residents to travel throughout the region for jobs, leisure and travel.

The Hudson–Bergen Light Rail serves municipalities in Hudson County including Bayonne, it runs from North Bergen south to Bayonne, there are four stops in Bayonne. The route that runs through Bayonne terminates at the Hoboken Terminal allowing for connections to the PATH Train (with stops and routes from Newark to Manhattan), New Jersey Transit rail and bus, and no additional fee transfers to other routes of the Hudson Bergen Light rail to areas north of Hoboken There are connections along the rail, outside of Bayonne, to the PATH train, that runs between Newark and Manhattan, and New Jersey Transit Trains and Buses. The trains run from approximately 5 am until 2am. Each ride is \$2.25/trip with a reduced fare for seniors (62 and over), children, and the disabled of \$1.10/trip. Monthly passes are available for \$70/month.

Map 17 : Hudson Bergen Light Rail (Source: NJ Transit)



There are four New Jersey Transit Bus Routes that start and terminate in Bayonne, two of them take passengers to either Exchange Place **(81)** or Journal Square Transportation Center **(10)** in Jersey City. The other two take you to Manhattan one to the Port Authority Bus Terminal **(119)** in Midtown, and the other **(120)** to Battery Place in Downtown Manhattan. One bus for each Terminus NYC and Jersey City, travels on Avenue C/Broadway with a terminus at 1st Street and Avenue C in Bergen Point **(81/120)** and another on JFK Boulevard throughout Bayonne having a terminus at 2nd Street and JFK Blvd. **(10/119)** in Bergen Point as well.

The MTA, Metropolitan Transportation Authority, which operates public transportation in the State of New York, operates their only bus route that goes from New York to New Jersey, in Bayonne that takes people from the 34th Street Hudson Bergen Light Rail Station to several stops in Staten Island. This Bus Route, S89, runs limited service on weekdays only and is only in service surrounding Morning and afternoon/night rush hours, as there is no service from approximate 10 am –3:45 pm and from 9pm to 5:15 am.

Recently, the Port Authority of New York and New Jersey approved of a lease that will allow the City and a private company to start a ferry service that will take riders to Manhattan. It is unknown when this service will begin.

According to the 2014-2018 American Community Survey, 24.3% of Bayonne's workers worked in Bayonne, 58.11% of are working in Hudson County. An additional 23.86% of workers work outside of the County in New Jersey. And 18.03% of Bayonne's workers are working out of state. Approximately 22.39% of housing units in Bayonne do not have a vehicle, this is lower than the County (32.21%), but nearly double the State's rate of just 11.44%. Just over half of workers (52.7%) drive alone to work, 25.9 % take public transportation, 9.8% are in car pools, and 7.7% walked to work. Hudson County in comparison has much higher rates of public transportation use (42.1%) and much lower car commuting (combined 44.7% vs Bayonne combined 62.5%)

Section 3

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

Bayonne requires that if all of its contracts that exceed \$100,000, the Contractor must submit a Section 3 Affirmative Action Plan and Certification, along with a Section 3 Utilization Report. Bayonne includes the Section 3 Requirements in all of its CDBG construction activity public notices. In addition, the municipality has a Federal Construction Contract Provisions Booklet for its CDBG Program that it provides to contractors for construction improvement contracts.

During the research and study phase for the Analysis of Impediments, no impediments or complaints were mentioned or filed based on the Federal Section 3 Requirements.

Public Sector

Impediments to fair housing choice are any actions, omissions, or decisions *taken* because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choices, or any actions, omissions, or decisions *that have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. Policies, practices, or procedures that appear neutral on their face but which operate to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status, or national origin may constitute such impediments.

An important element of the analysis includes an examination of public policy in terms of its impact on housing choice. From a budgetary standpoint, housing choice can be affected by the allocation of staff and financial resources to housing related programs and initiatives. The decline in federal funding opportunities for affordable housing for lower income households has shifted much of the challenge of affordable housing production to state, county, and local government decision makers.

From a regulatory standpoint, local government measures to control land use (such as zoning regulations) define the range and density of housing resources that can be introduced in a community. Housing quality standards are enforced through the local building code and inspection procedures.

A community's sensitivity to housing issues is often determined by people in positions of public leadership. The perception of housing needs and the intensity of a community's commitment to housing related goals and objectives are often measured by board members, directorships, and the extent to which these individuals relate within an organized framework of agencies, groups, and individuals involved in housing matters. The expansion of housing choice requires a team effort and public leadership, and commitment is a prerequisite to strategic action.

Bayonne Land Use Boards

Planning Board

The Bayonne Planning Board is comprised of nine members, is guided by the power and duties assigned to it by the municipal Land Use Law.

The Board is responsible for making and adopting the Master Plan, administering the Land Subdivision Ordinance, reviewing site plans, approving conditional use applications, and preparing for a municipal capital budget.

Zoning Board of Adjustment

The Bayonne Zoning Board of Adjustment is comprised of seven members, and reviews all application for construction or signage which do not meet the requirements of the zoning ordinance, limiting schedule or Bayonne Master Plan.

Further responsibilities include hearing and deciding appeals in the enforcement of the Zoning Code, hearing and deciding requests in interpretation of the Zoning Code, ruling on applications for variances, and finally, granting variances to allow department from land us regulations.

Building Codes (Accessibility)

Private Housing Stock

As the standard for meeting accessibility requirements for new construction, the Bayonne Codes Office applies the New Jersey State Uniform Construction Code, Subchapter 7, Barrier Free, which references ANSI A117.1 *American National Standard for Buildings and Facilities – Providing Accessibility and Usability for Physically Handicapped People*.

As noted in the Hudson County AI, building regulations are essential to protecting the health and safety of citizens and the general welfare of the community. While building codes have positive contributions, they also contribute to increased construction costs. The state's uniform building code comes under the authority of the NJ Department of Community Affairs and was adopted by New Jersey in 1977. The code

is administered by local officials who are licensed and regulated by NJDCA. Building codes are designed to insure a reasonable building life. However, the uniform code tends to be conservative and slow to accept and include innovative techniques.

Public Housing Stock

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. In addition, a public housing authority's administrative office, application offices, and other non-residential facilities must be accessible to persons with disabilities. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

Affordable Housing Trust Fund

City of Bayonne has (1) instituted a requirement that is applicable to residential redevelopment projects whereby the redeveloper is required to provide a minimum of ten percent of the residential units as affordable, whether they be sales or rental units, and (2) that the City Council is considering an ordinance that establishes an "Affordable Housing Trust Fund" that will require residential developers to make a payment to the trust fund that is equal to one percent of the project's cost and non-residential developers to make a payment that is equal to two percent of the project's cost.

Private Sector

Real Estate Practices

Bayonne is served by the North Central Jersey Association of Realtors (NCJAR), which currently has more than 13,000 members. NCJAR is a member of the National Association of Realtors (NAR). Members of NCJAR are bound by the Code of Ethics of NAR. OCBOR follows NAR's guidelines for breaches of ethics, including fair housing violations. Every member of NCJAR is required to comply with these requirements.

NCJAR does not track persons with disabilities or women in its system, but the current members include women and persons with disabilities. In addition, they also have a *Diversity/Cultural Affairs Committee & Equal Opportunity Task Force*, which according to their website is working to "strengthen the inclusiveness of the industry, which will strive to promote fair housing and create opportunities through Diversity, by providing education, networking and business tools. The committee will work closely with a number of multicultural real estate associations and create partner events."

The NAR has created a diversity certification, "At Home with Diversity: One America", to be granted to licensed real estate professionals who are members in good standing and who complete the NAR "At Home with Diversity" course. The certification signals to customers that the real estate professional has been trained on working with today's diverse owners and renters.

Newspaper Advertising

Under federal law, no advertising with respect to the sale or rental of a dwelling may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status or national origin. The law, as found in the Fair Housing Amendments Act of 1988, describes the use of words, photographs, symbols or other approaches that are considered discriminatory.

The local paper, Jersey Journal, was reviewed. No ads contained questionable language. Several major real estate firms placed the HUD fair housing logo in their banner ads.

Mortgage Lending Practices

Under the terms of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.), any commercial lending institution that makes five or more home mortgage loans must report all residential loan activity to the Federal Reserve Bank under the terms of the Home Mortgage Disclosure Act (HMDA). The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2017 HMDA data consists of information for 12.1 million home loan applications reported by 5,852 home lenders, including banks, savings associations, credit unions, and mortgage companies. HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income.

Public and Private Sector

Accessibility of Rental Housing

Bayonne Housing Authority

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units must be accessible to persons with mobility impairments and that another 2% of public housing units must be accessible to persons with sensory impairments. The public housing in Bayonne does not meet this requirement. While they do meet the requirements for mobility impairments, the City has no hearing/vision accessible units and is therefore not in compliance with Section 504.

Local Accessible Housing Assistance

New Jersey has 18 County Offices on Disability Services that work to advance independent living for people with disabilities by providing a wide range of services. Coordination of disability services in Bayonne is overseen by the Hudson County Office of Disability Services.

Fair Housing Information and Enforcement

One of the most effective strategies for combating housing discrimination is to focus on education and outreach. New Jersey Legal Services provides the only fair housing education and outreach in Hudson County. Brochures regarding fair housing are not available at public places in Bayonne.

Office of Landlord Tenant Affairs

Bayonne does not have an Office of Landlord Tenant Affairs. The City clerk would refer fair housing complaints and inquiries, if received, to the Division on Civil Rights office located in Trenton. The lack of immediate access to local assistance in fair housing issues is a concern. The Fair Housing Action Plan included in this document recommends that the City appoint an in-house staffer who will serve as a Fair Housing Coordinator, someone who will both disseminate information about fair housing issues as well as provide a service to residents experiencing discriminatory practices.

Fair Housing Council of Northern New Jersey

The Fair Housing Council of Northern New Jersey, based in Hackensack, provides a number of services in the fair housing arena. The organization is a HUD certified counseling agency and offers clients housing and financial counseling for both sales and rentals.

The group also:

- Protects people who experience discrimination based on race, religion, national origin, disability, family or marital status, or sexual orientation.
- Provides information, educational programs and assistance to housing and lending consumers, real estate professionals, schools, government.
- Works with county, state, and federal governments to assist first-time homebuyers.
- Assists businesses and corporations in locating housing for transferees.
- Assists low-income families in finding affordable housing, works to expand the supply of affordable housing and offers counseling to prevent foreclosures.
- Provides homelessness prevention assistance.
- Monitors realtors and lending institutions for compliance with the Fair Housing laws.

The group is not actively involved in Hudson County, but is able to conduct testing in the County. Efforts to identify other housing assistance or service entities in the County have not proven successful

The Waterfront Project

Per their website, The Waterfront Project (WFP) is a 501(c)(3) nonprofit organization dedicated to assisting Hudson County's economically disadvantaged people – the working poor, seniors, veterans, and those living with disabilities – by providing information, advice, and pro bono legal representation to address their civil legal issues and concerns.

As a participating agency of the HUD-certified housing counseling program, WFP has trained staff who provide free information, guidance, financial counseling and referrals to renters in Hudson County in connection with housing-related matters. WFP's staff and volunteer attorneys provide advice, guidance and representation in connection with a variety of civil legal matters.

WFP has a unique program for low and moderate-income seniors in Hudson County. Working with the County Surrogate's Office, attorneys travel to senior centers throughout the County providing education and free legal representation in connection with the preparation of wills, powers of attorney, and health care directives.

The Hudson County Housing Resource Center

Per their website, The Hudson County Housing Resource Center's mission is to prevent homelessness by protecting and increasing Hudson County's stock of affordable housing. The is HCHRC is a HUD Certified Housing Counseling Agency that can provide residents, municipalities and housing organizations with information, assistance, and counseling on a wide range of issues including security deposit refunds, substandard conditions, rent increases, foreclosure and imminent homelessness. The Center can offer advice, represent clients in court, and refer clients to other agencies as necessary. The Center has operated continuously since 1990, and, while serving clients of all income levels, has focused on low- and moderate-income families. Though the majority of the Center's clients are from Jersey City, the Center serves individuals and families from throughout the County

Summary of Primary Impediments to Fair Housing and Recommended Goals