

New Jersey Department of Community Affairs Superstorm Sandy
Language Access Plan (LAP)

TABLE OF CONTENTS

INTRODUCTION	1
POLICY.....	1
PURPOSE.....	1
BACKGROUND	2
DEFINITION OF LEP PERSONS.....	2
FOUR FACTOR ANALYSIS: IDENTIFYING LEP INDIVIDUALS NEEDING LANGUAGE ASSISTANCE ..	2
Number or Proportion of LEP persons Served or Encountered in Eligible Service Population	2
Frequency with which LEP Individuals Come into Contact with the Programs.....	3
Nature and Importance of the Program, Activity, or Service Provided by Programs.....	4
Resources Available to DCA and costs	4
INTERACTION WITH LEP PERSONS BY PROGRAM.....	4
LANGUAGE ASSISTANCE MEASURES	6
Appointment of LAP Coordinator	6
Development of a Language Bank	7
“I Speak” Cards	8
Provision of Language Access Services.....	8
Translation of Vital Documents	9
Public Hearings and Citizen Participation Periods	9
Updating Sandy Recovery Websites	9
Subrecipient Language Access Plans.....	10
Complaints and Appeals.....	10
Data Collection and Reporting.....	11
TRAINING STAFF	11
LEP Awareness and Current Protocols	11
LAP and LEP Issues Training.....	12
Guidance and Technical Assistance for Subrecipients	12
Training on LEP and LAP Compliance and Monitoring of State Agency Subrecipients	12

PROVIDING NOTICE TO LEP INDIVIDUALS	13
MONITORING, EVALUATING AND UPDATING THE LAP	13
Appendices	15
Appendix 1: Definitions	15
Appendix 2: CDBG-DR LAP Program Contacts	17
Appendix 3: Current Language Bank.....	18
Appendix 4: Data Source References	25
Appendix 5: LEP Four Factor Analysis	26
Attachment 1: LEP Maps.....	31
Attachment 2: Total Number of LEP Individuals, LMI Percentage and Storm Damage by County.....	56
Attachment 3: Further Explanation of Cumulative Percentage Map Methodology.....	89
Appendix 6: I Speak Card.....	90
Appendix 7: Language Disclaimer	91

INTRODUCTION

The New Jersey Department of Community Affairs (DCA)'s Language Access Plan (LAP)¹ explains the actions DCA and its subrecipients will take to ensure compliance with Title VI of the Civil Rights Act of 1964, Executive Order 13166 and U.S. Department of Housing and Urban Development (HUD) issued Final Guidance 72 FR 22732 related to the Superstorm Sandy Recovery programs and services. Title VI of the Civil Rights Act of 1964, Executive Order 13166 and HUD's 72 FR 2732 require that recipients of federal financial assistance must take reasonable actions to ensure meaningful access to their activities, programs and services for individuals with Limited English Proficiency (LEP).

DCA is responsible for administering Community Development Block Grant Disaster Recovery (CDBG-DR) funds in the nine counties most impacted by Superstorm Sandy including Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union counties. This revised LAP outlines how DCA plans to ensure that LEP persons have meaningful access to its CDBG-DR programs and services. The LAP describes (1) the Four-Factor Analysis DCA conducted to identify the needs of LEP persons throughout the nine most impacted counties and (2) the accompanying protocols, training and outreach efforts DCA will develop and implement in order to ensure LEP persons can access Superstorm Sandy disaster recovery programs and services.

POLICY

It is DCA's policy to provide language access services to LEP individuals needing access to CDBG-DR funded programs; to manage and train DCA staff, contractors and subrecipients on procedures for implementing the LAP; to inform LEP individuals that language access services are available; and to continuously monitor and evaluate the implementation of this plan. DCA will also review and update its LEP Four Factor Analysis when new Census data becomes available.

PURPOSE

The purpose of the LAP is to provide direction on DCA's LEP needs as identified by the Four Factor Analysis data. The LAP also describes how DCA and its subrecipients will provide meaningful language access services to address those needs. DCA and its subrecipients will provide two primary types of services: oral and written. Oral language access services may come in the form of "in-language" communication (a demonstrably qualified bilingual staff member communicating directly in an LEP person's language) and interpreter services. Written language access services will come in the form of written translation provided by DCA translators or a DCA-approved translation contractor.

DCA and its subrecipients will engage in specific outreach efforts to ensure that LEP persons are aware of the language access services available to them. DCA and its subrecipients will also provide training to program level LAP Coordinators and direct service staff on how to implement this LAP and methods of assistance available to LEP individuals. This training will be periodically updated and delivered as DCA's LEP needs and language access services evolve. DCA and its subrecipients are committed to this LAP as

¹ Note: The Voluntary Compliance Agreement (VCA) executed on May 30, 2014 refers to the LAP as the Language Assistance Plan. In line with Federal rules and guidance, DCA refers to the LAP as the Language Access Plan.

the appropriate response to meeting our LEP clients' needs, as well as complying with Title VI, Executive Order 13166 and Final Guidance (72 FR2732).

BACKGROUND

DCA is the grantee for all HUD CDBG-DR funding allocated to the State of New Jersey in response to the damage sustained as a result of Superstorm Sandy. DCA is implementing many of the Sandy Recovery Programs directly and is working with the following subrecipients to implement the remainder:

- New Jersey Department of Environmental Protection (DEP);
- New Jersey Housing Mortgage Finance Agency (HMFA);
- New Jersey Economic Development Authority (EDA); and
- New Jersey Redevelopment Authority (NJRA)

DEFINITION OF LEP PERSONS

LEP is defined as persons who have a limited ability to read, write, speak, or understand English, and may require language assistance with respect to a particular type of service, benefit, or encounter.

FOUR FACTOR ANALYSIS: IDENTIFYING LEP INDIVIDUALS NEEDING LANGUAGE ASSISTANCE

As described in HUD's 72 FR 2732, the starting point for ensuring meaningful access is a Four Factor analysis that takes into account the:

- 1) number or proportion of LEP persons in the eligible service population,
- 2) frequency with which LEP individuals come in contact with the programs,
- 3) nature and importance of the service provided by the programs, and
- 4) resources available to the recipient and costs

Below is DCA's analysis of each of these four factors across the nine most impacted counties. A complete version of the Four Factor Analysis DCA completed is included in [Appendix 5](#).

Number or Proportion of LEP persons Served or Encountered in Eligible Service Population

All data used to estimate the proportion of LEP persons in the nine county service area comes from the Census Bureau's American Community Survey (ACS) 3-year file (2009–2011) – Table "B16001: Language Spoken at Home by Ability to Speak English for the Population 5 Years and Older." DCA received a file, prepared by the Migration Policy Institute, from HUD's Office of Fair Housing and Equal Opportunity (FHEO), which provides county level ACS estimates of the LEP population by language spoken. Estimates in the file were rounded to the nearest hundred.

For all counties in New Jersey, including the nine most impacted, no LEP population other than Spanish speakers exceeds 5% of the county's population. Each county, however, with the exception of Cape May, has more than 1,000 individuals that speak a language other than English or Spanish. Bergen County has the most, with 18 different languages meeting the threshold. Across the nine counties, there are 24 languages that meet the threshold (see Table 1 in Four Factor Analysis included in [Appendix 5](#)).

DCA worked with FHEO to determine how many languages to focus on in its LAP. DCA observed that the fourth highest LEP population in each county does not exceed 1% of the total population. Based on this analysis of the data, DCA and HUD FHEO met on June 23, 2014 and agreed that DCA would focus on the top three languages in each county where the specific LEP population is equal to or exceeds 1,000 people. Moreover, this focus is consistent with the Voluntary Compliance Agreement (VCA) entered into between DCA, FHEO, the Latino Action Network, New Jersey State Conference of the National Association for the Advancement of Colored People (NAACP), and the Fair Share Housing Center.

Accordingly, Table 2: Top Three LEP Populations of 1,000 or More in Nine Impacted Counties of the Four Factor Analysis (see [Appendix 5](#)), lists the top three foreign language speaking populations in the nine most impacted counties. This includes 11 different language speaking populations. DCA will also provide language access services upon request to foreign language speaking populations that do not constitute the top 3 in the county but are one of the 11. For example, in Essex County, there is a small LEP population that speaks Gujarati (600 individuals). Even though Gujarati is not one of the top three languages in Essex County, DCA will provide these LEP individuals with language access services upon request.

DCA has also compiled data on the top three LEP populations in the nine most impacted counties at the Census tract level. The total number of LEP individuals, the percentage of low- and moderate-income (LMI) individuals, and the total number of units that sustained major or severe damage in each census tract by county are included in [Attachment 2](#) of the Four Factor Analysis. The maps included in [Attachment 1](#) visually illustrate this information with shading to represent the relative cumulative percentage of LEP individuals in each tract. The cumulative percent ranges are as follows:

1. 0%
2. >0% to 25%
3. >25% to 50%
4. >50% to 75%
5. >75% to 100%

This allows DCA to analyze where the greatest numbers of LEP individuals by language are located in each county. DCA is also taking into account those census tracts with a high concentration of LMI populations and where damage was sustained as it plans its LEP outreach. For further explanation regarding the cumulative percentage methodology, refer to [Attachment 3: Further Explanation of Cumulative Percentage Map Methodology](#).

Frequency with which LEP Individuals Come into Contact with the Programs

CDBG-DR programs address the long-term needs of New Jersey's Sandy-impacted residents and communities by providing direct assistance to homeowners, tenants, landlords, and small businesses. Specifically, the LAP encompasses services provided at the individual applicant level. LEP individuals will receive direct language assistance commensurate with the frequency with which these individuals interact with the programs. For example, homeowners, renters, rental property owners, and small business owners who apply for various CDBG-DR programs are likely to have frequent contact with the program, and therefore are afforded meaningful access to program. This may include such interactions as completing applications, meetings with advisors to review applications, initial site inspections,

approval of final construction designs, preconstruction meetings, grant award closings and submission of receipts and proof of construction work. For program activities such as these, DCA's strategy will ensure that these populations have meaningful access throughout the process. Language assistance will not be provided to public entities such as municipalities and non-profits that receive CDBG-DR funding.

Nature and Importance of the Program, Activity, or Service Provided by Programs

The more important the activity, information, service, or program, or the greater the possible consequences of the contact to the LEP persons, the more likely language services may be needed.

LEP outreach will focus on the programs that provide critical services to homeowners, landlords, renters, and small business owners. Those programs that provide a means of helping individuals obtain or get back into damaged housing or re-open their businesses are critically important to LEP individuals. The next section, *Interaction with LEP Persons by Program*, outlines how DCA anticipates LEP persons will need to, or already do, interact with each program.

Resources Available to DCA and costs

DCA is taking all reasonable steps to provide meaningful access for LEP persons to DCA CDBG-DR programs and activities. The availability of resources, however, may limit the provision of language services in some instances. "Reasonable steps" may cease to be reasonable when the costs imposed substantially exceed the benefits. DCA's LAP balances the needs of the LEP community with the funding resources available.

Activities aimed at providing meaningful access to the LEP population will be incorporated and funded across all of the CDBG-DR programs outlined in DCA's Action Plans as well as the new programs outlined in the VCA.

INTERACTION WITH LEP PERSONS BY PROGRAM

LEP persons are most likely to come into contact with CDBG-DR funded programs that are intended to serve homeowners, tenants, special needs individuals, landlords, and small businesses. Meanwhile, programs benefitting municipalities and nonprofits; large scale development projects benefitting housing developers; infrastructure programs; and environmental programs are not likely to require much, if any, direct interaction with LEP persons. DCA will provide appropriate language access services for LEP persons when Substantial Action Plan Amendments are considered and public citizen participation periods are opened.

DCA evaluated which of its CDBG-DR programs are most likely to require language access services based on the program's audience. Programs whose audiences are exclusively comprised of public entities (as defined above) do not require language access services. The table below lists all of the programs, the administering agency (either DCA or one of its subrecipients), the intended audience for each program and how each program is likely (or not likely) to interact with or require outreach to LEP persons. Where potential interaction with LEP persons is anticipated, the administering agency is responsible for providing language access services. Applicants that indicate s/he are not LEP will stop receiving LEP related materials.

Potential Interaction with LEP Persons by Program

Program	Agency	Audience	Potential Interaction with LEP Persons
Reconstruction, Rehabilitation, Elevation and Mitigation Program (RREM)	DCA	Homeowners	Homeowners seeking assistance with reconstruction, rehabilitation, and/or elevation.
LMI Homeowners Rebuilding Program	DCA	Homeowners	LMI Homeowners seeking assistance with reconstruction, rehabilitation, and/or elevation.
Blue Acres Buyout Program	DEP	Homeowners	Homeowners with property that has been damaged in the buyout area.
Homeowner Resettlement Program (RSP)	DCA	Homeowners	Homeowners seeking grants for remaining in county where their primary residence sustained damage.
Sandy Homebuyer Assistance Program	HMFA	Homeowners	Potential homebuyers seeking to purchase a primary residence in one of the nine most impacted counties.
Sandy Special Needs Housing Fund	HMFA	Renters	Special needs renters seeking affordable housing.
Tenant-Based Rental Assistance (TBRA)	DCA	Renters	Renters seeking affordable housing.
Fund for Restoration of Large Multifamily Housing	HMFA	Renters Developers	Renters seeking affordable housing.
Landlord Rental Repair Program (LRRP) (formerly called the Small Rental Rehabilitation Program)	DCA	Renters Landlords	Renters seeking access to housing. Potential that some landlords with rental properties with fewer than 25 units damaged by Superstorm Sandy are LEP.
Neighborhood Enhancement Program	DCA	Renters Homeowners Developers	Renters and potential homebuyers seeking affordable housing.
Landlord Incentive Program (LIP)	DCA	Renters Homeowners	Renters seeking affordable housing. Rental property owners agreeing to lease at affordable rents to LMI households
Predevelopment Fund	NJRA	Renters Developers	Renters seeking access to housing.
Housing Counseling	DCA	Renters Homeowners	Homeowners and renters seeking housing counseling.
Lead Hazard Risk Reduction	DCA	Homeowners Renters Landlords	Homeowners, renters and landlords that own, rent or lease residential units requiring potential lead remediation work.
Grants and Forgivable Loans to Small Businesses	EDA	Businesses	Small businesses with physical damage seeking funds for rehabilitation, new construction, equipment, inventory, mitigation, refinancing, flood insurance and working capital.
Direct Loans for Small Businesses	EDA	Businesses	
Neighborhood and Community Revitalization	EDA	Businesses Government	Small businesses with physical damage seeking funds from Community Development Financial Institutions (CDFIs) for working capital investments.
Unsafe Structures Demolition Program	DCA	Homeowners Government	Homeowners agree to allow municipalities to demolish unsafe homes

Program	Agency	Audience	Potential Interaction with LEP Persons
Flood Hazard Risk Reduction Program ²	DEP	Government	Homeowners that own easements under the Acquisition component of this program and do not work through their municipality but directly DEP
Tourism/Marketing	EDA	Businesses	None as applicants are either government entities or non-profits.
New Jersey Energy Resilience Bank	EDA	Government	
Non-Federal Cost Sharers (FEMA Match State and Local)	DCA DEP DOT	Government	
FEMA Match Program (Federal)	DCA	Government	
Essential Public Services	DCA	Government	
Zoning/Code Enforcement	DCA	Government	

Through these programs, DCA and its subrecipients will interact with LEP individuals through a variety of means. These may include, but are not limited to:

- In person and telephone contact with program applicants and participants;
- Hotline or information line calls;
- Outreach programs;
- Public access to agency websites;
- Written correspondence, notices or complaints sent to an agency; and
- Agency brochures intended for public distribution.

DCA will also provide appropriate language access services for LEP persons when Substantial Action Plan Amendments are considered and public citizen participation periods are opened.

LANGUAGE ASSISTANCE MEASURES

DCA, along with its subrecipients, has undertaken or will undertake the following tasks in order to provide meaningful access to CDBG-DR funded services, programs and activities to LEP individuals. These tasks are predominantly focused on addressing the needs of LEP individuals accessing DCA administered housing assistance and small business programs.

Appointment of LAP Coordinator

DCA has appointed an LAP Coordinator to serve as the primary point of contact responsible for the implementation of the LAP across all CDBG-DR funded programs. These language access programs include, but are not limited to, provision of language assistance services, training programs, outreach activities, maintenance of the language bank, and review of data collected on individuals needing LEP assistance. The DCA LAP Coordinator's contact information is listed below and posted on the Sandy website:

² For the vast majority of projects, the Flood Hazard Risk Reduction Program will work directly with municipalities. However there are a small percentage of homeowners that own easements and will work directly with DEP, the program administrator. For these projects, DEP will need to send communications to homeowners in English and Spanish and where appropriate provide additional LEP services.

Neda Hartman
New Jersey Department of Community Affairs
101 South Broad Street
Trenton, NJ 08608
609-633-2787
Email: Neda.Hartman@dca.state.nj.us

The DCA LAP Coordinator oversees and ensures that subrecipients adhere to this LAP and procedures for providing meaningful access to LEP individuals for each program. All subrecipients have identified a Program Level LAP Coordinator responsible for securing language access services as applicable for their agency's CDBG-DR program(s). Each subrecipient is responsible for sending the name and contact information of each subrecipient's LAP Coordinator to DCA's LAP Coordinator as well as to Dave Reiner, DCA Assistant Commissioner and Elizabeth Mackay, Assistant Director of Legal and Procurement. Additionally, DCA will ensure that the name and contact information of all subrecipient LAP Coordinators managing language access services for specific programs is posted on the DCA website. (Contact information for DCA LAP Program Level LAP Coordinators is included in Attachment 2: CDBG-DR LAP Program Contacts)

The Program Level LAP Coordinator is the primary point of contact for the DCA LAP Coordinator and the Sandy Recovery Division leadership on language access questions related to that specific program. This individual is responsible for collecting data on LEP requests and contacts and forwarding this information to DCA as requested. The Program Level LAP Coordinator also assists their agency staff with all language access issues. If the need for language access services is identified either by phone, email, mail correspondence, or in person, staff are instructed to immediately contact their Program Level LAP Coordinator, and the DCA LAP Coordinator in turn takes appropriate action to ensure meaningful communication through the methods described in this LAP.

If, for any reason, a Program Level LAP Coordinator is not available for a particular program, center or agency, program staff should contact the DCA LAP Coordinator at the telephone/email listed above. The DCA LAP Coordinator is also available as a resource in identifying personnel for providing LEP services.

Development of a Language Bank

DCA and all subrecipients are identifying staff and contractors who are fluent in a language other than English. The DCA LAP Coordinator has developed a roster of these individuals, along with their contact names, telephone numbers, email addresses, and hours of availability. DCA's current Language Bank is included in [Appendix 3](#). The DCA LAP Coordinator disseminates this list to all programs having direct contact with the public and is responsible for verifying and revising it as needed, depending on changes in staff and demand for LEP services. The Language Bank is used to support the provision of interpreter services in all locations that have regular interactions with the public. Bilingual staff members and contractors are assessed and receive regular training on the following:

- Role and responsibility of a Language Bank Interpreter;
- Interpretation ethics;
- Specialized terminology; and

- Program specific information as needed.

If there are significant populations in areas where no contractor or staff fluent in the language is available, the Program Level LAP Coordinator for that location/program works with the DCA LAP Coordinator to identify locally available interpretation services. DCA will provide guidance to individuals identified in the language bank to insure the appropriate level of interaction with LEP individuals. DCA recognizes the use of the language bank does not supplant the need for certified translation services but augments the availability of immediate LEP services.

The DCA LAP Coordinator is responsible for updating and monitoring the language bank. The DCA LAP Coordinator coordinates with the appropriate human resource staff and DCA management to ensure the Language Bank is up-to-date and reflects the most recent staffing changes for all bilingual DCA employees, contractors, Housing Recovery Center staff, and subrecipient staff that have direct contact with the public.

“I Speak” Cards

In order to further identify the LEP individuals seeking access to CDBG-DR funded services, programs and activities, DCA and its subrecipients are using language identification cards or “I Speak” cards when engaging in direct contact with the public. Housing Recovery Center staff is trained in the use of “I Speak” cards to identify the language needs of visitors.

A version of the “I Speak” Card that all Outreach staff and Housing Recovery Center staff have on hand is included in Appendix 6.

Provision of Language Access Services

All CDBG-DR programs with direct contact with the public are responsible for providing written or oral language services.

For oral encounters, program staff has access to a “Language Line” that can interpret program information into the applicant’s native language. The program applicant will identify him/herself as an LEP individual. By way of this designation, public facing program staff is instructed to call a toll free number and assist applicants with the help of the telephone operator and interpreters available through this service. The toll-free language line number is 1-800-822-5552.

DCA provides access to in-person interpreters for Spanish, specifically in all the Housing Recovery Centers. Housing Recovery Centers have at least one housing advisor who is bilingual in Spanish and English on staff. In Essex County, there is also one housing advisor who is bilingual in Portuguese and Spanish.

DCA has in-house staff to provide written translation services in Spanish. For the other 10 languages, a state contracted entity provides translation services on demand for DCA and its subrecipient partners. The contact information of the approved contractor will be provided to all subrecipient agencies and updated as needed.

Translation of Vital Documents

All documents defined as “vital documents” will be translated into Spanish. Vital documents will be made available in the other 10 languages upon request. A “vital document” is defined as a document that includes information regarding program eligibility requirements, applications and instructions, program eligibility determinations, and appeals procedures. DCA will define vital documents by program, upon approval of this LAP. Upon this determination, DCA will incorporate this information in all policies and procedures and training documents for DCA staff, contractors and subrecipients.

Public Hearings and Citizen Participation Periods

All written materials requesting input and participation from the public for any CDBG-DR related activity will be translated into Spanish. These documents will also be made available in the other 10 languages upon request. This includes materials distributed during Citizen Participation periods when Substantial Action Plan Amendments are being considered. A “language disclaimer” is included at the bottom of all printed materials intended for public outreach. This “language disclaimer” can be found in the sample document included in Appendix 7.

Notices of public hearings will be translated into Spanish and made available in the other 10 languages upon request. Notices of public hearings will also indicate that interpreters in any one of the 11 languages can be made available upon request to attend the public hearings to provide interpretation services to attendees. This includes public hearings about CDBG-DR programs as well as public hearings regarding Substantial Action Plan Amendments.

Updating Sandy Recovery Websites

DCA will combine the DCA Sandy Recovery website and the reNewJerseyStronger website into one website that will be available in English and Spanish. The Sandy Recovery Websites will include the following notice in the other 10 languages:

“If English is not your primary language, you may request language translation services for Sandy Recovery documents that are available to the public. These language translation services are available free of charge. If you need more information about translation services, please call 1-855-SANDYHM (1-855-726-3946). When the agent answers the line, inform them of the appropriate language. The agent will either be able to immediately connect you with an interpreter or arrange for an interpreter to return your call at your convenience.”

DCA will also update the websites to include the name and contact information of the DCA LAP Coordinator in the 11 languages identified in the Four Factor Analysis. Additionally, the Spanish translations of vital documents will be posted on these websites, as appropriate, and will be updated every time the English information on the website is updated. For recipients needing translation in languages other than Spanish, translation services will be made available upon request. As outlined in the LEP Four Factor Analysis, DCA reserves the right not to translate a certain document into a particular language if it is determined that the overall cost to the program far outweighs the benefits.

The New Jersey Housing Resource Center that lists all available units supported with CDBG-DR funding through HMFA and DCA will be available in both [Spanish](#) and [English](#). The database provides information on affordable rental properties across New Jersey (within and outside the nine counties) for individuals seeking rental units, tenant based rental assistance (TBRA), and/or project based vouchers.

The tool provides detailed information about rental properties, enabling individuals and families searching for housing to locate a unit that best fits their needs. The site also provides a tool for rent calculations, moving costs, a budget worksheet, and rental checklists.

Application deadlines, legal notices for Release of Funds and Finding of No Significant Impact (FONSI), and Citizen Participation Notices will be published, at a minimum, in Spanish on DCA's website, in select Spanish weekly papers, and in the general circulation daily publications to ensure the broadest possible public access. Legal notices will be published, at a minimum, in both Spanish and English in general circulation daily newspapers.

Subrecipient Language Access Plans

All DCA CDBG-DR subrecipients will be required to adopt this LAP. DCA will monitor subrecipients to ensure that they are following the terms of this LAP and related guidance materials and are taking reasonable steps to provide meaningful access to LEP persons for the subrecipients CDBG-DR funded programs. Program level LAP Coordinators will be responsible for reporting, at a minimum, the quantity and types of LEP services provided, based on their record of language access services, to the DCA LAP Coordinator on a monthly basis. The DCA LAP Coordinator will review this information to determine the subrecipient's compliance with Title VI, Executive Order 13166 and DCA's policy on providing language access services.

Complaints and Appeals

Any person that feels that DCA is not in compliance with Title VI of the Civil Rights Act of 1964, 42 U.S.C. 2000(d) and Executive Order 13166 regulations may file a complaint with the DCA LAP Coordinator if they believe they have been denied the benefits of this LAP. The program level LAP Coordinator may be the first point of contact for any complaints or appeals, but the DCA LAP Coordinator must be informed of all complaints and appeals and will provide oversight of the complaint/appeal resolution. Complaints will be investigated pursuant to DCA's Complaint procedures. To file a complaint with the DCA LAP Coordinator, submit the written complaint to:

Neda Hartman
New Jersey Department of Community Affairs
101 South Broad Street
Trenton, NJ 08608
609-633-2787
Email: Neda.Hartman@dca.state.nj.us

Alternatively, complaints can also be filed directly with the Region II Director for Fair Housing and Equal Opportunity at the following address (or as otherwise directed by HUD):

Jay Golden, Region II Director
Office of Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development
26 Federal Plaza, Room 3532
New York, NY 10278
Email: Jay.Golden@hud.gov

LEP program applicants wishing to appeal eligibility or other programmatic decisions may also contact the Program Level LAP Coordinator directly for their specific program (DCA, EDA, DEP, HMFA and NJRA). The Program Level LAP Coordinator will provide an interpreter to assist the applicant with the appeals process and notify the DCA LAP Coordinator of the appeal. DCA and subrecipients will leverage the language line service and bi-lingual staff to provide interpretation services as needed for all appellate processes, all meetings related to program eligibility determinations and all meetings with contractors and subcontractors. Program applicants will have access to interpretation services throughout the process (rebuilding, loans for rehabilitation, identification of rental units, etc.) until they have successfully completed the process.

The public and advocacy groups will be notified that language assistance is available for appeals if an LEP individual's application for disaster recovery services is deemed ineligible. This information will be posted in the Housing Recovery Centers as well as in EDA, DEP, and HMFA offices, and on the Housing Resources website.

Data Collection and Reporting

To facilitate the tracking of requests for language assistance received for all CDBG-DR programs, DCA has developed the functionality to document if an applicant is LEP and if so, the language with which s/he requires assistance within DCA's Sandy Integrated Recovery Operations and Management System (SIROMS) system. Reporting on this field is mandatory for all programs subject to LAP requirements including all DCA, EDA, DEP, and HMFA programs with services provided directly to the public (individuals and businesses). The LAP Coordinator will collect the language assistance data for all programs on a monthly basis. The data will be used to ensure that all programs are in compliance with asking about LEP need (or lack thereof) as well as to identify trends or high occurrence of needs within different programs and/or geographic areas.

TRAINING STAFF

DCA is implementing a training program with the following four components:

1. LEP Awareness and LAP Protocol
2. LAP and LEP Issues Training
3. Guidance and Technical Assistance for Subrecipients
4. Training on LEP and LAP Compliance and Monitoring of State Agency Subrecipients

LEP Awareness and Current Protocols

Training on LEP awareness and current protocols was developed for all Sandy Recovery staff having contact with the public. This training was conducted as in-person training with the option for teleconference participation by DCA Sandy Recovery staff, Housing Recovery Center staff, and subrecipient/contractor staff. The goal of this mandatory training was to provide an overview of the LEP individuals within the Sandy Recovery Program and the state and federal regulations regarding language access. The training also explained DCA language access procedures.

LAP and LEP Issues Training

Training on LAP and LEP issues will be developed for all DCA Sandy Recovery staff, Housing Recovery Center staff, contractors and subrecipient staff who have direct contact with the public. DCA will develop two mandatory training courses for LAP and LEP issues: Basic LEP/LAP and Advanced LEP/LAP. Sandy Recovery staff that does not frequently come into contact with the public will receive only the Basic LEP/LAP training. Sandy Recovery staff that frequently interacts with the public, such as Housing Recovery Center managers and HUD certified counselors will receive Advanced LEP/LAP training. In addition to creating the LEP/LAP courses, DCA will also develop and deliver training specifically for the individuals in DCA's Language Bank. A summary of the training curriculum details are below:

- **Basic LEP/LAP Training** will cover an overview of the definition of LEP persons, overview of the state and federal regulations governing language access, roles and responsibilities of Sandy Recovery staff, DCA language access procedures, and the LAP complaints/appeals process.
- **Advanced LEP/LAP Training** will cover an overview of the definition of LEP persons, overview of state and federal regulations governing language access, basic customer service skills and telephone etiquette, cultural sensitivity, roles and responsibilities of Sandy Recovery staff, how to identify the language needs of an LEP individual, DCA language access procedures, how to track the use of language services, and the LAP complaints/appeals process.
- **Language Bank Training** will cover an overview of the role and responsibility of Language Bank Interpreters and translation and interpretation ethics.

DCA is incorporating LEP awareness and LAP protocol modules in new hire orientation offerings for all new Housing Recovery Center staff, as well as DCA Sandy Recovery employees who come in contact with the public. Training will also be created for bilingual Housing Recovery Center staff. Trainings will be conducted at locations throughout the State to insure full participation of staff. Staff will be informed of upcoming training with the exact date, time and location of training. All trainings will be overseen by the DCA LAP Coordinator. Upon completion of the training, the trainer will provide a list of the staff in attendance to the DCA LAP Coordinator.

Guidance and Technical Assistance for Subrecipients

Guidance and technical assistance training in providing language access services will be developed for subrecipient staff that frequently interacts with the public. Additionally, training will be created specifically for Program LAP Coordinators and cover topics such as roles, responsibilities, and data collection. This assistance and guidance will cover an overview of the state and federal regulations governing language access, advanced LEP/LAP training, and Program LAP Coordinator roles and responsibilities.

Training on LEP and LAP Compliance and Monitoring of State Agency Subrecipients

Training for DCA Compliance and Monitoring staff responsible for monitoring subrecipients will be developed. DCA will monitor whether its subrecipients have taken reasonable steps to provide meaningful access to LEP persons. This in-person training will cover components of a meaningful language access plan, LAP file review, LAP reporting requirements, and the LAP complaints/appeals process.

PROVIDING NOTICE TO LEP INDIVIDUALS

DCA and its subrecipients will provide notice to LEP individuals of their eligibility for benefits, programs, and services in a language they understand, to the maximum extent practical. All correspondence from DCA related to CDBG-DR programs which impact individuals and small businesses that are sent to prospective or existing applicants includes a provision indicating that free language interpretation services are available by contacting a toll free number that serves LEP persons in the appropriate language. In addition to individuals, LEP small business owners will also be provided language interpretation services when specifically requested. The Sandy websites have posted information about how to obtain language access services as an LEP person. The Housing Recovery Centers have posted language access information in conspicuous locations and in multiple languages the availability of language access services.

DCA has developed an **LEP and LMI Outreach and Marketing Plan** that will ensure that all the LEP communities in the nine most impacted counties receive, via a variety of mediums, notification about all of the open CDBG-DR funded programs where funds and/or units may be available to them. These programs include the LMI Homeowners' Rebuilding Program, Lead Hazard Reduction Program, Tenant Based Rental Assistance Program, Landlord Incentive Program, Neighborhood Enhancement Program, Sandy Special Needs Housing Program, and rental units developed by HMFA's Fund for Restoration of Multi-Family Housing Program and the Landlord Rental Repair Program.

All outreach efforts will be culturally appropriate and utilize demographic data to ensure campaigns are reflective of and targeted towards the specific needs of the LEP communities throughout the region. DCA aims to ensure that all outreach efforts are timely, relevant and offered via multiple mediums. The specific outreach efforts DCA will conduct are outlined in detail in DCA's LEP and LMI Outreach and Marketing Plan.

All outreach materials are translated into Spanish and include a notice in the other identified languages stating that language assistance services are available in these languages upon request. DCA is also providing translations of outreach materials in languages other than Spanish, as appropriate, when outreach efforts are targeted towards LEP communities and applicants of CDBG-DR funded programs and it is applicable to provided translations in other languages.

DCA and its contracted communications experts will provide outreach services to LEP populations. All teams working on outreach will report directly to the DCA LAP Coordinator on a regular basis regarding specific LEP outreach activities and numbers of LEP individuals contacted (as available). DCA will regularly assess and maintain an accurate record of language assistance services, in order to improve LEP outreach programs and activities in accordance with customer need and program resources and capacity.

MONITORING, EVALUATING AND UPDATING THE LAP

On an annual basis, DCA will update this LAP to reflect any change in the plan based on the prior year's activity, as needed. DCA will update the LAP to ensure relevancy and quality control of language access services. As part of this monitoring and evaluation effort, DCA will review procedures for providing

language access services, existing training programs, outreach activities, the Language Bank, and the language access data to periodically update the language access program. The DCA LAP Coordinator and the Sandy Recovery Division Assistant Director for Compliance and Monitoring are jointly responsible for monitoring, evaluating and updating the language access program for all CDBG-DR programs. This LAP is a living document that, through monitoring and evaluation, can be updated as the needs of the LEP population and the demands on DCA to service this population evolve.

This monitoring and evaluation may include, but is not limited to the following:

- Observing and evaluating agency interactions with LEP individuals
- Keeping current on LEP community demographics and needs by annually reviewing census data and engaging school districts, faith communities, refugee resettlement agencies and other local resources
- Considering new resources, including funding, collaborations with other agencies, human resources, emerging technologies and other mechanisms for ensuring improved access for LEP individuals

Additionally, DCA will update their database to reflect data collected on LEP individuals who request language access services. DCA may leverage these data to determine the frequency with which LEP individuals are encountered and the types of language access services required.

DCA will maintain a monitoring file on each subrecipient including the following information:

- Documentation of LEP guidance and/or technical assistance provided by DCA;
- Number of LEP individuals/businesses serviced and the services provided; and
- Number of appeals and resolution

APPENDICES

Appendix 1: Definitions

DCA: The New Jersey Department of Community Affairs.

DCA LAP Coordinator: DCA employee responsible for overseeing and implementing the terms of the LAP.

Federal Financial Assistance: This includes (1) grants, loans, and advances of federal funds, (2) the grant or donation of federal property and interests in property, (3) the detail of federal personnel, (4) the sale and lease of, and the permission to use federal property or any interest in such property without consideration or at nominal consideration, or at a consideration which is reduced for the purpose of assisting the Recipient, or in recognition of the public interest to be served by such sale or lease to the Recipient, and (5) any federal agreement, arrangement, or other contract which has one of its purposes the provision of assistance. The term "Federal financial assistance" does not include a contract of insurance or guaranty. 24 C.F.R. § 1.2(e).

Housing Advisor (HA): Sandy Recovery Division employees who process grant applications.

Housing Counselor (HC): Employees of HUD-approved housing counseling agencies that provide housing counseling services to existing and prospective applicants.

Housing Recovery Centers (HRCs): The Housing Recovery Centers operated by DCA to provide information and assistance for applicants regarding CDBG-DR funded programs.

HUD: The United States Department of Housing and Urban Development.

Interpreter: A person who translates orally from one language into another.

Limited English Proficient (LEP) Persons: Persons who have a limited ability to read, write, speak, or understand English, and may be entitled to language assistance with respect to a particular type of service, benefit, or encounter.

Language Assistance Plan or Language Access Plan (LAP): A written implementation plan that addresses identified needs of the LEP persons they serve. Recipients should have a process for continuously monitoring and updating the Plan.

Nine Most Impacted Counties: In the State of New Jersey the county jurisdictions of Atlantic, Bergen, Cape May, Essex, Hudson Middlesex, Monmouth, Ocean and Union that suffered from Superstorm Sandy damage.

Program LAP Coordinator: Subrecipient representative tasked with reporting to DCA LAP Coordinator, LEP and LAP request, complaints and appeals.

Recipient(s): The State of New Jersey and the New Jersey Department of Community Affairs, collectively.

Sandy or Superstorm Sandy: The storm that made landfall in New Jersey on or about October 29, 2012.

Subrecipient: Per the VCA the following agencies are subrecipients; the New Jersey Redevelopment Authority, the New Jersey Housing and Mortgage Finance Agency, the New Jersey Economic Development Authority, and the New Jersey Department of Environmental Protection.

Translator: A person who translates written text from one language into another.

Vital Document: Any document that is critical for ensuring meaningful access to DCA's and its subrecipients' major activities and programs by beneficiaries generally and LEP persons specifically.

Appendix 2: CDBG-DR LAP Program Contacts

Department/Agency	Contact for Language Access Plan & Services	Telephone	Email Address
NJEDA	Lori A. Matheus	609-858-6700	Lmatheus@njeda.com
NJHMFA	Theresa M. White	609-278-7576	Twhite@njhmfa.state.nj.us
NJRA	Leslie Anderson	609-278-5171	Landerson@njra.us
DEP	Nicholas Horiates	609-633-0347	Nicholas.Horiates@dep.state.nj.us

Appendix 3: Current Language Bank

Department of Community Affairs: Sandy Recovery Division Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Mohammed Alam	HRC: Atlantic	Bengali (aka Bengla)	Hindi	Urdu	M-F 9AM-6PM	973-500-3806	Mohammed.Alam@renewjerseystronger.org
Manan Bhatt	HRC: Atlantic	Hindi	Gujarati		M-F 9AM-6PM	973-500-3512	Manan.Bhatt@renewjerseystronger.org
Sophia Stephens	HRC: Atlantic	Malayalam			M-F 9AM-6PM	973-500-3728	Sophia.Stephens@renewjerseystronger.org
George Dib	HRC: Cape May	Arabic			M-F 9AM-6PM	973-500-3824	George.dib@renewjerseystronger.org
Sandra Georgi	HRC: Cape May	Spanish	French		M-F 9AM-6PM	973-500-3961	Sandra.georgi@renewjerseystronger.org
Angela Ortiz	HRC: Cape May	Spanish			M-F 9AM-6PM	973-500-3399	angela.ortiz@renewjerseystronger.org
David Tobon	HRC: Essex	Spanish			M-F 9AM-6PM	908-419-4125	david.tobon@renewjerseystronger.org
Midda Garcia	HRC: Middlesex	Spanish			M-F 9:30AM-5:30PM	973-500-3465	midda.garcia@renewjerseystronger.org
Cristina Wood	Newark-HQ	Portuguese			M-F 9:00AM-5PM	973-417-2078	cristina.wood@renewjerseystronger.org
Antonio Nanjunga	Newark-HQ	Portuguese	Spanish	French	M-F 9:00AM-5PM	347 522 5031	antonio.nanjunga@renewjerseystronger.org
Carmella Jackson	Newark- HQ	French			M-F 9AM-6PM	973-500-3429	carmella.jackson@renewjerseystronger.org
Nicholas Lopopolo	Newark- HQ	Italian			M-F 9AM-6PM	973-500-3779	nicholas.lopopolo@renewjerseystronger.org
Andrea Sosaleal	Newark- HQ	Spanish			M-F 9AM-5PM	973-500-3872	andrea.sosaleal@renewjerseystronger.org
Addys Velez	Newark- HQ	Spanish			M-F 9AM-6PM	973-500-3504	addys.velez@renewjerseystronger.org

Department of Community Affairs: Sandy Recovery Division Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Alina Estrin	Newark- HQ	Ukrainian	Russian		M-F 8AM-5PM	973-500-3585	alina.estrin@renewjerseystronger.org
Liza Diaz	HRC: Union	Spanish			M-F 9AM-6PM	973-500-3472	liza.diaz@renewjerseystronger.org
Harshal Dalal	Newark- HQ	Gujarati	Hindi		M-F 9AM-5PM	973-500-3691	harshal.dalal@renewjerseystronger.org
Aleksandra Janjic	Newark- HQ	Bosnian	Croatian	Serbian	M-F 9AM-5PM	973-500-3506	aleksandra.janjic@renewjerseystronger.org
Mohammed Haque	Newark- HQ	Bangla			M-F 9AM-5PM	973-500-3709	mohammed.haque@renewjerseystronger.org
Orlando Hernandez	Newark- HQ	Spanish			M-F 9AM-6PM	973-500-3460	orlando.hernandez@renewjerseystronger.org
Jason Ortiz	Newark- HQ	Spanish			M-F 8AM-4PM	973-500-3809	jason.ortiz@renewjerseystronger.org
Lucas Digo	Newark- HQ	Spanish			M-F 9AM-5PM	973-500-3703	lucas.digo@renewjerseystronger.org
Elvis Valcarcel	HRC: Hudson	Spanish			M-F 9AM-6PM	973-500-3760	elvis.valcarcel@renewjerseystronger.org
Rosemarie Johnson	HRC: Monmouth	Spanish			M-F 8:30AM-5:30PM	973-500-3960	rosemarie.johnson@renewjerseystronger.org
Stacey Favocci	HRC: Ocean	French			M-F 8:30AM-5:30PM	973-500-3696	stacey.favocci@renewjerseystronger.org
Maria Milito	HRC: Ocean	Italian			M-F 8:30AM-5:30PM	973-500-3706	maria.milito@renewjerseystronger.org
Nelson Troche	Outreach	Spanish (spoken)			M-F 9:00AM-5:00PM	347-596-9460	Nelson.troche@dca.state.nj.us
Fanny De la Torre	Communications/Outreach	Spanish	French (spoken)	Italian (spoken)	M-F 9:00AM-5:00PM	917-822-0271	Fanny.delatorre@dca.state.nj.us

Department of Community Affairs: Sandy Recovery Division Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Deonna Russell	Office of Asst. Commissioner	Patois			M-F 9:00AM-5:00PM	609-633-7308	Deonna.russell@dca.state.nj.us
Migdalia Rivera	Housing Recovery Programs	Spanish			M-F 9:00AM-5:00PM	609-292-6089	Migdalia.Rivera@dca.state.nj.us
Marina Pereira	Office of Deputy Commissioner	Spanish			M-F 8:00AM-4:00PM	609-984-2148	marina.pereira@dca.state.nj.us
Irina Krichevsky	HRC: Ocean	Russian			M-F 9:00AM-6:00PM	N/A	irina.krichevsky@dca.state.nj.us
Carmen Valentin	Local Planning Services	Tagalog			M-F 9:00AM-5:00PM	609-633-6877	carmen.valentin@dca.state.nj.us
Ramond Joseph	Local Planning Services	Creole (Haitian)	French		M-F 9:00AM-5:00PM	609-633-6704	Ramond.joseph@dca.state.nj.us
Nicholas Nassiff	Local Planning Services	Arabic			M-F 9:00AM-5:00PM	609-633-0597	nicholas.nassiff@dca.state.nj.us
Manpreet Anand	Compliance & Monitoring	Punjabi	Hindi		M-F 9:00AM-5:00PM		Manpreet.Anand@dca.nj.gov

New Jersey Housing & Mortgage Finance Agency Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Boram Lee	NJHMFA	Korean	Spanish		M-F 9:00AM-5:00PM	609-278-7637	blee@njhmfa.state.nj.us

New Jersey Housing & Mortgage Finance Agency Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Casey Sien	NJHMFA	Chinese (Mandarin & Cantonese)			M-F 9:00AM-5:00PM	609-278-7586	csien@njhmfa.state.nj.us
Orlando La Santa	NJHMFA	Spanish			M-F 8:30AM-5:00PM	609-278-7540	olasanta@njhmfa.state.nj.us
Errol Navata	NJHMFA	Tagalog (Tausug)			M-F 8:00AM-4:00PM	609-278-7589	enavata@njhmfa.state.nj.us
Madeline Pacheco	NJHMFA	Spanish			M-F 9:00AM-5:00PM	609-278-7572	mpacheco@njhmfa.state.nj.us
Cinthina Gonzalez	NJHMFA	Spanish			M-F 8:30AM-4:30PM	609-278-7511	cgonzalez@njhmfa.state.nj.us
Yadira Santiago	NJHMFA	Spanish			M-F 8:00AM-4:00PM	609-278-7364	ysantiago@njhmfa.state.nj.us
Mirna Nelson	NJHMFA	Spanish			M-F 9:00AM-5:00PM	609-278-8894	mnelson@njhmfa.state.nj.us

New Jersey Department of Environmental Protection Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Karen Flanigan	DEP	German				609-292-1938	Karen.flanigan@dep.nj.gov
Aisha Alvi	DEP	Urdu				609-439-9382	Aisha.alvi@dep.nj.gov
Laura Henne	DEP	French	Spanish	German		609-777-4043	laura.henne@dep.nj.gov
Xenia Feliz	DEP	Spanish				609-777-4003	xenia.feliz@dep.nj.gov
Maritza Delarosa	DEP	Spanish				609-439-9425	Maritza.delarosa@dep.nj.gov
Lorraine Salamanca	DEP	Spanish				609-292-5550	Lorraine.salamanca@dep.nj.gov

New Jersey Department of Environmental Protection Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Loren Lasky	DEP	French	Hebrew			609-633-1422	Loren.lasky@dep.nj.gov
Stella Oluwaseun-Apo	DEP	IBO (aka IGBO)				609-777-0430	Stella.Oluwaseun-Apo@dep.nj.gov
Zafar Billah	DEP	Bengali (aka Bangla)				908-420-0966	Zafar.Billah@dep.nj.gov
Yuli Chew	DEP	Chinese (Mandarin & Fukien)				609-292-8241	Yuli.chew@dep.nj.gov
Ron Poustchi	DEP	Farsi				609-292-3115	ron.poustchi@dep.nj.gov
Julie Nguyen	DEP	Vietnamese				609-748-2000	julie.nguyen@dep.nj.gov
Abolade Oyelade	DEP	Yoruba				609-748-4337	abolade.oyelade@dep.nj.gov
Nicholas Horiates	DEP	Greek				609-633-0347	nicholas.horiates@dep.nj.gov
Zaheer Hussain	DEP	Urdu	Hindi			609-218-2830	Zaheer.Hussain@dep.nj.gov
Sanjay Shah	DEP	Gujarati	Hindi			609-984-6599	sanjay.shah@dep.nj.gov
Subhash Shah	DEP	Gujarati				609 633 8224	subhash.shah@dep.nj.gov
Sahar Azmat	DEP	Urdu				609-984-7506	Sahar.azmat@dep.nj.gov
Hironmoy Sikdar	DEP	Bengali (aka Bangla)				609-292-1720	hironmoy.sikdar@dep.nj.gov
Ketan Patel	DEP	Hindi	Gujarati			609-984-6593	ketan.patel@dep.nj.gov
Ovidiu M. Petriman	DEP	Romanian				609-292-8675	Ovidiu.Petriman@dep.nj.gov
Julio Galarza	DEP	Spanish				609-984-6809	Julio.Galarza@dep.nj.gov
Seema Gopinathan	DEP	Hindi	Malayalam	Marathi		609-633-1393	Seema.gopinathan@dep.nj.gov
Mayra Reyes	DEP	Spanish				609-984-6072	Mayra.reyes@dep.nj.gov
Roger Page	DEP	French				609-633-2642	roger.page@dep.nj.gov
Henry Li	DEP	Chinese (Mandarin)				609-633-8228	henry.li@dep.nj.gov
Areta Wowk	DEP	Ukrainian				609-530-8009	Areta.Wowk@dep.nj.gov

New Jersey Department of Environmental Protection Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Harry Chen	DEP	Chinese (Mandarin)				609-633-1261	harry.chen@dep.nj.gov
Fariva Azad	DEP	Hindi	Bengali (aka Bengla)			609-575-8182	fariva.azad@dep.nj.gov
Negib Harfouche	DEP	French	Turkish	Arabic		609-292-2137	Negib.harfouche@dep.nj.gov
Marken Belfort	DEP	French	Creole			609-633-1180	Marken.belfort@dep.nj.gov
Nasir J. Butt	DEP	Urdu	Punjabi			609-984-7972	nasir.butt@dep.nj.gov
William Forero	DEP	Spanish				609-292-1079	william.forero@dep.nj.gov
Iclal Atay	DEP	Turkish	French			609 633 6187	iclal.atay@dep.nj.gov
Yang Cao	DEP	Chinese (Mandarin)				609-633-2663	Yang.cao@dep.nj.gov
Vivi Gogo	DEP	Greek				609-292-9954	vivi.gogo@dep.nj.gov

New Jersey Economic Development Agency Language Bank							
Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
Ricardo Hernandez	NJEDA	Spanish			M-F 9:00AM-5:00PM	609-8586941	rhernandez@njeda.com
Vincent Man	NJEDA	Chinese (Cantonese)			M-F 9:00AM-5:00PM	609-858-6083	vman@njeda.com
Ivan Mendez	NJEDA	Spanish			M-F 9:00AM-5:00PM	609-8586938	imendez@njeda.com
Yoletta Duthil	NJEDA	French			M-F 8:30AM-4:30PM	609-586-6095	yduthil@njeda.com

New Jersey Redevelopment Agency Language Bank

Name	Location	Language 1	Language 2	Language 3	Office Hours	Phone #	Email
At this time, NJRA does not have staff fluent in a second language.							

Appendix 4: Data Source References

Applicable Regulations

- Title VI of the Civil Rights Act of 1964
- Executive Order 13166: Improving Access to Services for Persons with Limited English Proficiency
- 72 FR 22732, Federal Register Volume 72, Issue 13 (January 22, 2007), U.S. Department of Housing and Urban Development (HUD)

Voluntary Compliance and Conciliation Agreement (VCA)

- VCA between HUD Office of Fair Housing and Equal Opportunity (FHEO) and Latino Action Network, New Jersey State Conference of the National Association for the Advancement of Colored People and Fair Share Housing Center (“Complainants”) and the State of New Jersey and the New Jersey Department of Community Affairs (“Respondents”) executed May 30, 2014

New Jersey Department of Community Affairs (DCA) CDBG-DR Action Plans

- Action Plan for Disaster Relief Appropriations Act of 2013, Approved by HUD April 29, 2013
- Action Plan Amendment Number 7, Substantial Amendment for the 2nd Allocation of CDBG-DR Funds, Approved by HUD May 30, 2014

LEP Population Estimates:

- **County Level**
United States Census Bureau / American FactFinder. “B16001: Language Spoken at Home by Ability to Speak English for the Population 5 Years and Over.” *2009 – 2011 American Community Survey* (prepared by the Migration Policy Institute)
- **Tract Level**
United States Census Bureau / American FactFinder. “B16001: Language Spoken at Home by Ability to Speak English for the Population 5 Years and Over.” *2007 – 2011 American Community Survey*

Low and Moderate Income Data:

- HUD prepared data file based on 2006-2010 American Community Survey data on income and households. <https://www.onecpd.info/manage-a-program/acs-low-mod-summary-data-block-groups-places>
- HUD prepared data file based on 2000 Decennial Census – Summary File 3 (SF3) <http://www.hud.gov/offices/cpd/systems/census/nj/index.cfm>

Superstorm Sandy Damage

- FEMA Individual Assistance (IA) Database

Appendix 5: LEP Four Factor Analysis

Introduction

The New Jersey Department of Community Affairs (DCA) is responsible for administering Community Development Block Grant Disaster Recovery (CDBG-DR) funds in the nine counties most impacted by Superstorm Sandy including Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union counties.

Pursuant to the non-discrimination requirements of Title VI at 24 CFR 1.4, DCA must take steps to ensure meaningful access for Limited English Proficient (LEP) individuals to federally funded DCA programs and activities. As described in HUD's 72 FR732, the starting point for ensuring meaningful access is a four-factor analysis that takes into account the:

- 1) number or proportion of LEP persons in the eligible service population,
- 2) frequency with which LEP individuals come in contact with the programs,
- 3) nature and importance of the service provided by the programs, and
- 4) resources available to the recipient and costs

DCA undertook a four-factor analysis to identify the needs of LEP persons throughout the nine most impacted counties. The findings are presented here and are being used to inform DCA's Language Access Plan³ (LAP) and outreach efforts to ensure that LEP individuals have meaningful access to CDBG-DR funded programs.

Definition of LEP Persons

LEP is defined as persons who have a limited ability to read, write, speak, or understand English, and may be entitled to language assistance with respect to a particular type of service, benefit, or encounter. DCA used the American Community Survey and Migration Policy Institute's definition to define LEP persons as any individual who reported speaking English "not at all", "not well" or "well." Persons who speak only English or who report speaking English "very well" are considered proficient in English.

Four-Factor Analysis

1. *The number or proportion of LEP persons served or encountered in the eligible service population*

All data used to estimate the proportion of LEP persons in the nine county service area comes from the Census Bureau's American Community Survey (ACS) 3-year file (2009–2011) – Table "B16001: Language Spoken at Home by Ability to Speak English for the Population 5 Years and Older." DCA received a file prepared by the Migration Policy Institute, from HUD's Office of Fair Share Housing and Equal Opportunity (FHEO), which provides county level ACS estimates of the LEP population by language spoken. Estimates in the file were rounded to the nearest hundred. This is reflected in Tables 1 and 2 below.

For all counties in New Jersey, including the nine most impacted, no LEP population other than Spanish speakers exceeds 5% of the county's population. Each county, however, with the exception of Cape May, has more than 1,000 individuals that speak a language other than English or Spanish. Bergen

³ Note: the VCA calls the LAP the Language Assistance Plan. In line with Federal rules and guidance, DCA refers to the LAP as the Language Access Plan.

County has the most, with 18 different languages meeting the threshold. Across the nine counties, there are 24 languages that meet the threshold (see Table 1).

Table 1. LEP Populations in Nine County Service Area

	New Jersey	Atlantic	Bergen	Cape May	Essex	Hudson	Middlesex	Monmouth	Ocean	Union
Total Pop	8,253,100	257,100	850,300	92,700	727,600	585,600	753,900	593,700	534,400	496,500
LEP Pop	1,036,300	28,500	120,900	3,400	106,000	150,000	122,200	41,600	23,700	103,500
Spanish	594,700	15,800	41,300	2,300	59,600	105,400	53,800	21,300	13,400	70,400
Chinese	50,600	2,000	5,900		2,500	4,300	11,700	3,900		1,900
Korean	41,500		26,200		1,500	1,900	3,000	1,100		
Portuguese	41,800		1,900		15,300	3,700	2,500	4,000		9,100
Arabic	19,400		2,700			5,000	2,800			
Italian	24,800		5,100		2,200	2,400	1,400	1,700	1,400	2,100
Vietnamese	12,300	2,000				1,400	1,900			
Polish	31,000		8,300		1,000	2,100	3,700		1,000	3,600
French Creole	18,700				8,500	1,200		1,300		5,000
Tagalog	22,500		3,800		1,800	4,700	2,900			1,700
Gujarati	31,000		1,900			3,800	10,500			
Other Indic	18,600	1,900	1,300			1,000	5,900			
French	9,400				3,000					1,400
Hindi	15,500					4,300	4,100			
Other Asian	22,000		2,700			1,400	6,100			
African	7,400				2,800					
Russian	19,600		4,200		1,400		3,800	1,600		1,300
Japanese	5,500		3,100							
Urdu	7,200					1,800	1,800			
Other Slavic	8,000		1,300				1,200			
Other Indo-European	7,900		1,100							
Serbo-Croatian	2,800		1,000							
Greek	5,200		1,400							
Armenian	2,200		1,100							

Note: For readability purposes, the data in Table 1 have been reformatted from Migration Policy Institute data provided by HUD.

As illustrated in Table 2, DCA is focusing its efforts to provide meaningful access to the top three foreign language speaking populations in each of the most impacted counties. This includes 11 different language speaking populations. DCA will also provide language access services to foreign language speaking populations that do not constitute the top 3 in the county but are one of the 11. For example, in Essex County, there is a small LEP population that speaks Gujarati (600 individuals). Even though Gujarati is not one of the top three languages in Essex County, DCA will provide the 600 LEP individuals with language access services upon request.

Table 2. Top Three LEP Populations of 1,000 or More in Nine Impacted Counties

Impacted County	Top Non-English Languages Spoken	Estimated LEP Population
Atlantic	Spanish	15,800
	Chinese	2,000
	Vietnamese	2,000
Bergen	Spanish	41,300
	Korean	26,200
	Polish	8,300
Cape May	Spanish	2,300
Essex	Spanish	59,600
	Portuguese	15,300
	French Creole	8,500
Hudson	Spanish	105,400
	Arabic	5,000
	Tagalog	4,700
Middlesex	Spanish	53,800
	Chinese	11,700
	Gujarati	10,500
Monmouth	Spanish	21,300
	Portuguese	4,000
	Chinese	3,900
Ocean	Spanish	13,400
	Italian	1,400
	Polish	1,000
Union	Spanish	70,400
	Portuguese	9,100
	French Creole	5,000
Total		501,900

Notably, DCA worked with FHEO to determine how many languages to focus on in its LAP. DCA observed that the fourth highest LEP population in each county does not exceed 1% of the total population. Based on this analysis of the data, DCA and FHEO met on June 23, 2014 and agreed that DCA would focus on the top three languages in each county where the specific LEP population is equal to or exceeds 1,000 people. Moreover, this focus is consistent with the Voluntary Compliance Agreement (VCA) entered into between DCA, FHEO, the Latino Action Network, New Jersey State Conference of the National Association for the Advancement of Colored People, and the Fair Share Housing Center.

DCA has also compiled data on the top three LEP populations in the nine most impacted counties at the Census tract level. The total number of LEP individuals, the percentage of low moderate income (LMI) individuals, and the total number of units that sustained major or severe damage in each census tract by county are included in Appendix 2. The maps included in Appendix 1 visually illustrate this information

with shading to represent the relative cumulative percentage of LEP individuals in each tract. The cumulative percent ranges are as follows:

1. 0%
2. >0% to 25%
3. >25% to 50%
4. >50% to 75%
5. >75% to 100%.

This allows DCA to analyze where the greatest number of LEP individuals by language are located in each county. DCA is also taking into account those census tracts with a high concentration of LMI populations and where damage was sustained as it plans its LEP outreach. For further explanation regarding the cumulative percentage methodology, refer to Appendix 3.

2. The frequency with which LEP individuals come into contact with the programs

CDBG-DR programs address the long-term needs of New Jersey's Sandy-impacted residents and communities by providing direct assistance to homeowners, tenants, developers, landlords, businesses and local governments. The frequency with which LEP individuals interact with a program will depend on the nature of the program. Of particular importance will be those instances when DCA or one of its subrecipients is providing a direct service to an individual, business or household. For example, homeowners, renters, rental property owners, and small business owners who apply for various CDBG-DR programs are likely to have frequent contact with the program. This may include such interactions as filing applications, meetings with advisors to review applications, initial site inspections, approval of final construction designs, preconstruction meetings, and submission of receipts and proof of construction work. For these programs, DCA's strategy will ensure that these populations have meaningful access throughout the process.

3. The nature and importance of the program, activity, or service provided by the programs

The more important the activity, information, service, or program, or the greater the possible consequences of the contact to the LEP persons, the more likely language services may be needed.

Those programs that provide a means of helping individuals obtain or get back into damaged housing, are critically important to LEP individuals. There remains significant need to support the replacement and development of multifamily housing to serve renters who were displaced by Superstorm Sandy. There is an urgent need to expand the supply of affordable housing, to stimulate economic activity, and to replace housing stock lost to the storm. The importance of CDBG-DR programs for homeowners, landlords, and renters, including LEP individuals has been demonstrated by the response to already active programs and the waiting lists that have developed. LEP outreach will focus on the programs that provide critical services to homeowners, landlords and renters.

4. The resources available to DCA and costs

DCA is taking all reasonable steps to provide meaningful access for LEP persons to DCA CDBG-DR programs and activities. The availability of resources, however, may limit the provision of language services in some instances. "Reasonable steps" may cease to be reasonable where the costs imposed substantially exceed the benefits. DCA's LEP and LMI Outreach and Marketing Plan will balance the needs of the LEP community with the funding resources available.

Activities aimed at providing meaningful access to the LEP population will be incorporated and funded across all of the CDBG-DR programs outlined in its Action Plans as well as the new programs outlined in the VCA:

- \$240 million for existing programs to assist renters, including \$200 million which is planned as part of the third allocation of funding and \$40 million from existing programs where needs will otherwise not be met or are not as substantial.
- The new \$40 million LMI Homeowners Rebuilding program detailed in the State's Substantial Amendment #7 to the Action Plan with an initial \$10 million set-aside for mobile homeowners.
- \$15 million for tenant-based rental assistance in addition to the \$17 million already proposed by the State.

In addition, DCA has committed \$2 million for extensive outreach to LMI homeowners and renters of which LEP individuals will likely overlap.

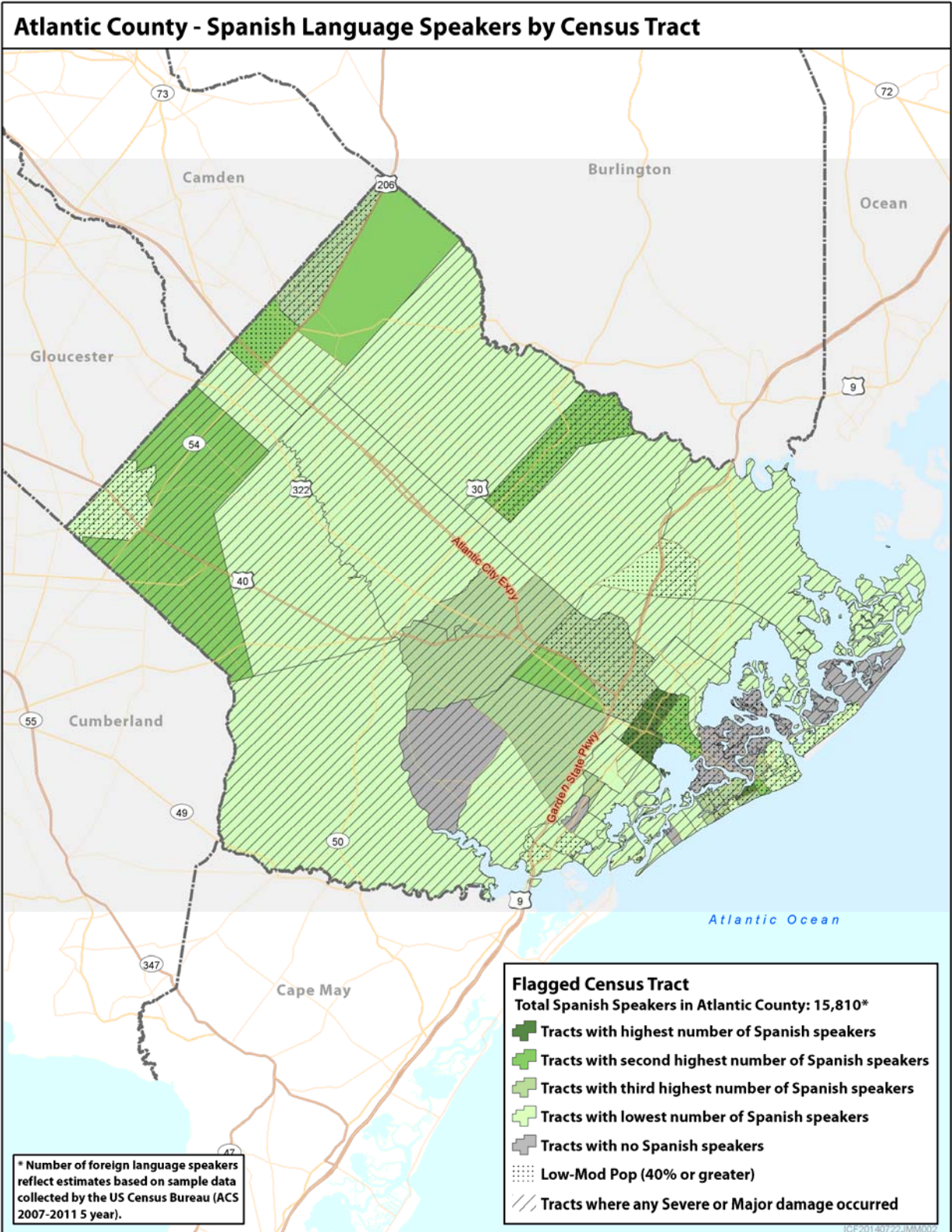
Updating LEP Analysis

DCA will review and update this LEP analysis when new Census tract data becomes available.

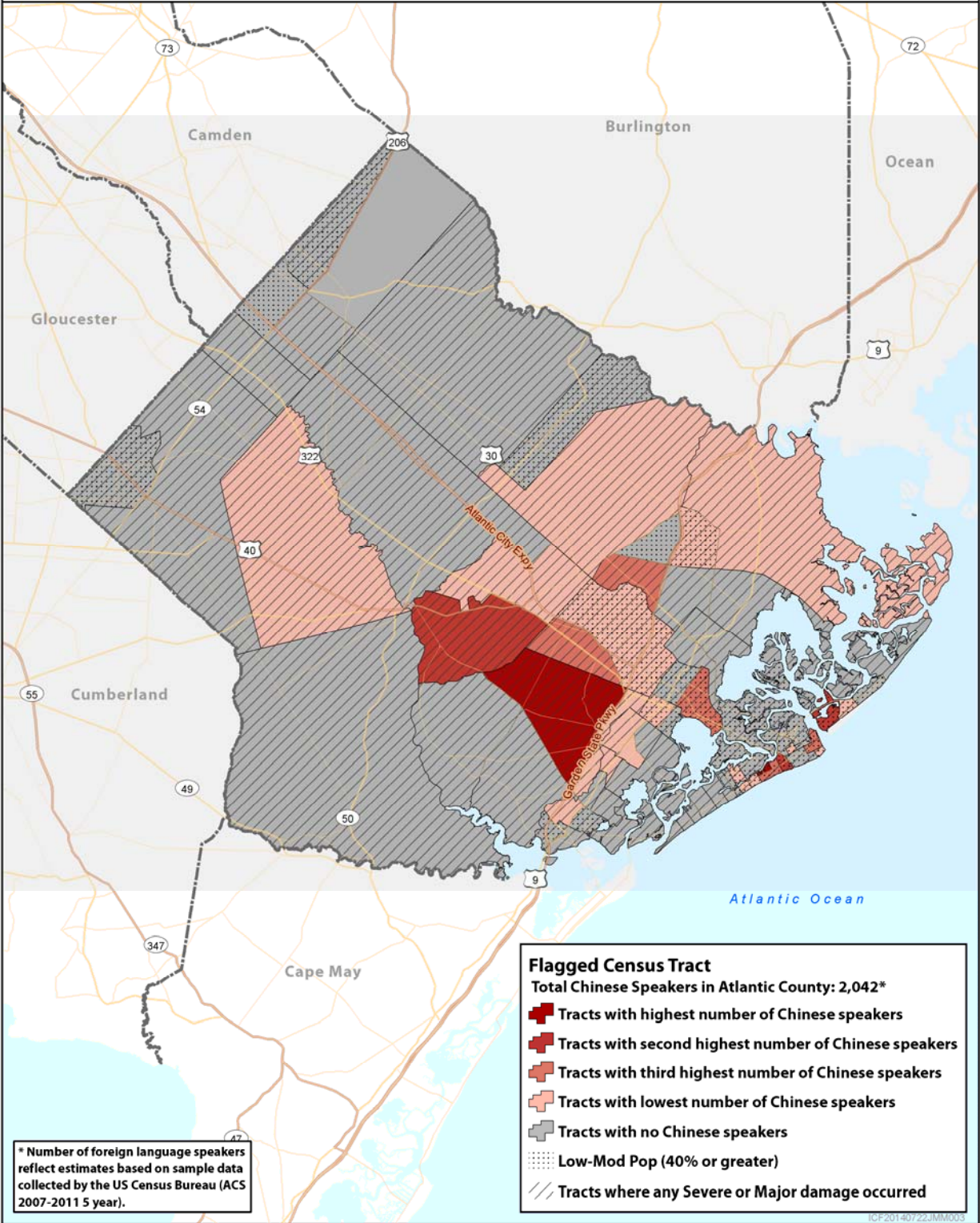
Attachments

- Attachment 1: LEP Maps
- Attachment 2: Total Number of LEP Individuals, LMI Percentage and Storm Damage by County
- Attachment 3: Further Explanation of Cumulative Percentage Map Methodology

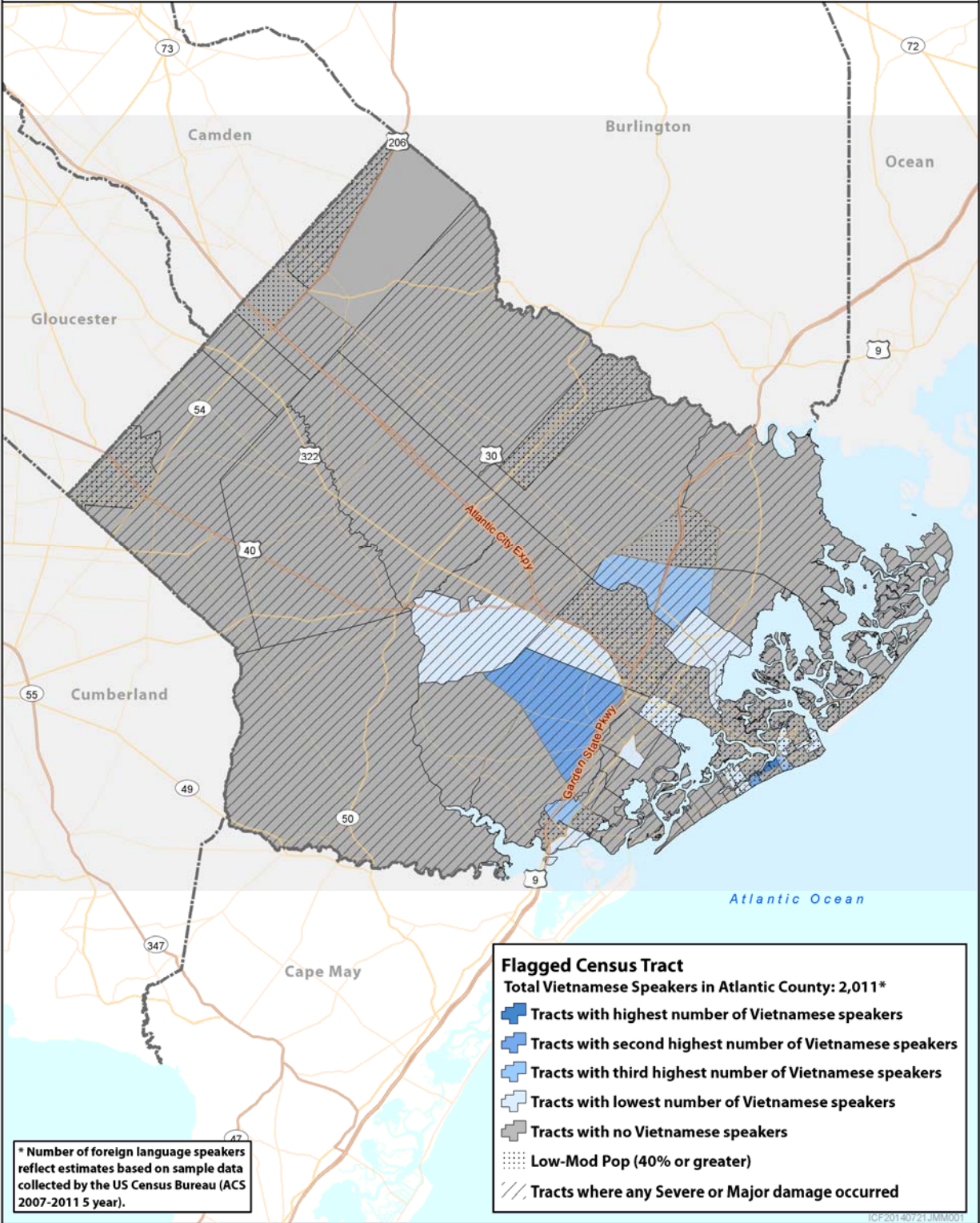
Attachment 1: LEP Maps



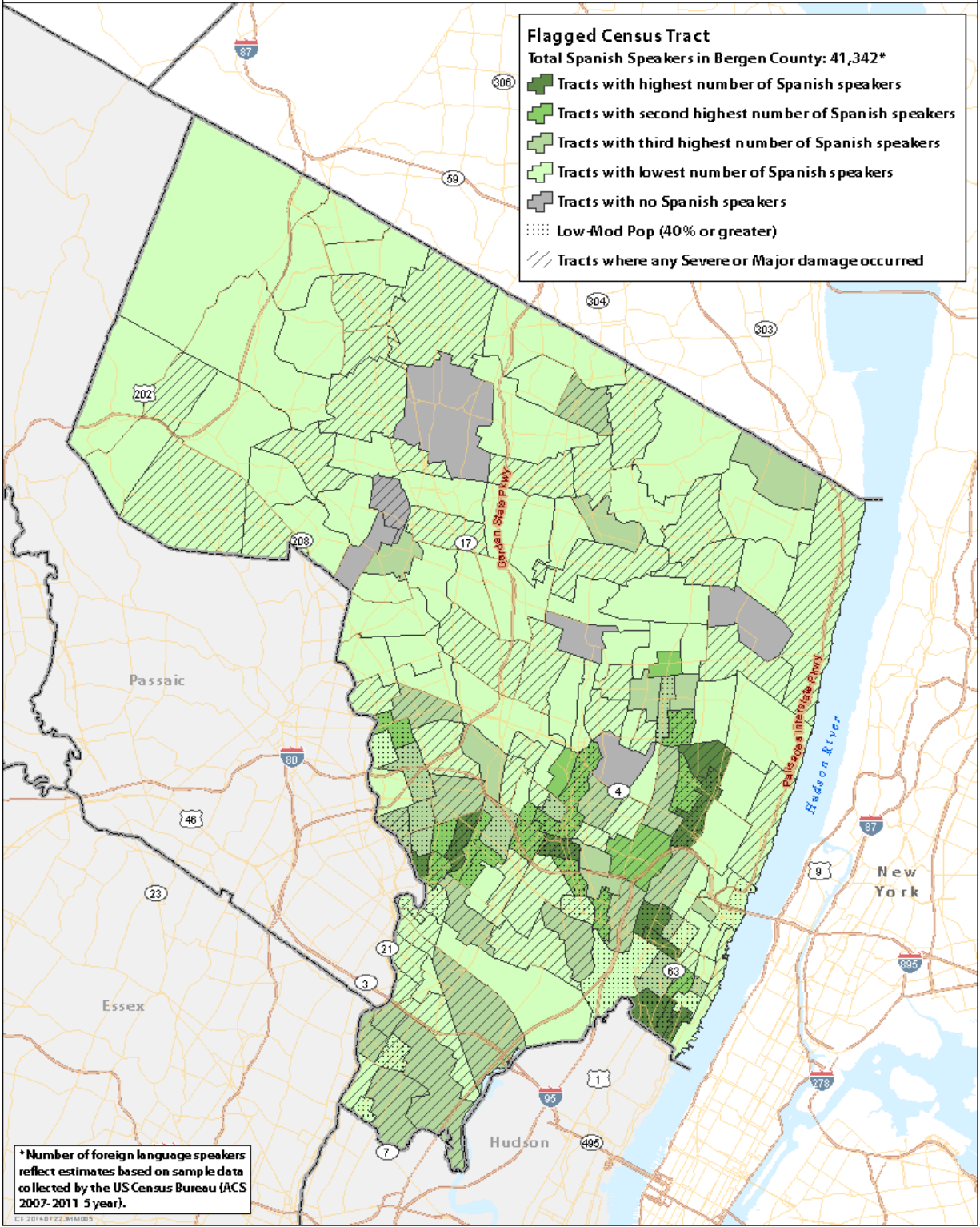
Atlantic County - Chinese Language Speakers by Census Tract



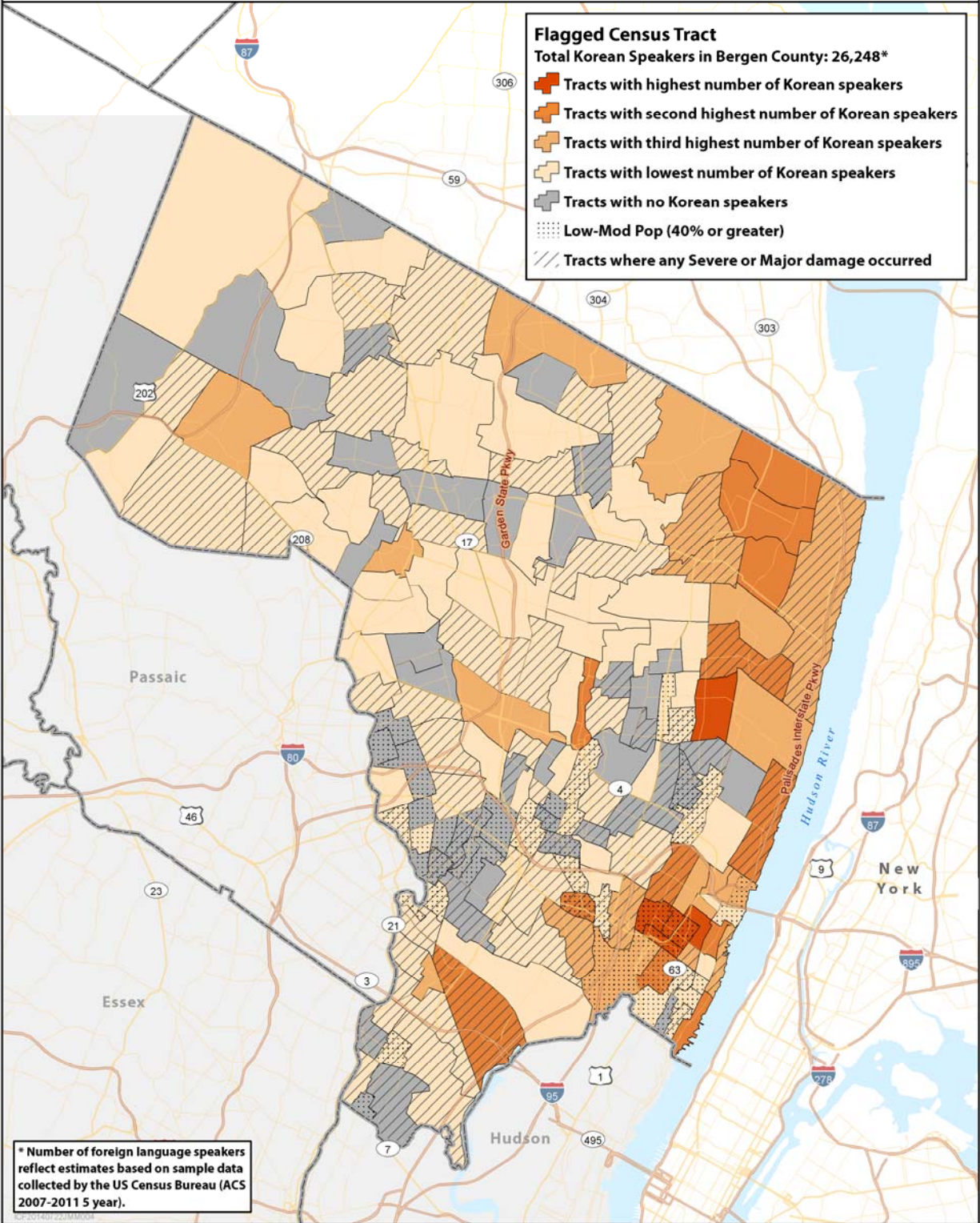
Atlantic County - Vietnamese Language Speakers by Census Tract



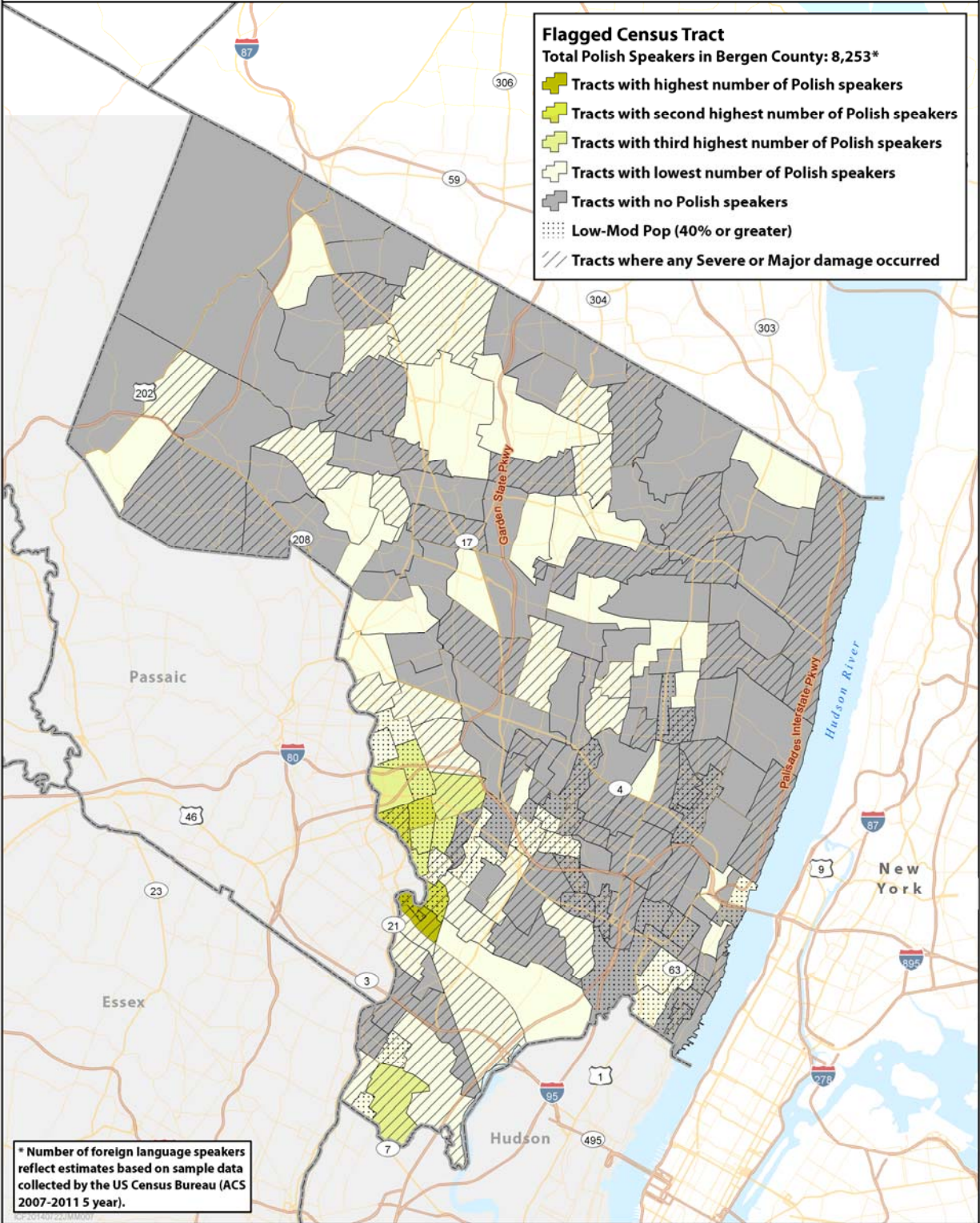
Bergen County - Spanish Language Speakers by Census Tract



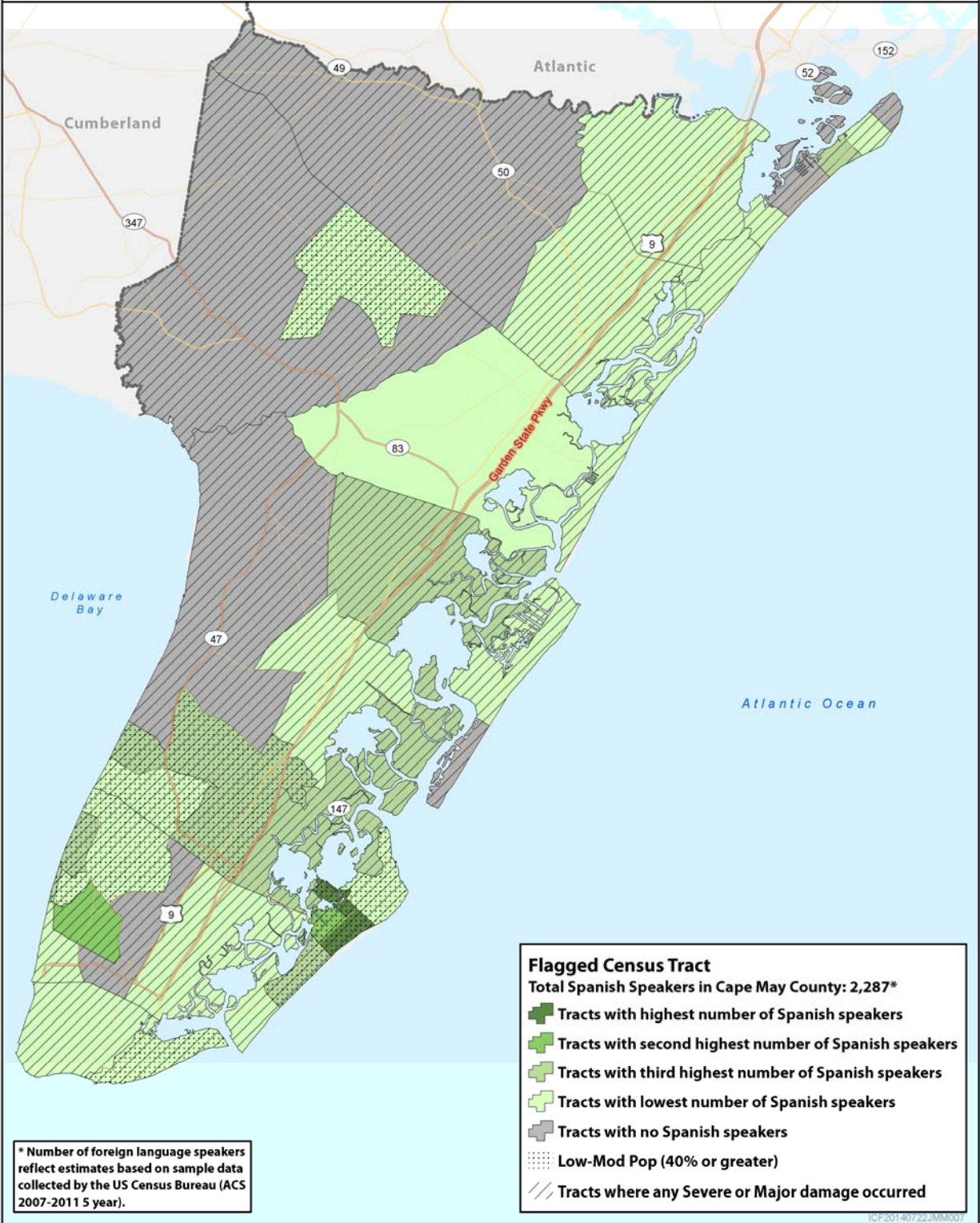
Bergen County - Korean Language Speakers by Census Tract



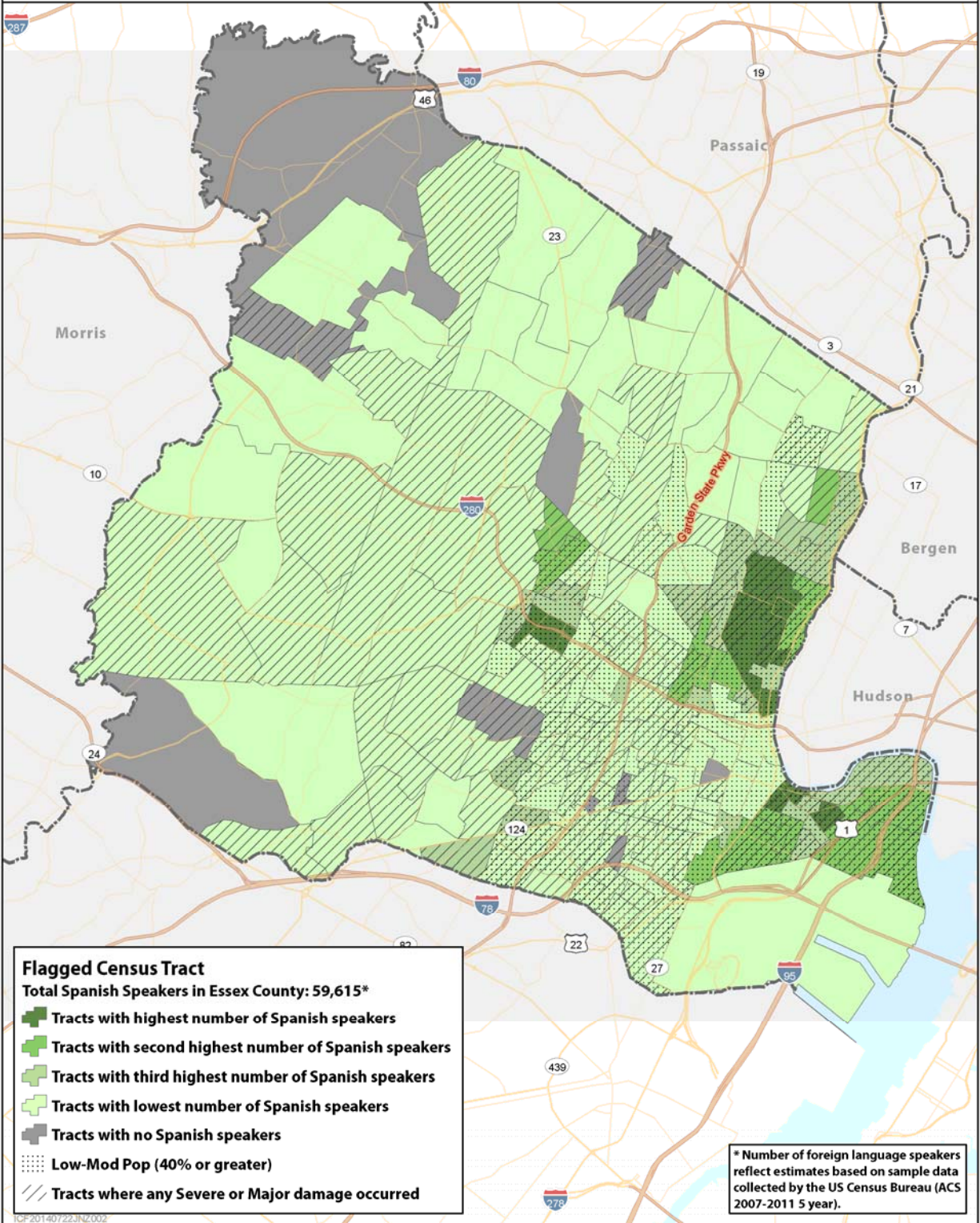
Bergen County - Polish Language Speakers by Census Tract



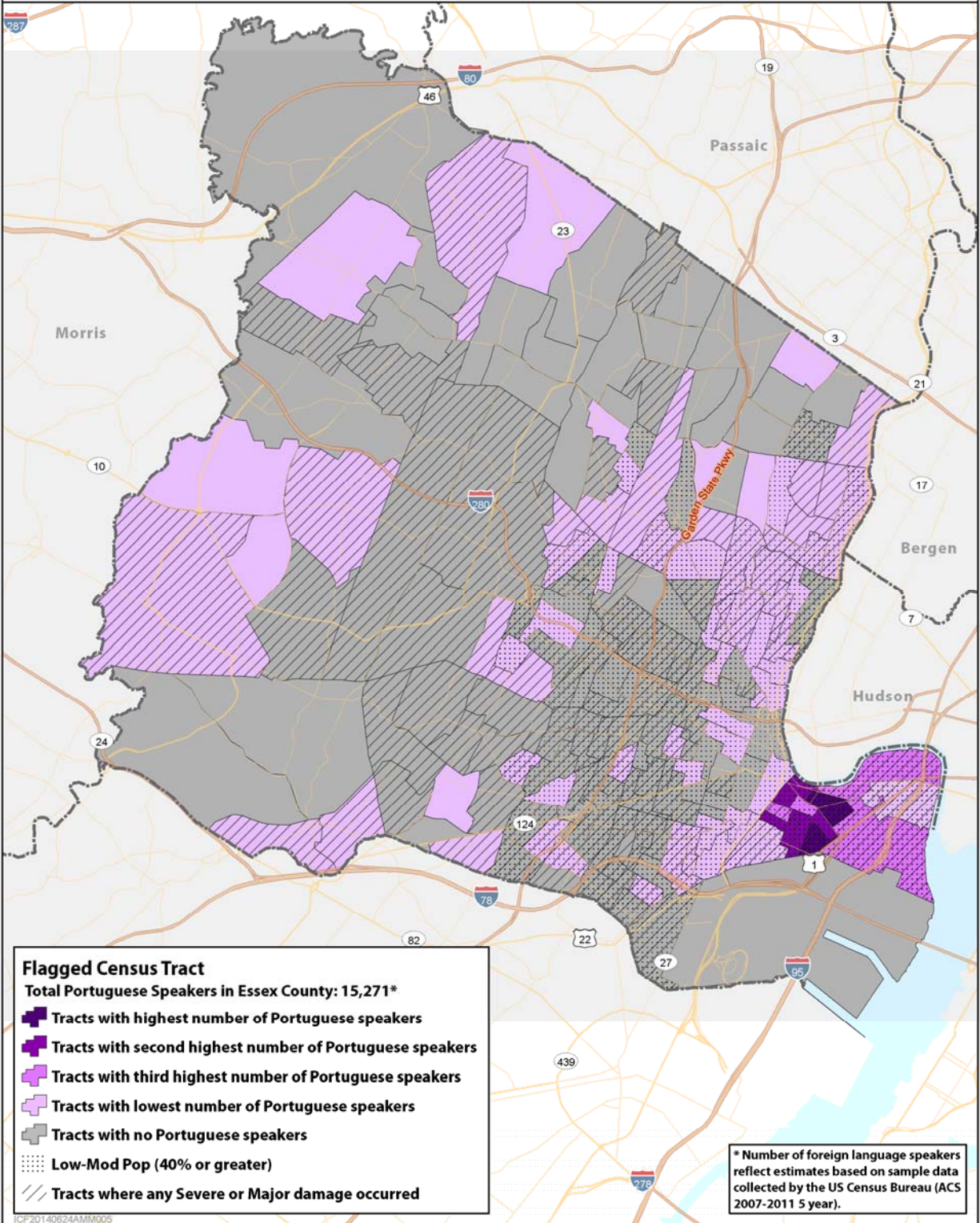
Cape May County - Spanish Language Speakers by Census Tract



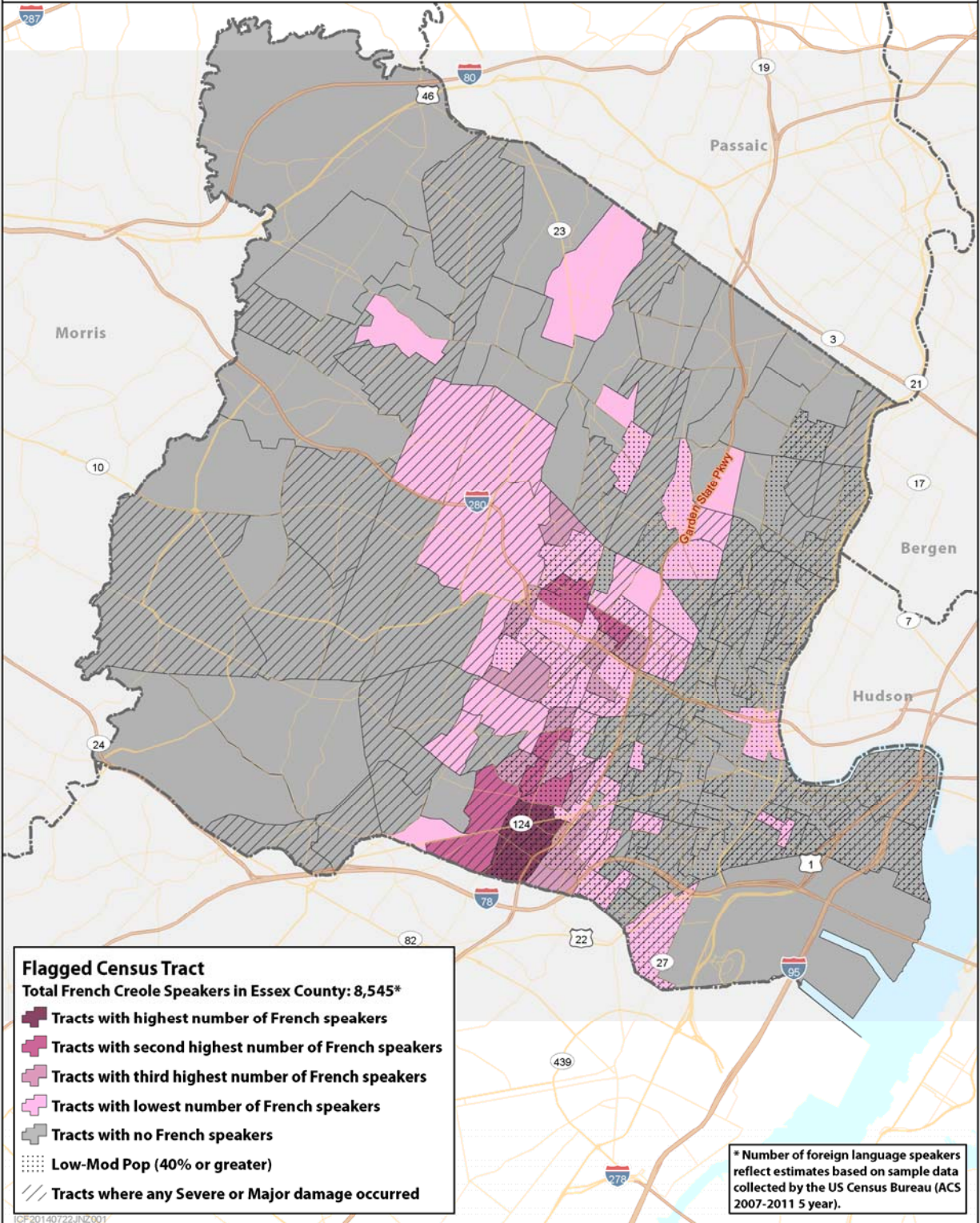
Essex County - Spanish Language Speakers by Census Tract



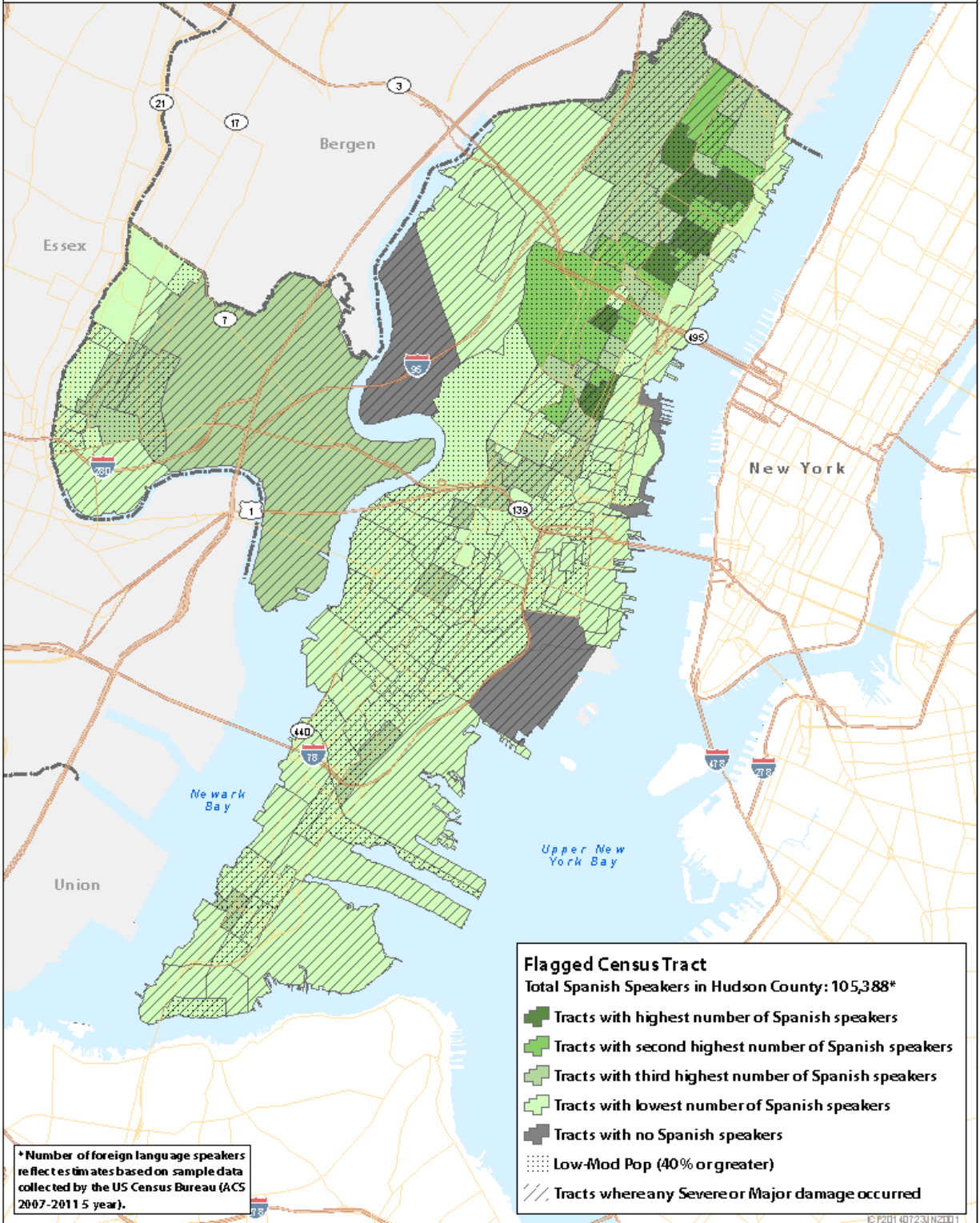
Essex County - Portuguese Language Speakers by Census Tract



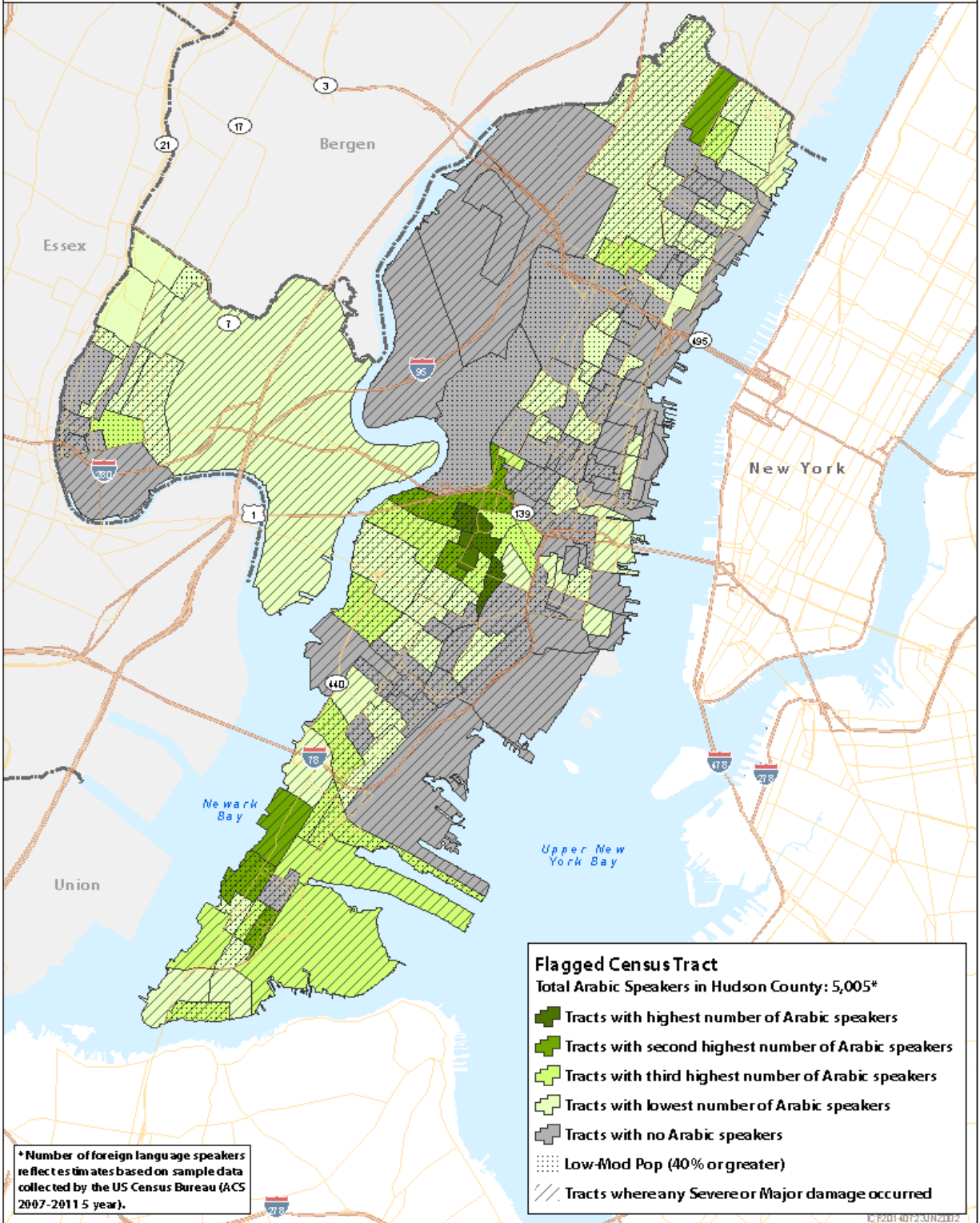
Essex County - French Creole Language Speakers by Census Tract



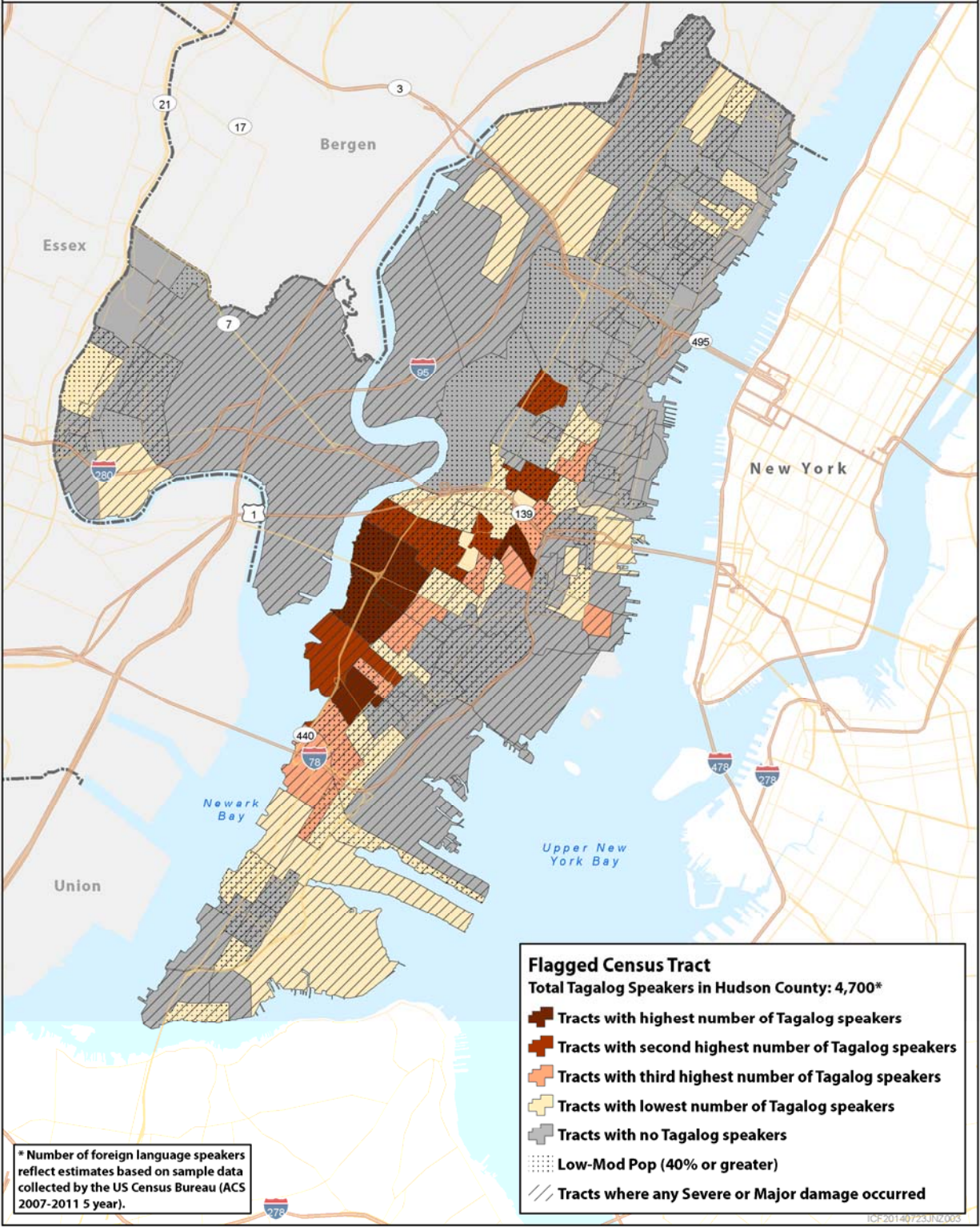
Hudson County - Spanish Language Speakers by Census Tract



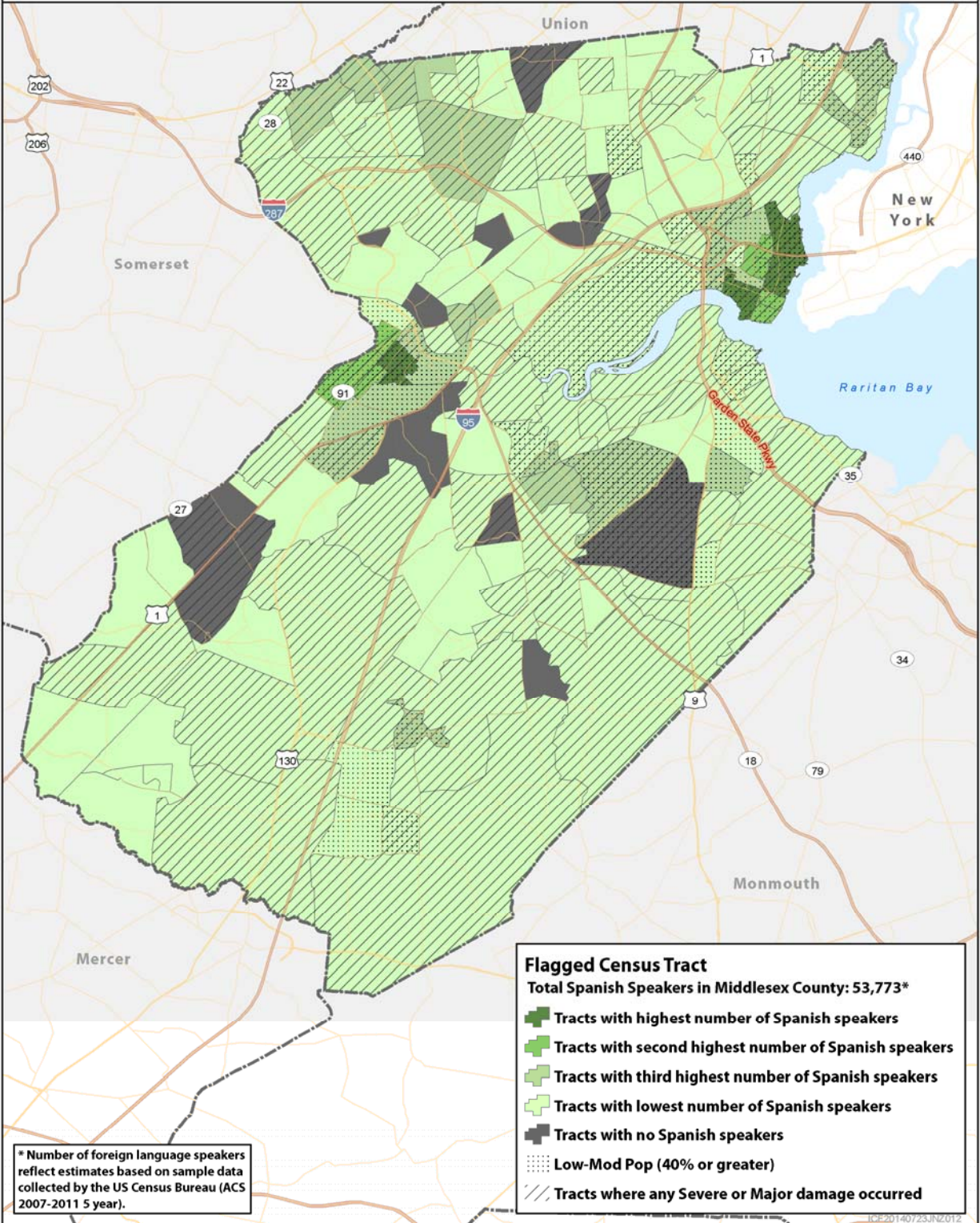
Hudson County - Arabic Language Speakers by Census Tract



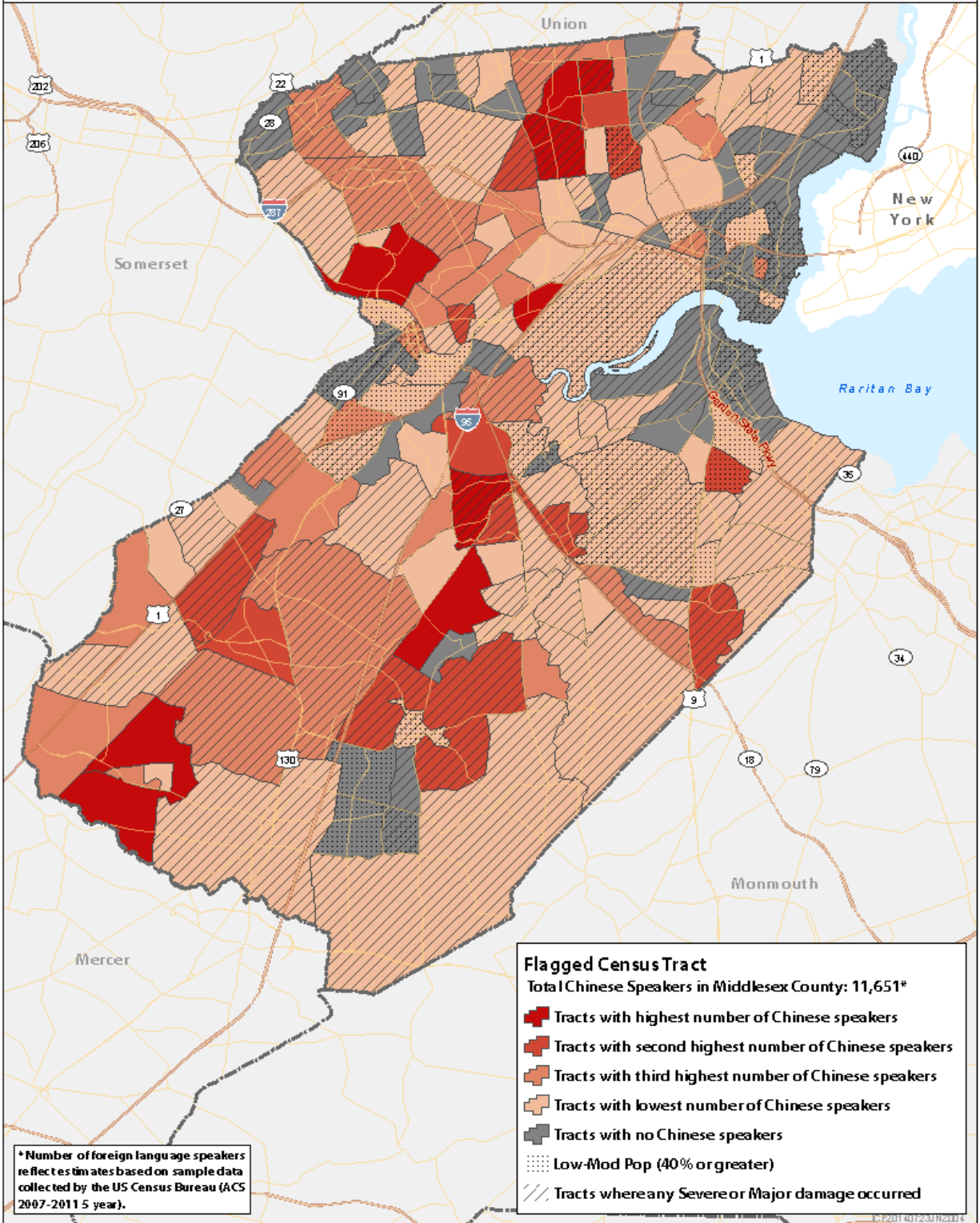
Hudson County - Tagalog Language Speakers by Census Tract



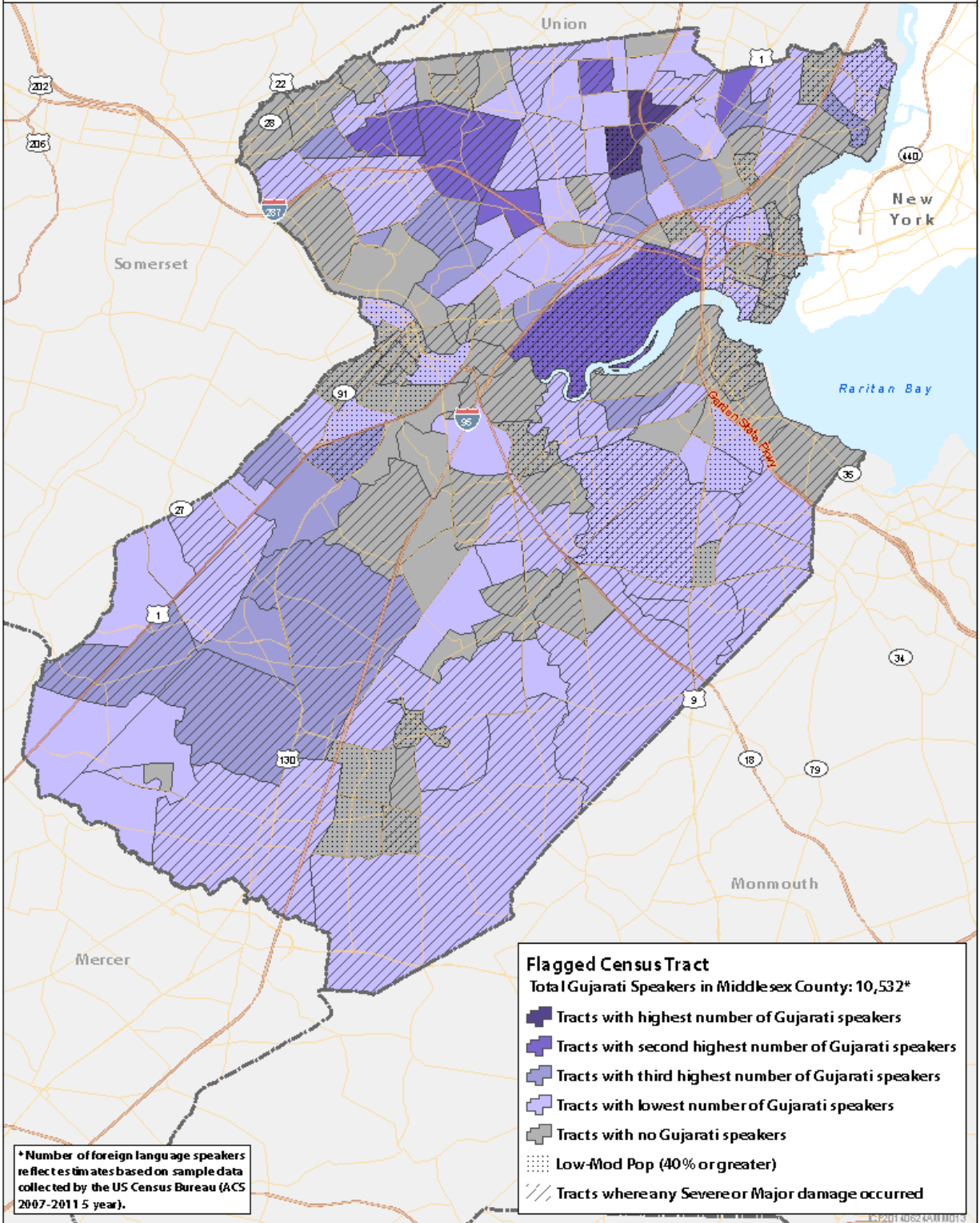
Middlesex County - Spanish Language Speakers by Census Tract



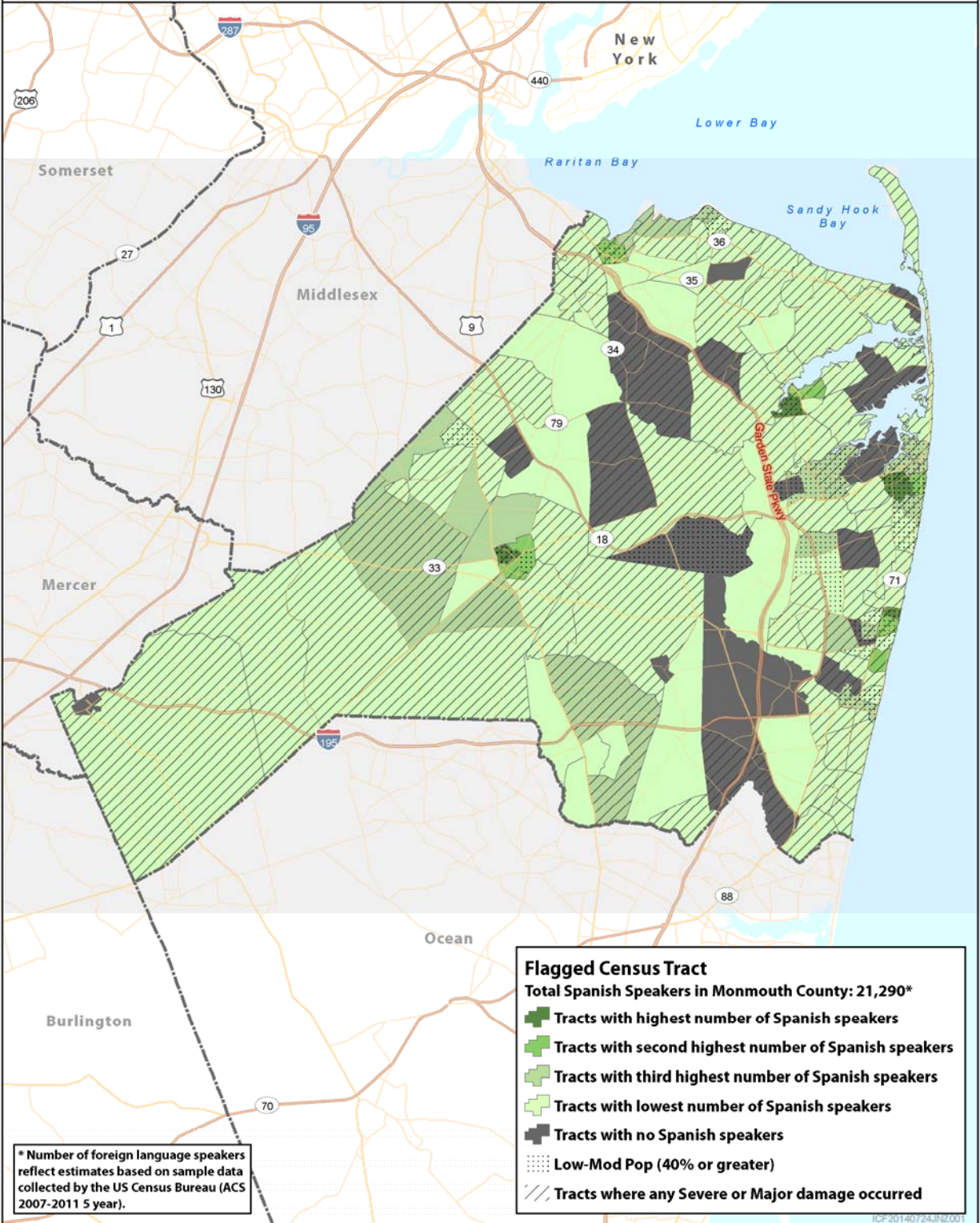
Middlesex County - Chinese Language Speakers by Census Tract



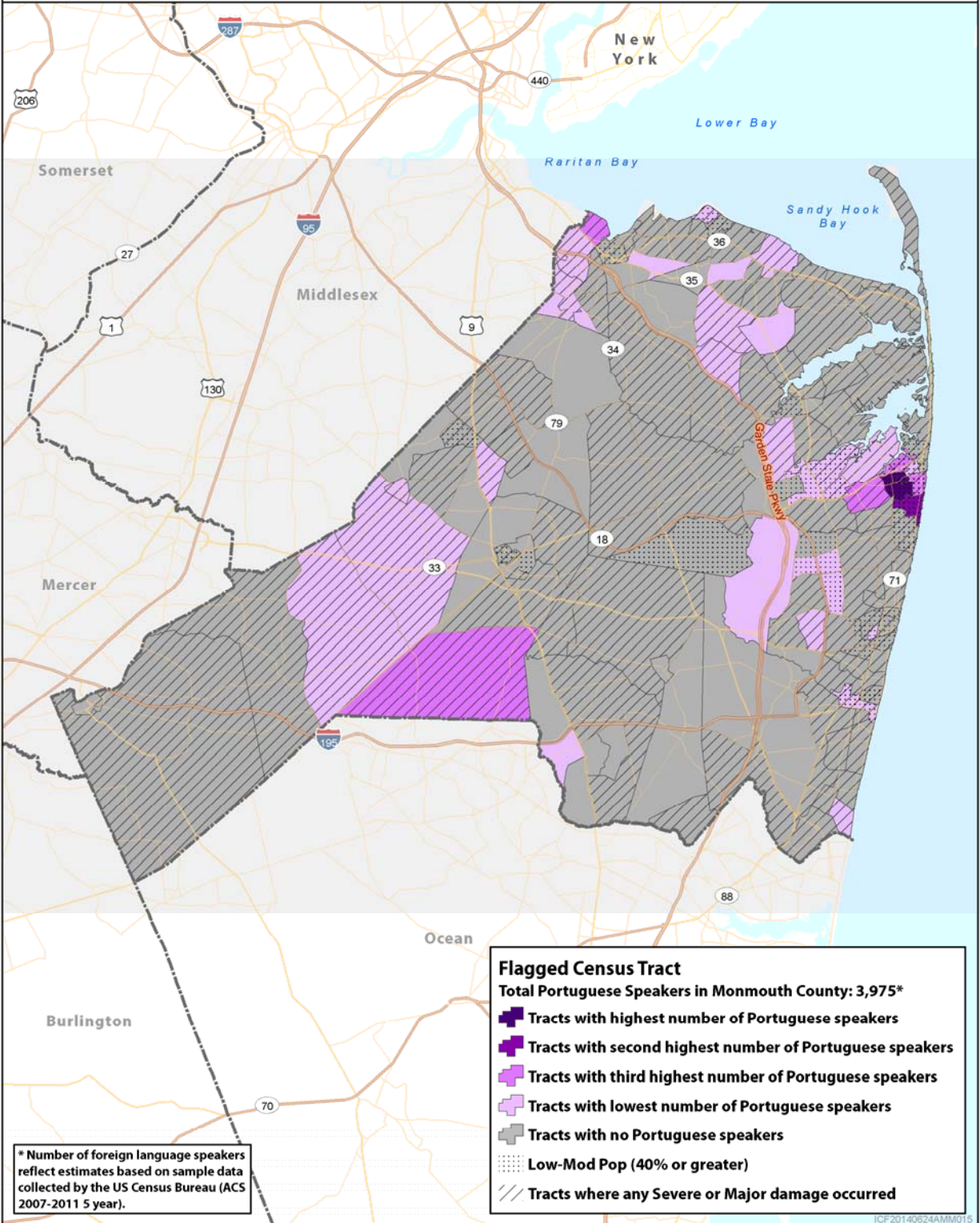
Middlesex County - Gujarati Language Speakers by Census Tract



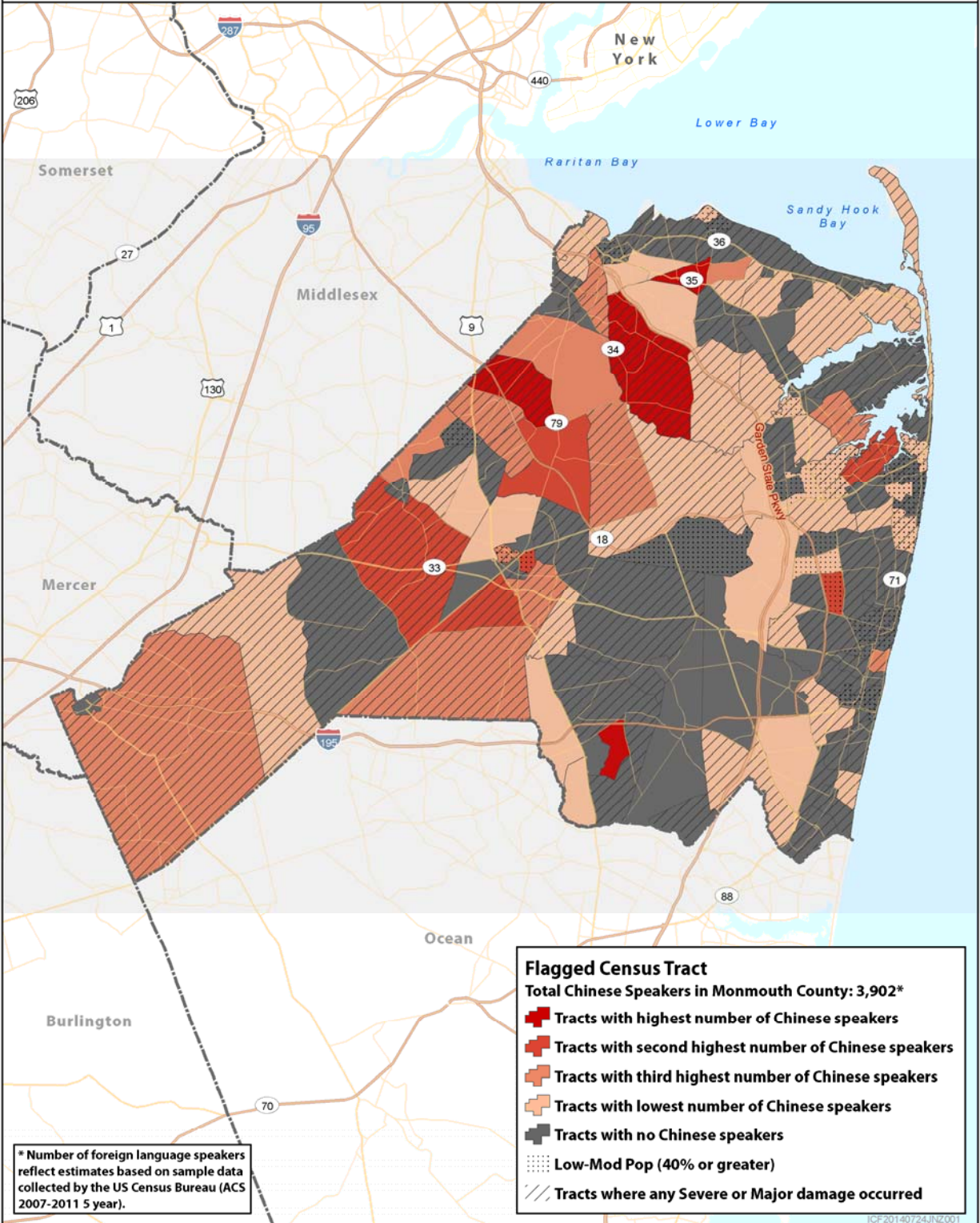
Monmouth County - Spanish Language Speakers by Census Tract



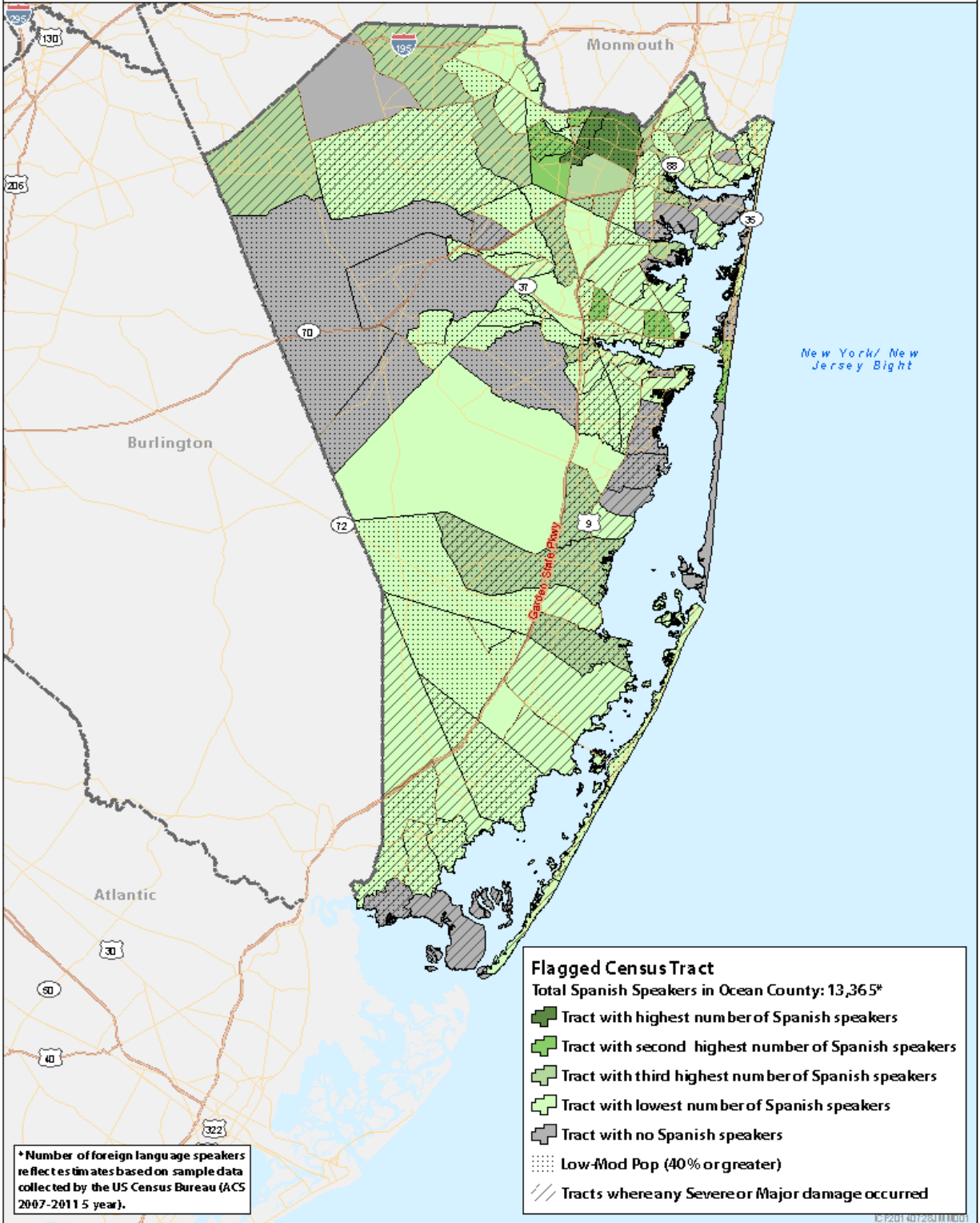
Monmouth County - Portuguese Language Speakers by Census Tract



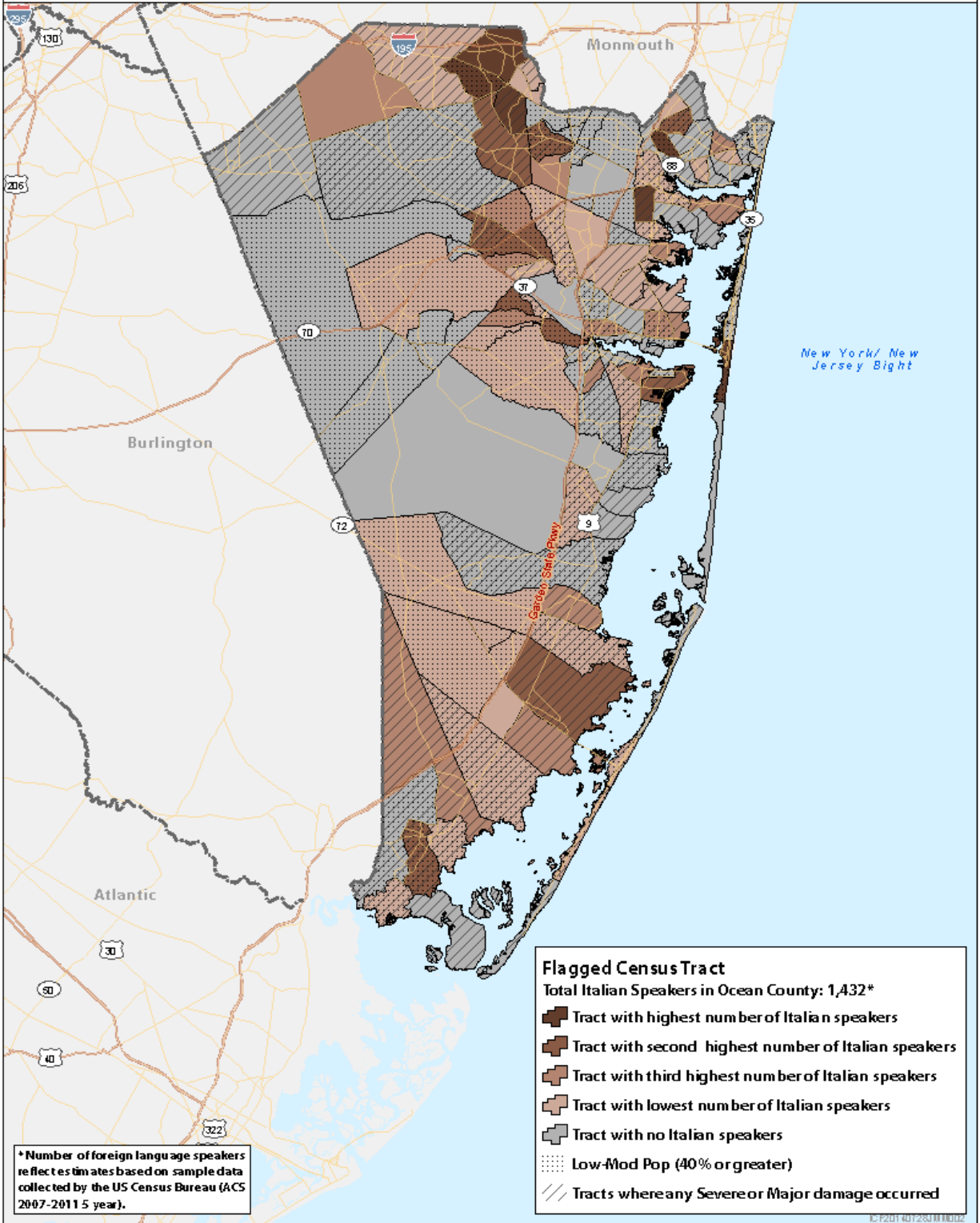
Monmouth County - Chinese Language Speakers by Census Tract



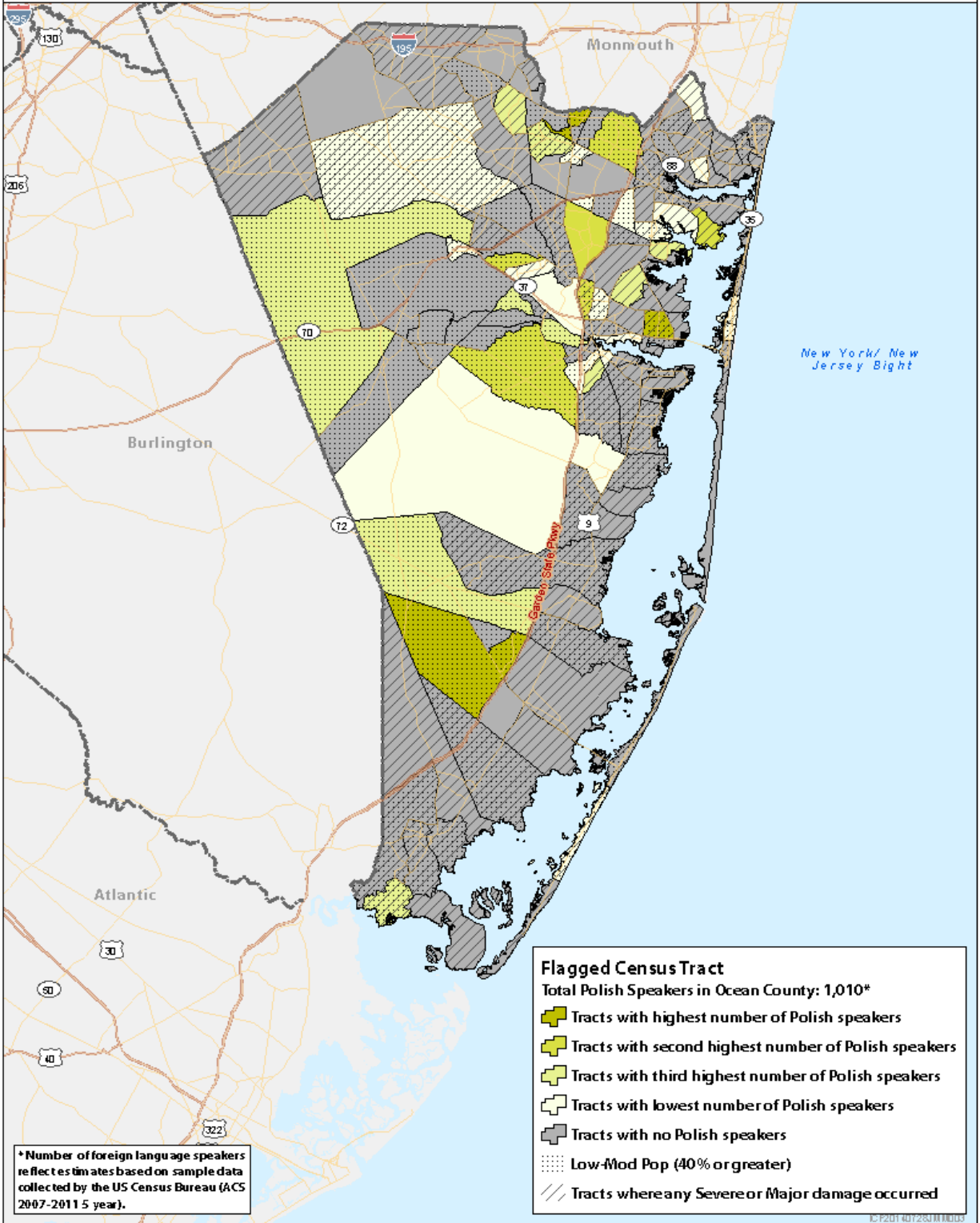
Ocean County - Spanish Language Speakers by Census Tract



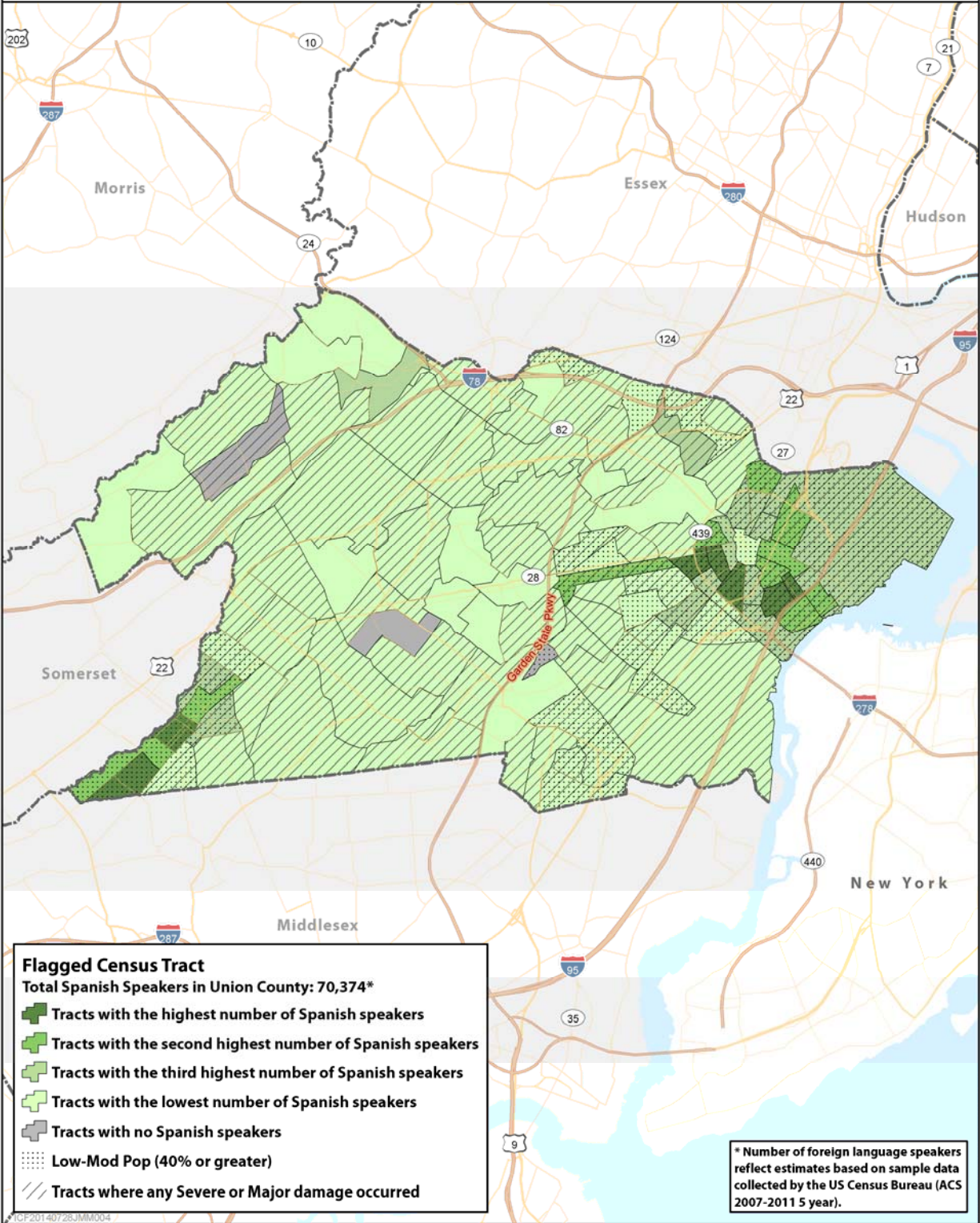
Ocean County - Italian Language Speakers by Census Tract



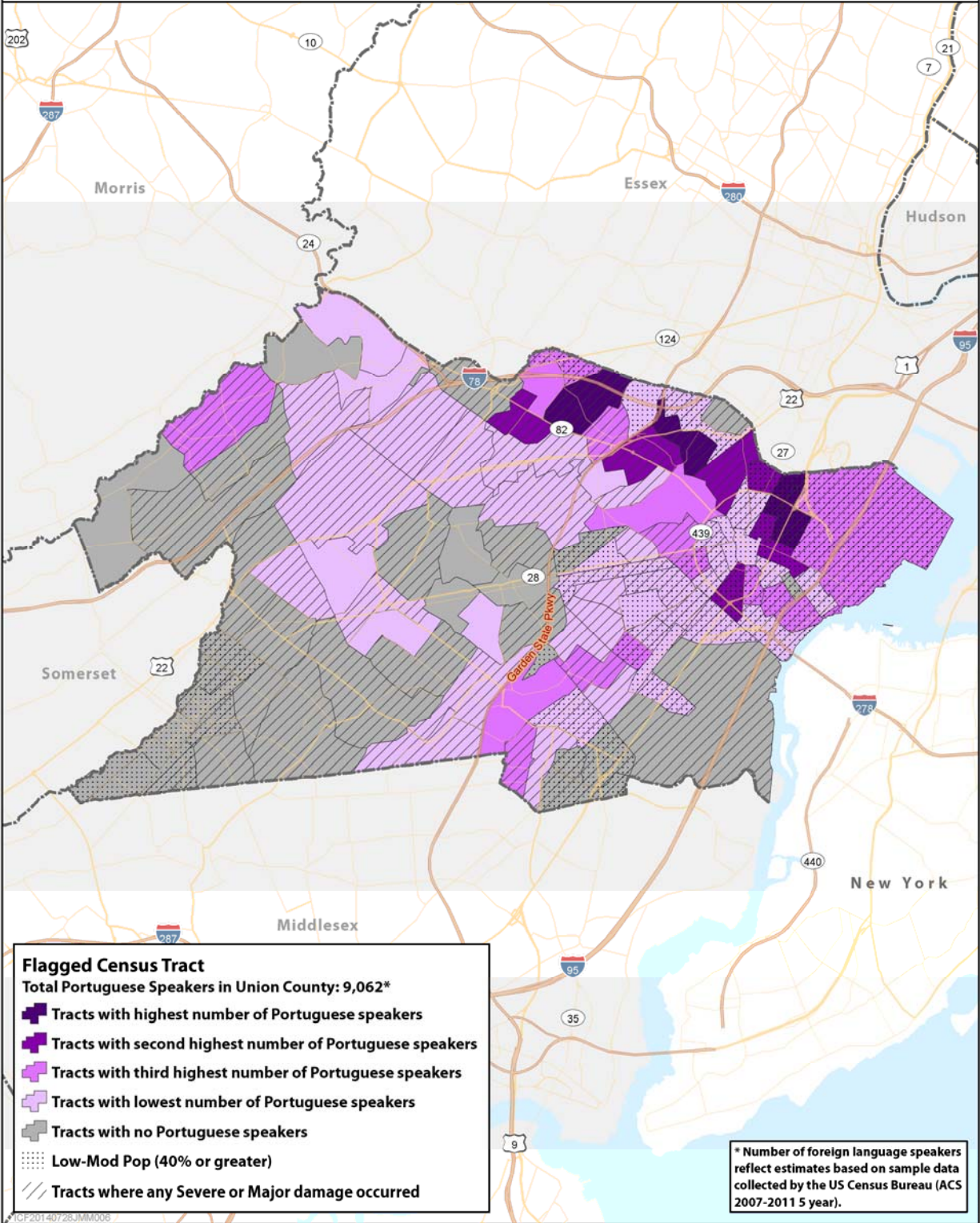
Ocean County - Polish Language Speakers by Census Tract



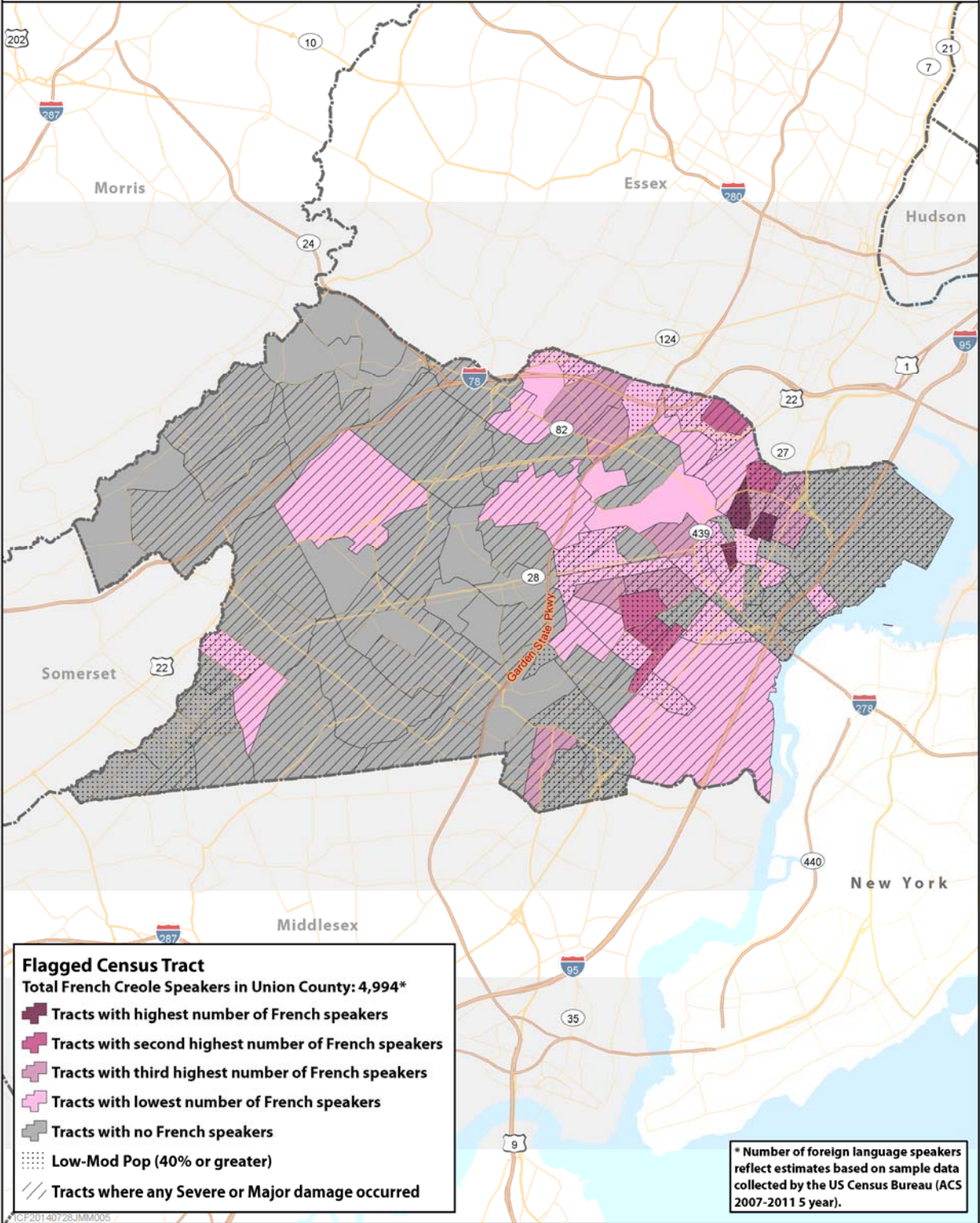
Union County - Spanish Language Speakers by Census Tract



Union County - Portuguese Language Speakers by Census Tract



Union County - French Creole Language Speakers by Census Tract



Attachment 2: Total Number of LEP Individuals, LMI Percentage and Storm Damage by County

Atlantic County					
Tract	Spanish Speakers	Vietnamese Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34001000100	404	0	0	58.76%	420
34001000200	171	175	40	34.33%	416
34001000300	831	334	368	62.00%	546
34001000400	377	0	56	75.27%	45
34001000500	768	305	92	59.91%	505
34001001100	74	0	27	69.32%	169
34001001200	264	80	0	49.67%	416
34001001300	0	0	0	55.45%	415
34001001400	181	0	0	78.45%	363
34001001500	125	22	0	90.65%	111
34001001900	113	0	30	62.54%	46
34001002300	505	108	160	65.78%	218
34001002400	93	0	0	83.76%	84
34001002500	151	12	72	62.99%	278
34001010101	0	0	0	19.64%	866
34001010102	28	0	0	38.54%	248
34001010104	35	0	28	32.79%	90
34001010105	127	0	143	37.73%	72
34001010200	147	10	0	17.91%	14
34001010300	26	14	0	38.57%	14
34001010401	58	0	50	23.56%	5
34001010403	201	134	85	22.46%	2
34001010501	25	0	36	21.75%	35
34001010503	142	0	21	41.61%	1
34001010505	171	0	0	25.81%	3
34001010506	86	127	0	24.58%	1
34001010600	522	0	0	41.24%	3
34001010700	220	0	0	42.23%	73
34001010800	293	0	0	38.67%	1
34001010900	444	0	0	34.43%	0
34001011000	96	0	0	32.57%	1
34001011100	462	0	0	39.87%	0
34001011201	18	0	0	29.89%	1
34001011202	458	0	0	39.92%	5
34001011300	194	0	0	34.49%	3
34001011401	122	0	0	26.12%	10
34001011403	413	0	28	46.78%	5

Atlantic County					
Tract	Spanish Speakers	Vietnamese Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34001011404	440	33	167	38.87%	12
34001011500	52	0	37	32.70%	16
34001011600	83	0	0	28.46%	29
34001011701	535	102	135	32.63%	6
34001011702	250	0	10	39.89%	6
34001011802	381	276	177	19.57%	9
34001011803	167	0	28	28.96%	10
34001011804	73	0	0	18.23%	56
34001011805	0	0	0	19.23%	28
34001011900	1214	0	0	58.77%	13
34001012000	546	0	84	45.05%	277
34001012100	625	10	0	57.42%	107
34001012200	925	47	34	53.75%	6
34001012302	64	0	25	22.68%	1
34001012401	58	0	0	19.85%	4
34001012402	3	31	19	16.20%	0
34001012501	225	0	42	25.09%	1
34001012502	0	0	0	15.56%	25
34001012602	48	0	0	11.90%	4
34001012701	143	139	25	40.65%	16
34001012702	87	0	0	52.29%	7
34001012801	63	0	0	59.42%	13
34001012802	144	3	0	37.72%	38
34001013000	25	0	0	28.48%	346
34001013101	0	0	0	26.71%	183
34001013102	36	0	0	24.44%	305
34001013201	363	19	23	33.10%	246
34001013202	423	30	0	48.61%	440
34001013301	169	0	0	42.15%	376
34001013302	300	0	0	43.55%	540
34001013500	16	0	0	16.85%	213
34001983400	7	0	0	100.00%	0
34001990000	0	0	0		0

Bergen County					
Tract	Spanish Speakers	Polish Speakers	Korean Speakers	LMI Percentage	Units with Major or Severe Damage
34003001000	79	0	153	10.40%	1
34003002100	11	0	204	14.81%	2
34003002200	260	8	454	21.75%	0
34003002300	77	0	628	20.15%	0
34003003100	296	15	93	20.80%	0
34003003200	367	0	71	41.69%	0
34003003300	383	0	0	21.76%	0
34003003401	68	0	0	22.13%	0
34003003402	63	0	0	16.96%	1
34003003500	482	0	80	36.35%	1
34003004001	203	0	0	33.65%	3
34003004002	309	0	94	19.54%	0
34003005000	134	80	130	36.09%	0
34003006100	562	11	139	49.03%	4
34003006201	165	0	181	32.41%	0
34003006202	357	0	118	29.06%	0
34003006300	1442	0	43	42.59%	1
34003007001	63	0	427	24.16%	1
34003007002	26	0	506	16.67%	0
34003008000	42	0	434	18.68%	1
34003009100	0	0	339	12.78%	0
34003009200	5	0	37	12.91%	0
34003010100	52	34	158	18.09%	0
34003010200	458	0	0	32.66%	0
34003010300	120	42	88	20.91%	0
34003011100	708	57	0	35.75%	0
34003011200	82	114	0	39.35%	0
34003011300	211	354	17	23.60%	0
34003011400	366	226	0	41.88%	0
34003012001	286	61	481	35.86%	2
34003012002	104	89	90	35.73%	29
34003013001	62	0	536	20.41%	0
34003013002	112	0	277	26.20%	50
34003014000	132	0	5	22.66%	1
34003015100	61	0	0	9.98%	0
34003015200	1006	0	0	38.74%	3
34003015300	468	0	0	40.57%	2

Bergen County					
Tract	Spanish Speakers	Polish Speakers	Korean Speakers	LMI Percentage	Units with Major or Severe Damage
34003015400	892	0	148	57.20%	1
34003015500	142	0	38	27.50%	0
34003016000	74	0	491	29.67%	1
34003017100	103	0	0	20.48%	0
34003017200	198	71	54	30.45%	0
34003017300	80	5	9	21.64%	1
34003017400	101	0	0	13.19%	0
34003017500	326	16	10	17.42%	1
34003018100	2026	0	0	61.29%	0
34003018200	850	13	119	47.30%	0
34003019102	30	1	422	51.04%	0
34003019103	63	13	301	33.33%	0
34003019104	166	0	236	30.92%	0
34003019202	41	0	120	27.72%	0
34003019203	171	15	175	41.99%	0
34003019204	297	0	336	48.81%	0
34003019303	131	0	993	30.80%	0
34003019304	136	0	428	49.35%	2
34003019305	8	35	569	21.86%	0
34003019306	63	0	152	22.17%	0
34003020100	52	0	236	11.83%	0
34003020200	15	0	62	7.05%	1
34003021100	256	941	0	55.45%	0
34003021200	402	772	9	45.18%	1
34003021300	356	202	21	43.07%	0
34003021400	440	339	0	46.97%	0
34003021500	695	139	0	56.91%	1
34003021600	754	311	0	65.85%	0
34003022100	51	0	12	14.13%	0
34003022200	1	24	137	12.09%	0
34003023100	603	0	12	63.67%	8
34003023200	659	0	21	48.70%	0
34003023301	208	0	0	27.55%	0
34003023302	91	0	114	25.16%	1
34003023401	519	0	9	26.40%	0
34003023402	722	5	15	32.27%	1
34003023501	402	0	0	64.42%	0
34003023502	630	13	0	48.88%	1

Bergen County					
Tract	Spanish Speakers	Polish Speakers	Korean Speakers	LMI Percentage	Units with Major or Severe Damage
34003023601	543	0	10	67.92%	100
34003023602	1324	16	0	67.36%	28
34003024100	33	0	316	12.69%	0
34003024200	31	0	323	8.71%	1
34003025100	132	80	44	28.92%	3
34003025200	66	0	0	19.65%	0
34003026100	72	49	0	16.78%	1
34003026200	120	0	32	17.56%	1
34003027000	34	0	0	12.88%	0
34003028001	341	0	749	43.23%	1
34003028002	67	0	422	29.83%	0
34003029100	199	0	493	38.61%	206
34003029200	400	17	186	45.31%	1274
34003030100	295	0	0	44.95%	0
34003030200	844	0	0	55.62%	3
34003030300	527	125	0	43.61%	0
34003030400	458	43	0	45.21%	0
34003031100	243	51	32	35.49%	1
34003031200	255	0	97	38.46%	114
34003031300	274	0	0	26.17%	30
34003031400	231	70	135	31.95%	1
34003032102	39	0	0	14.70%	0
34003032103	27	33	124	26.98%	0
34003032104	105	0	10	43.07%	0
34003032201	45	0	131	21.80%	0
34003032202	83	0	0	18.60%	0
34003033100	137	0	36	19.86%	1
34003033200	18	0	0	29.71%	1
34003033300	228	1	66	28.31%	0
34003034000	129	17	66	25.58%	0
34003035100	26	0	244	15.60%	0
34003035200	187	10	58	12.97%	0
34003036100	190	0	5	25.82%	1
34003036200	132	0	13	40.11%	665
34003037100	180	0	69	21.36%	0
34003037201	39	12	0	18.05%	5
34003037202	201	13	36	35.42%	5
34003038100	311	244	0	29.29%	1

Bergen County					
Tract	Spanish Speakers	Polish Speakers	Korean Speakers	LMI Percentage	Units with Major or Severe Damage
34003038200	169	5	0	27.45%	0
34003038300	225	53	115	25.80%	22
34003039100	29	0	0	16.89%	0
34003039200	39	4	22	18.55%	1
34003039300	7	11	32	10.61%	0
34003040001	6	7	48	4.03%	0
34003040002	0	0	173	12.43%	0
34003041100	990	0	1434	58.25%	0
34003041200	245	0	1297	39.21%	0
34003041301	919	0	1698	51.28%	0
34003041302	229	0	913	41.78%	0
34003042100	122	15	99	19.54%	1
34003042301	81	5	143	19.98%	0
34003042302	58	0	140	10.11%	0
34003042400	58	0	114	19.41%	1
34003042500	53	0	246	22.43%	0
34003043001	29	0	0	9.57%	0
34003043002	278	45	69	26.36%	1
34003044100	21	0	107	12.45%	0
34003044201	87	8	0	13.94%	1
34003044202	70	0	51	16.35%	1
34003045100	266	14	563	39.02%	0
34003045200	200	0	274	40.04%	0
34003046100	247	0	204	29.70%	4
34003046200	390	0	70	33.37%	0
34003046300	670	0	79	43.77%	123
34003047100	118	0	70	12.62%	1
34003047200	0	28	15	7.23%	2
34003047300	0	12	0	3.82%	0
34003047400	302	0	267	23.29%	0
34003047500	24	0	166	20.71%	0
34003048100	38	0	480	26.57%	0
34003048200	155	0	74	10.44%	0
34003049001	69	0	28	8.36%	1
34003049002	14	0	88	19.48%	0
34003050000	329	0	38	36.11%	0
34003051100	101	30	180	23.26%	2
34003051200	110	0	36	11.98%	33

Bergen County					
Tract	Spanish Speakers	Polish Speakers	Korean Speakers	LMI Percentage	Units with Major or Severe Damage
34003051300	78	0	248	36.00%	0
34003051400	64	0	64	21.35%	1
34003052100	137	132	37	24.04%	3
34003052200	319	161	27	28.50%	1
34003053100	0	7	12	15.76%	0
34003053200	1	12	152	9.22%	1
34003054100	409	0	0	24.99%	6
34003054200	156	35	65	38.90%	0
34003054300	0	0	0	8.75%	0
34003054400	350	0	6	35.99%	5
34003054500	226	0	0	12.54%	3
34003054600	583	0	163	24.95%	2
34003055100	32	0	293	14.04%	0
34003055200	215	0	783	27.94%	0
34003056100	21	0	6	21.05%	1
34003056200	108	0	0	23.90%	0
34003057101	137	616	25	44.44%	1
34003057102	69	964	14	49.25%	13
34003057200	10	1147	50	37.81%	42
34003058100	63	0	0	12.14%	0
34003058200	13	12	59	22.30%	0
34003059100	248	4	30	28.02%	0
34003059200	78	32	0	19.97%	0
34003060000	254	98	0	23.74%	19
34003061100	17	9	17	12.32%	2
34003061200	19	0	16	13.92%	0
34003061300	7	0	14	12.59%	1
34003061400	38	0	105	12.40%	0

Cape May County			
Tract	Spanish Speakers	LMI Percentage	Units with Major or Severe Damage
34009020101	61	44.44%	456
34009020102	216	29.22%	341
34009020201	0	22.76%	83
34009020203	0	38.08%	301
34009020205	11	49.42%	130
34009020206	26	30.05%	184
34009020301	6	18.36%	1
34009020302	1	24.07%	22
34009020400	0	23.64%	1
34009020500	77	74.94%	1
34009020600	0	34.11%	4
34009020700	8	24.80%	0
34009020800	13	27.00%	226
34009020901	0	24.19%	33
34009020902	51	18.85%	70
34009021001	117	25.00%	16
34009021002	0	28.96%	20
34009021100	19	31.38%	7
34009021300	72	46.59%	195
34009021400	633	60.82%	204
34009021500	298	58.05%	66
34009021600	77	41.25%	26
34009021701	0	30.11%	2
34009021702	27	42.27%	12
34009021803	136	62.47%	6
34009021804	75	50.76%	14
34009021805	219	31.83%	5
34009021806	26	40.11%	1
34009021900	10	35.05%	4
34009022000	3	56.14%	8
34009022101	14	65.36%	9
34009022102	91	49.07%	30
34009990100	0	0.00%	0

Essex County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34013000100	1624	0	14	54.83%	1
34013000200	1213	0	13	78.72%	1
34013000300	645	0	87	72.96%	0
34013000400	566	0	225	63.62%	1
34013000500	710	0	20	49.61%	1
34013000600	856	0	200	68.85%	0
34013000700	1036	0	0	79.51%	1
34013000800	1059	0	129	73.26%	0
34013000900	612	0	0	79.95%	0
34013001000	370	0	27	72.44%	0
34013001100	95	0	20	67.11%	0
34013001300	171	0	0	64.02%	1
34013001400	133	0	41	79.81%	3
34013001500	71	0	0	86.71%	1
34013001600	194	0	0	63.64%	3
34013001700	68	0	0	65.05%	1
34013001800	41	0	0	54.09%	2
34013001900	58	0	0	78.23%	2
34013002000	40	152	0	44.05%	1
34013002100	65	259	0	43.99%	4
34013002201	536	134	57	47.16%	1
34013002202	130	233	0	48.63%	4
34013002300	14	201	0	54.99%	4
34013002400	26	19	0	55.17%	3
34013002500	31	0	0	51.14%	2
34013002600	155	50	0	81.62%	0
34013002800	80	0	0	67.94%	2
34013003100	63	0	0	63.56%	0
34013003500	0	0	0	56.33%	3
34013003700	104	0	0	74.88%	3
34013003800	34	0	0	65.04%	2
34013003900	80	0	0	85.75%	1
34013004100	225	23	0	62.59%	2
34013004200	72	0	0	68.09%	3
34013004300	62	27	0	74.09%	3
34013004400	80	0	0	60.21%	1
34013004500	13	26	0	57.35%	2
34013004600	16	12	0	58.51%	1

Essex County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34013004700	44	0	0	56.75%	3
34013004801	11	0	0	52.77%	0
34013004802	285	23	0	86.93%	1
34013004900	94	0	16	46.28%	3
34013005000	74	0	21	79.96%	1
34013005100	67	0	0	69.73%	0
34013005200	0	0	0	27.51%	2
34013005300	11	0	0	44.25%	2
34013005400	54	0	0	75.89%	2
34013005700	931	0	247	88.06%	0
34013006200	91	0	0	76.33%	0
34013006400	0	0	0	38.21%	0
34013006600	67	0	0	74.15%	0
34013006700	696	0	135	88.50%	0
34013006800	1035	0	415	62.10%	2
34013006900	1144	42	1196	58.38%	4
34013007000	914	0	1066	63.93%	3
34013007100	413	0	1248	61.12%	1
34013007200	750	0	1158	67.05%	0
34013007300	1804	0	1464	53.47%	1
34013007400	912	0	906	60.43%	2
34013007501	771	0	960	75.30%	49
34013007502	901	0	410	77.64%	59
34013007600	700	0	1358	71.74%	17
34013007700	656	0	541	66.88%	0
34013007800	987	0	633	42.69%	2
34013007900	1432	0	1032	70.79%	2
34013008000	320	0	26	57.14%	0
34013008100	86	0	0	82.19%	0
34013008200	156	0	0	92.34%	0
34013008700	1779	0	48	65.62%	0
34013008800	510	0	26	71.78%	1
34013008900	447	0	0	76.92%	3
34013009000	113	0	0	58.04%	0
34013009100	879	0	0	68.90%	0
34013009200	511	0	99	65.40%	0
34013009300	1294	0	10	58.40%	1
34013009400	1376	0	92	49.07%	0

Essex County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34013009500	1885	0	28	65.88%	1
34013009600	1107	0	0	76.58%	2
34013009700	1535	0	51	63.24%	0
34013009900	54	0	54	59.95%	0
34013010000	46	64	0	39.10%	2
34013010100	73	85	0	27.03%	0
34013010200	95	46	0	45.17%	0
34013010300	192	61	0	64.71%	2
34013010400	166	14	0	67.94%	2
34013010500	128	274	0	65.42%	2
34013010600	307	205	0	70.68%	1
34013010700	111	32	0	41.74%	1
34013010800	47	39	0	72.92%	1
34013010900	125	0	0	56.81%	2
34013011100	463	74	0	65.47%	0
34013011200	125	27	0	69.54%	0
34013011300	25	146	0	59.46%	1
34013011400	67	72	0	46.20%	1
34013011500	49	46	0	66.67%	0
34013011600	91	125	0	70.24%	0
34013011700	9	63	0	41.02%	4
34013011800	16	6	0	43.11%	3
34013011900	131	105	0	64.32%	0
34013012000	384	708	0	58.31%	5
34013012100	341	426	0	53.87%	3
34013012200	678	665	0	55.23%	4
34013012300	18	235	17	49.73%	0
34013012400	252	449	24	60.62%	2
34013012500	26	214	0	52.65%	3
34013012600	76	98	0	56.07%	1
34013012700	51	137	0	37.38%	5
34013012800	70	134	45	51.77%	2
34013012900	128	137	0	46.25%	2
34013013000	0	0	0	51.20%	0
34013013100	74	14	0	68.98%	2
34013013200	97	101	0	72.30%	2
34013013300	122	0	14	60.13%	3
34013013400	49	0	12	14.39%	0

Essex County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34013013500	83	0	0	26.16%	0
34013013600	57	0	92	32.14%	3
34013013700	329	0	0	42.13%	2
34013013800	72	0	0	21.29%	0
34013013900	132	0	0	18.64%	0
34013014000	135	0	32	22.53%	0
34013014100	255	0	24	42.39%	0
34013014200	331	0	11	26.94%	1
34013014300	891	0	18	37.71%	1
34013014400	543	0	41	51.90%	43
34013014500	673	0	42	52.02%	1
34013014600	414	0	111	35.63%	2
34013014700	630	0	79	48.01%	2
34013014800	67	0	0	13.33%	0
34013014900	40	0	0	18.83%	0
34013015000	43	0	0	24.09%	0
34013015100	66	0	0	25.34%	0
34013015200	175	0	11	37.77%	0
34013015300	131	14	0	35.66%	0
34013015400	299	82	0	45.51%	0
34013015500	110	22	51	27.63%	2
34013015600	126	0	33	48.95%	1
34013015700	112	16	9	57.22%	0
34013015800	351	35	9	52.13%	0
34013015900	798	0	0	56.09%	2
34013016000	31	0	20	8.47%	3
34013016100	0	0	0	7.72%	1
34013016200	20	0	0	12.65%	0
34013016300	21	0	0	10.00%	0
34013016400	29	0	0	6.37%	0
34013016500	12	0	0	11.92%	2
34013016600	28	23	0	29.56%	0
34013016700	130	28	0	41.76%	0
34013016800	68	0	8	28.07%	0
34013016900	0	0	0	15.42%	0
34013017000	39	0	0	21.57%	1
34013017100	33	26	24	74.65%	0
34013017200	9	0	14	28.39%	1

Essex County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34013017301	32	35	0	10.77%	2
34013017302	135	0	0	22.86%	1
34013017400	129	57	0	12.68%	1
34013017500	383	57	0	22.11%	2
34013017600	935	123	27	32.41%	2
34013017700	916	112	91	66.45%	1
34013017800	661	138	0	60.09%	1
34013017900	26	13	13	9.43%	1
34013018000	109	0	0	16.53%	1
34013018100	162	8	0	69.95%	1
34013018200	391	403	0	66.86%	2
34013018300	625	242	0	78.50%	0
34013018400	82	93	0	54.86%	0
34013018600	1227	18	7	69.35%	0
34013018700	130	95	0	68.26%	2
34013018800	98	130	10	29.94%	1
34013018900	161	76	8	67.05%	0
34013019000	19	0	0	12.11%	4
34013019100	0	31	0	14.49%	1
34013019200	53	0	0	25.17%	2
34013019300	27	49	0	32.24%	1
34013019400	14	0	0	14.21%	1
34013019500	83	0	12	11.76%	0
34013019600	130	229	0	17.31%	4
34013019700	697	272	15	28.64%	4
34013019800	44	4	0	19.00%	0
34013019900	19	0	0	5.56%	1
34013020000	0	0	0	3.50%	0
34013020100	39	0	0	3.55%	0
34013020200	102	0	11	10.72%	1
34013020300	128	0	17	23.61%	1
34013020400	16	0	10	13.73%	0
34013020500	76	0	17	10.10%	1
34013020600	30	0	0	22.01%	1
34013020700	74	0	39	19.63%	0
34013020800	22	0	9	15.44%	2
34013020901	9	0	0	11.22%	1
34013020902	35	0	0	20.58%	0

Essex County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34013021000	25	0	0	21.15%	0
34013021100	19	0	0	14.65%	0
34013021200	119	0	0	15.56%	0
34013021300	62	0	22	13.88%	0
34013021400	112	15	0	17.33%	0
34013021601	0	0	0	21.93%	0
34013021602	108	0	18	6.13%	2
34013021701	209	0	0	25.68%	0
34013021702	4	27	0	32.73%	0
34013021801	0	0	0	7.79%	1
34013021802	43	0	9	19.63%	0
34013021803	0	0	0	13.47%	0
34013022700	161	0	88	85.07%	0
34013022800	83	0	0	91.92%	1
34013022900	104	69	0	68.52%	0
34013023000	180	0	21	82.06%	0
34013023100	139	0	0	75.60%	2
34013023200	167	0	13	87.96%	2
34013980100	94	0	0		0
34013980200	8	0	0		0

Hudson County					
Tract	Spanish Speakers	Tagalog Speakers	Arabic Speakers	LMI Percentage	Units with Major or Severe Damage
34017000100	581	188	12	44.33%	1
34017000200	1666	0	0	56.78%	0
34017000300	897	26	39	46.21%	1
34017000400	430	0	0	43.53%	0
34017000500	370	0	33	47.43%	1
34017000600	685	0	0	56.63%	0
34017000700	302	8	0	56.37%	2
34017000800	816	72	0	40.39%	1
34017000902	626	23	205	54.93%	2
34017001000	167	0	65	27.22%	1
34017001100	900	167	0	49.43%	2
34017001201	164	36	0	36.07%	0
34017001202	211	97	71	63.64%	0
34017001300	541	38	16	56.53%	1

Hudson County					
Tract	Spanish Speakers	Tagalog Speakers	Arabic Speakers	LMI Percentage	Units with Major or Severe Damage
34017001400	418	96	0	54.78%	1
34017001701	397	45	148	61.39%	5
34017001800	686	35	322	79.16%	2
34017001900	265	21	64	63.66%	0
34017002000	234	162	339	62.53%	0
34017002200	49	0	25	33.23%	8
34017002300	138	0	32	35.14%	19
34017002400	65	10	0	15.23%	17
34017002700	190	174	103	44.20%	8
34017002800	557	231	210	47.74%	1
34017002900	240	67	235	39.88%	0
34017003000	365	136	52	63.39%	2
34017003100	425	63	326	65.98%	3
34017003500	176	0	0	32.88%	39
34017004000	103	308	26	42.37%	126
34017004101	781	9	50	59.25%	4
34017004102	346	36	18	54.86%	7
34017004200	263	76	8	60.33%	20
34017004300	144	0	0	51.82%	7
34017004400	278	0	0	67.63%	2
34017004500	147	0	0	52.39%	5
34017004600	457	0	31	66.42%	11
34017004700	458	0	0	58.47%	60
34017004800	191	271	96	40.57%	13
34017004900	276	103	25	45.96%	2
34017005200	116	60	0	64.77%	7
34017005300	72	0	0	65.20%	6
34017005400	123	185	0	20.03%	8
34017005500	26	0	0	52.57%	4
34017005600	180	82	0	56.26%	3
34017005801	115	0	0	57.70%	5
34017005802	67	0	0	3.26%	40
34017005900	460	425	25	34.39%	160
34017006000	355	0	17	58.54%	3
34017006100	584	118	79	44.91%	351
34017006200	438	66	0	57.63%	2
34017006300	681	64	33	56.93%	2
34017006400	363	29	0	35.42%	265

Hudson County					
Tract	Spanish Speakers	Tagalog Speakers	Arabic Speakers	LMI Percentage	Units with Major or Severe Damage
34017006500	213	0	0	50.28%	163
34017006600	50	141	23	36.42%	13
34017006700	399	0	0	82.84%	50
34017006800	37	0	7	66.85%	8
34017006900	10	0	0	41.94%	0
34017007000	352	26	24	42.58%	23
34017007100	198	238	53	53.92%	0
34017007200	89	0	0	26.20%	1
34017007300	0	0	0	5.61%	11
34017007400	79	0	0	7.40%	13
34017007500	145	101	35	30.79%	118
34017007600	35	0	0	9.71%	14
34017007700	14	50	11	23.57%	121
34017007800	131	0	0	42.79%	6
34017010100	346	110	37	32.98%	76
34017010200	215	76	57	44.08%	3
34017010300	86	62	86	51.59%	1
34017010400	266	70	74	23.10%	3
34017010500	99	19	221	35.94%	3
34017010600	495	11	251	47.05%	49
34017010700	144	0	0	59.00%	1
34017010800	113	70	53	22.07%	109
34017010900	32	0	108	59.13%	2
34017011000	574	0	94	43.36%	2
34017011100	601	0	32	60.39%	8
34017011200	100	0	87	30.86%	86
34017011300	244	18	39	48.00%	5
34017011400	171	0	50	32.34%	68
34017011500	119	0	30	29.64%	2
34017011600	78	7	54	56.34%	99
34017012300	503	0	14	46.19%	0
34017012400	267	0	8	19.43%	0
34017012500	372	0	21	24.02%	0
34017012600	536	0	36	35.56%	2
34017012700	588	0	9	36.05%	25
34017012800	664	0	5	41.39%	92
34017012900	637	0	7	42.78%	2
34017013000	770	0	0	53.08%	0

Hudson County					
Tract	Spanish Speakers	Tagalog Speakers	Arabic Speakers	LMI Percentage	Units with Major or Severe Damage
34017013100	245	0	5	53.81%	1
34017013200	886	9	18	53.32%	2
34017013300	440	11	0	42.51%	0
34017013400	542	0	0	48.21%	1
34017013500	1057	0	59	50.79%	0
34017013600	479	0	0	67.22%	0
34017013700	300	0	0	58.84%	40
34017013800	171	0	0	39.11%	115
34017013900	458	23	0	37.18%	1
34017014000	789	7	33	47.17%	1
34017014101	194	0	14	15.05%	37
34017014102	924	0	9	48.13%	0
34017014200	1651	0	29	51.02%	0
34017014300	1614	0	64	45.34%	1
34017014400	2046	27	131	34.26%	2
34017014501	2082	0	0	44.50%	0
34017014502	1317	0	21	76.30%	1
34017014600	1259	0	5	46.95%	2
34017014700	1386	0	85	41.68%	2
34017014800	1656	0	0	46.52%	0
34017014900	709	0	0	53.67%	0
34017015001	57	0	0	13.79%	0
34017015002	2173	14	0	63.67%	0
34017015100	1040	0	0	49.69%	0
34017015201	138	0	0	16.96%	0
34017015202	1853	15	52	60.11%	2
34017015300	2163	0	11	67.61%	0
34017015500	2049	0	0	66.40%	0
34017015600	1835	0	51	66.58%	0
34017015700	1726	9	0	65.70%	1
34017015801	15	0	0	10.00%	12
34017015802	2656	0	8	66.61%	1
34017015900	3095	0	13	71.05%	1
34017016000	1364	0	18	62.82%	1
34017016100	2018	0	0	67.34%	1
34017016200	2401	0	0	64.52%	0
34017016300	2387	0	0	54.99%	0
34017016400	1769	0	4	50.93%	0

Hudson County					
Tract	Spanish Speakers	Tagalog Speakers	Arabic Speakers	LMI Percentage	Units with Major or Severe Damage
34017016500	1142	0	0	70.23%	0
34017016600	1044	0	0	76.84%	0
34017016700	547	0	0	55.95%	1
34017016800	1399	0	0	43.91%	0
34017016900	1759	0	0	67.89%	0
34017017000	2303	0	17	62.11%	4
34017017100	1961	0	10	41.49%	0
34017017200	882	0	0	59.61%	0
34017017300	431	0	21	47.07%	0
34017017400	1299	0	0	67.34%	0
34017017500	1968	0	0	59.67%	0
34017017600	1202	0	38	60.92%	5
34017017700	860	0	20	76.79%	0
34017017800	2500	0	0	65.81%	1
34017017900	79	0	0	19.81%	30
34017018000	1022	0	15	44.95%	0
34017018100	488	0	8	35.85%	0
34017018200	376	0	0	32.55%	113
34017018301	0	0	0	6.44%	0
34017018302	0	0	0	8.58%	0
34017018400	226	0	0	18.07%	34
34017018500	295	0	0	26.52%	152
34017018600	69	0	8	26.35%	159
34017018701	1	0	0	23.78%	0
34017018702	286	0	0	33.97%	8
34017018800	70	0	7	27.36%	158
34017018900	140	0	0	27.16%	209
34017019000	363	0	0	61.03%	186
34017019100	267	0	0	32.91%	251
34017019200	14	0	0	11.44%	169
34017019300	299	0	0	40.86%	108
34017019400	136	0	0	30.49%	0
34017019800	216	31	0	18.04%	172
34017019900	41	0	0	18.81%	31
34017020000	261	28	0	35.45%	4
34017020100	0	0	0	9.59%	1
34017032400	3141	0	0	72.74%	2
34017980100	0	0	0	0.00%	1

Middlesex County					
Tract	Spanish Speakers	Gujarati Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34023000100	82	0	0	23.02%	1
34023000200	648	0	111	31.03%	1
34023000300	656	0	0	37.65%	2
34023000401	130	54	0	28.19%	1
34023000403	62	120	140	16.68%	2
34023000404	212	219	67	36.68%	3
34023000501	561	9	19	32.54%	1
34023000502	172	758	0	38.77%	2
34023000603	66	5	100	13.55%	1
34023000606	70	206	137	20.53%	6
34023000608	0	192	43	19.94%	0
34023000701	25	31	48	18.84%	2
34023000702	123	0	75	15.04%	3
34023000801	430	0	0	26.99%	0
34023000802	81	0	0	23.18%	2
34023000901	85	0	5	19.59%	1
34023000902	81	0	8	24.88%	0
34023001001	12	47	0	23.50%	0
34023001002	361	270	58	20.55%	2
34023001100	0	0	134	32.33%	0
34023001200	472	0	230	39.04%	1
34023001300	81	0	30	31.11%	1
34023001409	35	23	180	10.23%	0
34023001410	24	286	444	13.21%	1
34023001411	18	69	141	14.10%	0
34023001412	0	62	97	17.89%	1
34023001413	11	89	307	31.13%	0
34023001414	81	76	251	15.69%	1
34023001415	59	26	367	9.81%	1
34023001416	40	2033	252	40.00%	1
34023001417	5	37	59	13.79%	0
34023001502	73	44	124	24.15%	0
34023001504	15	245	94	12.71%	0
34023001505	0	70	7	26.27%	0
34023001506	57	174	120	19.29%	0
34023001600	479	0	38	36.93%	17
34023001701	218	79	45	34.35%	0
34023001702	104	48	126	26.15%	0

Middlesex County					
Tract	Spanish Speakers	Gujarati Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34023001803	67	0	41	26.26%	3
34023001804	22	125	284	31.77%	0
34023001805	210	54	20	23.91%	1
34023001901	257	111	52	37.72%	0
34023001902	249	0	0	36.39%	0
34023001903	69	129	25	31.73%	0
34023002000	39	32	81	23.43%	0
34023002101	37	0	41	16.26%	1
34023002102	0	12	0	20.45%	2
34023002200	0	0	69	23.67%	0
34023002301	26	0	0	26.96%	0
34023002302	138	41	0	22.30%	0
34023002401	96	42	22	20.23%	0
34023002402	14	5	0	3.33%	3
34023002500	184	827	0	32.95%	3
34023002603	188	125	13	19.32%	0
34023002604	185	82	88	26.27%	0
34023002605	59	12	27	22.20%	0
34023002701	272	316	25	30.72%	0
34023002703	270	135	18	33.28%	2
34023002805	101	0	0	23.45%	3
34023002901	138	77	0	21.82%	118
34023002902	232	0	15	45.18%	1
34023003001	177	0	0	32.65%	0
34023003002	74	103	21	17.54%	0
34023003101	119	139	8	16.12%	0
34023003102	84	9	19	27.23%	0
34023003201	208	0	22	40.97%	3
34023003203	202	19	132	32.16%	2
34023003300	737	17	0	43.60%	2
34023003401	326	0	0	37.17%	79
34023003500	167	0	24	46.69%	37
34023003600	727	13	0	51.58%	227
34023003700	329	37	0	35.53%	28
34023003800	479	125	0	45.74%	18
34023004000	713	40	19	46.14%	0
34023004100	313	0	0	45.57%	1
34023004200	1091	0	0	39.88%	1

Middlesex County					
Tract	Spanish Speakers	Gujarati Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34023004300	1009	0	0	46.71%	5
34023004400	1082	0	113	62.44%	1
34023004500	2077	0	0	68.42%	1
34023004600	2324	0	0	64.94%	6
34023004700	966	0	0	73.42%	0
34023004800	2090	11	0	74.24%	1
34023004900	1716	0	34	63.21%	12
34023005000	2034	0	0	64.45%	28
34023005100	193	5	47	80.10%	0
34023005200	1422	0	0	87.64%	0
34023005300	1713	0	0	88.19%	2
34023005500	1023	0	0	74.07%	4
34023005601	1557	0	0	89.40%	1
34023005602	4094	0	0	73.63%	3
34023005700	2057	0	2	68.71%	4
34023005800	2368	0	0	71.26%	1
34023006001	192	0	0	31.84%	1
34023006002	656	10	36	63.18%	0
34023006101	794	0	7	48.69%	0
34023006103	689	58	123	50.38%	0
34023006104	148	23	34	30.84%	3
34023006203	315	169	108	18.07%	0
34023006204	190	9	0	25.20%	0
34023006205	58	178	89	26.91%	1
34023006206	0	0	0	23.67%	0
34023006207	437	95	50	50.35%	2
34023006300	0	0	62	30.31%	0
34023006403	84	0	99	17.49%	2
34023006500	87	0	303	15.30%	3
34023006601	10	0	56	24.35%	1
34023006604	46	39	404	19.32%	0
34023006605	12	0	81	16.73%	0
34023006606	19	0	151	13.75%	0
34023006607	30	10	52	8.06%	0
34023006608	0	12	159	26.04%	2
34023006701	102	33	65	16.17%	4
34023006703	137	12	266	24.67%	34
34023006800	202	0	12	43.52%	132

Middlesex County					
Tract	Spanish Speakers	Gujarati Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34023006900	389	0	0	60.39%	150
34023007000	565	0	68	34.49%	104
34023007101	33	3	27	18.61%	328
34023007102	85	92	32	35.29%	1
34023007103	538	59	44	58.34%	143
34023007202	91	161	57	22.52%	3
34023007203	119	8	0	31.82%	1
34023007301	70	0	0	30.90%	0
34023007303	4	0	0	28.99%	0
34023007304	259	17	62	43.38%	0
34023007402	33	0	0	33.61%	3
34023007500	114	0	0	47.79%	7
34023007600	221	0	0	40.19%	67
34023007702	101	26	42	24.84%	1
34023007703	44	0	40	16.64%	5
34023007704	32	0	52	31.48%	0
34023007801	0	8	3	40.08%	3
34023007804	38	28	111	18.04%	3
34023007805	34	30	9	18.44%	1
34023007806	192	2	0	30.09%	1
34023007905	115	15	39	23.14%	0
34023007906	100	0	16	41.50%	0
34023007907	12	33	37	29.29%	5
34023007908	423	8	203	70.38%	0
34023007909	8	33	12	6.71%	1
34023007910	19	10	43	39.60%	3
34023007911	68	51	47	5.18%	2
34023007912	54	25	282	18.18%	4
34023008001	145	0	31	30.27%	67
34023008101	41	0	11	33.66%	2
34023008102	87	0	51	31.16%	2
34023008103	21	0	0	24.29%	0
34023008202	86	65	45	12.83%	3
34023008204	68	0	0	44.38%	0
34023008205	17	0	0	47.97%	1
34023008206	21	0	0	55.56%	0
34023008207	16	0	0	38.37%	1
34023008208	204	83	240	11.41%	3

Middlesex County					
Tract	Spanish Speakers	Gujarati Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34023008209	0	15	114	27.05%	0
34023008300	416	0	37	43.01%	3
34023008403	29	35	99	13.03%	0
34023008404	39	73	66	29.07%	0
34023008405	0	78	56	11.22%	2
34023008406	0	38	47	15.61%	0
34023008501	0	86	198	25.55%	1
34023008502	58	150	111	10.09%	2
34023008503	260	141	180	16.08%	0
34023008504	309	133	38	26.62%	1
34023008601	90	9	89	8.64%	0
34023008602	9	46	368	19.16%	0
34023008604	45	47	303	26.60%	0
34023008605	14	30	138	34.98%	0
34023008606	46	0	74	31.17%	0
34023008700	14	56	46	14.71%	1
34023008800	98	0	310	31.62%	0
34023008900	173	260	26	49.56%	1
34023009000	125	7	82	32.61%	27
34023009100	204	0	0	38.31%	34
34023009200	117	0	0	23.53%	102
34023009300	785	0	133	71.26%	2
34023009400	314	8	256	37.21%	0

Monmouth County					
Tract	Spanish Speakers	Portuguese Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34025800100	0	0	17	33.89%	973
34025800200	22	0	0	34.01%	51
34025800400	7	0	0	26.39%	108
34025800500	16	25	0	20.38%	632
34025800601	66	0	0	27.67%	221
34025800602	34	0	0	16.20%	81
34025800701	0	18	71	13.00%	0
34025800702	22	0	9	22.47%	16
34025800800	29	0	13	20.48%	2
34025800900	64	0	20	19.06%	5

Monmouth County					
Tract	Spanish Speakers	Portuguese Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34025801000	35	20	0	10.96%	0
34025801100	14	22	0	12.64%	1
34025801200	0	12	17	11.76%	3
34025801300	123	0	17	21.34%	3
34025801400	59	0	0	13.65%	2
34025801500	30	0	23	15.29%	1
34025801600	112	0	0	61.90%	520
34025801700	156	93	10	55.57%	833
34025801800	159	0	0	36.36%	1421
34025801900	255	0	0	33.71%	62
34025802000	443	0	0	52.32%	60
34025802100	60	0	0	19.18%	8
34025802200	20	0	0	20.82%	9
34025802300	42	12	39	27.37%	0
34025802400	98	0	41	13.37%	0
34025802500	102	116	18	38.29%	35
34025802600	28	52	10	27.68%	10
34025802700	136	0	57	22.62%	1
34025802800	47	0	49	16.49%	1
34025802900	13	18	0	9.51%	0
34025803000	130	53	0	22.88%	3
34025803100	138	13	42	38.46%	4
34025803201	60	0	212	23.34%	0
34025803202	9	0	39	11.98%	0
34025803300	0	0	228	17.07%	1
34025803400	1308	0	24	71.44%	27
34025803500	134	0	0	25.36%	0
34025803600	653	0	0	38.37%	5
34025803700	9	0	0	11.07%	9
34025803800	0	0	0	7.41%	286
34025803900	8	0	0	11.52%	117
34025804100	45	0	0	14.03%	689
34025804200	16	0	81	7.69%	190
34025804500	153	18	0	18.28%	2
34025804600	11	0	30	6.12%	0
34025804700	0	0	0	55.56%	0
34025804800	115	13	39	30.48%	0
34025805001	226	79	33	46.15%	0

Monmouth County					
Tract	Spanish Speakers	Portuguese Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34025805100	88	0	24	27.59%	1
34025805300	0	54	123	22.70%	502
34025805400	219	0	18	43.63%	701
34025805500	374	456	0	60.22%	327
34025805600	231	74	0	83.04%	61
34025805700	1496	547	0	48.19%	9
34025805800	595	213	0	73.22%	9
34025805900	955	922	29	57.89%	0
34025806000	272	537	0	42.51%	1
34025806100	99	0	20	46.33%	8
34025806201	37	0	29	27.62%	7
34025806202	86	110	0	19.20%	2
34025806300	11	0	0	34.02%	5
34025806400	0	0	0	19.77%	1
34025806501	401	0	0	47.96%	0
34025806502	132	58	39	41.30%	0
34025806503	2	0	0	6.04%	1
34025806504	85	48	120	42.72%	0
34025806600	24	0	0	23.57%	6
34025807003	923	0	0	80.87%	2
34025807004	947	0	0	79.51%	96
34025807100	44	0	0	55.02%	8
34025807200	213	12	0	75.05%	3
34025807300	310	0	0	79.13%	6
34025807400	7	0	0	55.40%	57
34025807500	116	0	0	61.76%	9
34025807600	0	0	0	77.00%	7
34025807700	154	0	0	37.40%	4
34025807800	122	9	0	26.85%	4
34025807900	25	0	10	23.00%	2
34025808001	0	0	0	21.47%	242
34025808002	26	0	0	32.30%	0
34025808100	153	0	0	37.23%	44
34025808200	416	0	53	39.34%	74
34025808300	144	0	0	23.57%	162
34025808401	147	0	0	43.64%	383
34025808402	312	31	0	49.70%	301
34025808500	58	0	15	27.13%	11

Monmouth County					
Tract	Spanish Speakers	Portuguese Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34025808600	0	0	0	24.13%	0
34025808701	17	0	36	14.17%	0
34025808702	0	0	3	12.88%	1
34025808800	47	0	0	21.56%	4
34025808900	64	0	0	24.53%	12
34025809000	106	0	0	32.04%	87
34025809100	15	0	0	14.40%	71
34025809200	1	0	8	17.69%	28
34025809301	18	0	0	20.45%	32
34025809302	29	16	0	24.91%	873
34025809400	28	0	0	22.00%	147
34025809501	55	0	95	13.18%	0
34025809502	28	0	302	14.85%	2
34025809600	8	0	64	7.05%	2
34025809701	25	0	198	9.54%	0
34025809703	0	0	60	19.80%	2
34025809704	29	0	137	8.88%	0
34025809901	0	0	61	7.28%	2
34025809902	40	0	21	10.02%	1
34025809903	0	0	0	100.00%	0
34025810001	173	0	55	18.12%	0
34025810002	35	0	0	61.75%	2
34025810003	20	0	0	13.99%	1
34025810004	7	0	6	13.61%	1
34025810101	47	27	0	7.33%	2
34025810102	309	0	27	20.33%	0
34025810200	408	51	184	14.31%	2
34025810300	13	25	0	32.15%	1
34025810401	302	0	16	15.09%	0
34025810402	22	0	0	14.06%	1
34025810501	150	0	57	17.34%	1
34025810502	220	0	152	19.28%	2
34025810503	62	0	0	25.63%	0
34025810600	25	117	56	27.77%	1
34025810700	495	0	0	29.73%	0
34025810800	726	0	147	74.39%	0
34025810900	718	0	0	39.41%	2
34025811000	1074	0	73	57.40%	2

Monmouth County					
Tract	Spanish Speakers	Portuguese Speakers	Chinese Speakers	LMI Percentage	Units with Major or Severe Damage
34025811101	77	0	23	34.04%	2
34025811102	121	0	0	19.06%	2
34025811200	305	0	0	31.65%	1
34025811301	125	0	42	37.92%	0
34025811303	10	15	26	16.52%	0
34025811304	93	0	48	22.92%	0
34025811401	70	0	244	13.16%	0
34025811402	149	0	0	15.61%	0
34025811501	51	0	0	17.16%	1
34025811502	49	0	0	17.79%	0
34025811600	0	0	0	36.57%	0
34025811900	14	0	68	12.16%	1
34025812000	0	0	0	14.75%	0
34025812100	36	0	6	32.99%	736
34025812200	264	29	38	40.13%	6
34025812300	64	0	10	29.51%	4
34025812400	62	0	0	23.09%	25
34025812501	22	60	0	12.59%	1
34025812502	31	0	20	16.09%	1
34025990000	0	0	0	0.00%	0

Ocean County					
Tract	Spanish Speakers	Italian Speakers	Polish Speakers	LMI Percentage	Units with Major or Severe Damage
34029710100	75	0	0	41.14%	977
34029711100	67	0	0	32.99%	22
34029711200	10	22	0	19.61%	14
34029711300	0	11	0	37.29%	11
34029711400	46	0	0	22.62%	830
34029712000	3	0	0	18.46%	489
34029713000	70	0	0	37.87%	2
34029713100	125	0	0	24.12%	54
34029713201	17	0	14	18.59%	6
34029713202	69	11	0	28.71%	0
34029713203	24	41	0	43.44%	1
34029713300	17	55	0	45.11%	0
34029713401	139	0	0	32.53%	2

Ocean County					
Tract	Spanish Speakers	Italian Speakers	Polish Speakers	LMI Percentage	Units with Major or Severe Damage
34029713402	61	3	0	50.36%	1
34029713500	55	0	0	32.45%	13
34029713600	23	15	17	23.08%	20
34029713700	13	0	0	13.26%	366
34029713800	0	19	0	19.09%	298
34029713900	180	13	0	50.39%	65
34029714000	81	46	0	28.32%	1
34029714100	0	16	20	40.77%	190
34029714200	0	0	16	32.46%	697
34029714300	28	0	30	18.21%	905
34029714400	0	0	0	17.45%	271
34029715000	1226	0	30	64.10%	0
34029715200	1740	0	0	76.85%	0
34029715301	743	0	81	72.46%	0
34029715302	254	0	0	97.33%	0
34029715401	56	0	0	50.84%	0
34029715402	83	0	71	80.47%	0
34029715500	404	30	24	62.21%	1
34029715600	971	0	16	68.62%	2
34029715700	524	21	0	61.04%	0
34029715800	231	0	0	61.08%	0
34029715901	248	0	18	29.74%	0
34029715902	277	0	0	66.81%	0
34029716000	37	0	14	54.13%	0
34029717001	24	8	0	21.02%	1
34029717002	51	6	0	28.03%	0
34029717101	103	91	0	14.91%	0
34029717102	13	47	0	23.47%	0
34029717200	302	8	0	17.35%	2
34029717300	0	19	0	15.53%	0
34029717400	110	0	11	35.15%	1
34029717501	58	60	29	30.91%	1
34029717502	202	35	0	23.82%	1
34029718000	140	0	0	27.46%	3
34029720001	0	0	0	42.15%	0
34029720101	0	16	0	77.61%	0
34029720102	30	0	0	71.41%	0

Ocean County					
Tract	Spanish Speakers	Italian Speakers	Polish Speakers	LMI Percentage	Units with Major or Severe Damage
34029720103	19	0	0	64.92%	0
34029720202	69	40	0	63.49%	0
34029720203	12	19	55	38.90%	0
34029720204	79	16	19	31.32%	1
34029720205	0	44	0	48.18%	1
34029720206	8	19	0	41.07%	0
34029721000	112	0	7	46.34%	1
34029722001	90	15	0	32.48%	0
34029722002	112	3	0	35.50%	3
34029722100	9	12	47	25.08%	0
34029722200	38	0	0	63.16%	1
34029722300	41	7	0	14.14%	1
34029722401	186	29	29	29.70%	938
34029722402	0	11	0	20.05%	977
34029722500	26	0	0	35.08%	628
34029722600	9	14	0	26.33%	287
34029722701	20	9	25	17.26%	2
34029722702	16	7	0	23.34%	1
34029722800	497	0	10	44.30%	2
34029722900	106	0	54	30.87%	1
34029723000	72	0	10	31.81%	0
34029723100	30	20	0	30.97%	6
34029723200	83	0	0	18.48%	4
34029723300	374	21	57	35.24%	140
34029723400	51	28	0	28.92%	1002
34029723500	53	0	0	46.44%	349
34029723600	20	0	8	36.58%	122
34029724000	133	0	0	52.43%	14
34029725001	104	0	8	29.39%	0
34029725002	26	21	22	24.27%	3
34029725100	16	0	4	50.91%	13
34029726000	10	0	0	26.71%	30
34029727001	0	0	8	34.04%	826
34029727002	0	0	11	29.37%	838
34029728000	306	64	0	58.42%	1829
34029729000	0	0	0	35.20%	390
34029730000	9	0	0	24.12%	9

Ocean County					
Tract	Spanish Speakers	Italian Speakers	Polish Speakers	LMI Percentage	Units with Major or Severe Damage
34029731001	80	35	0	21.87%	403
34029731002	0	0	0	26.93%	474
34029731101	28	22	0	30.80%	77
34029731102	43	10	0	33.55%	2
34029731103	26	0	0	33.25%	2
34029731201	11	40	27	68.40%	0
34029731202	52	25	0	68.96%	0
34029731203	59	9	0	66.38%	0
34029731204	0	15	42	67.31%	0
34029731205	55	38	22	59.42%	0
34029731206	2	8	0	74.61%	3
34029732001	10	0	14	23.23%	0
34029732002	305	12	0	34.37%	4
34029732101	0	0	0	25.77%	309
34029732103	0	0	0	33.96%	242
34029732104	64	0	0	28.73%	298
34029733000	158	0	0	30.34%	325
34029734001	12	14	27	35.95%	0
34029734002	47	23	0	28.86%	97
34029734003	261	5	0	44.60%	2
34029735001	50	11	0	31.99%	0
34029735002	58	12	61	24.10%	0
34029735101	31	15	0	39.63%	0
34029735103	14	22	0	31.96%	1614
34029735104	91	32	0	33.48%	75
34029736001	11	24	0	37.50%	24
34029736002	21	4	0	40.96%	86
34029736101	31	0	0	39.40%	89
34029736102	29	30	0	44.91%	230
34029736105	0	14	22	47.72%	1632
34029737000	56	9	0	47.72%	392
34029738001	6	6	5	24.35%	839
34029738002	17	0	0	35.95%	512
34029738100	17	0	0	23.60%	177
34029739000	54	5	0	32.63%	673
34029739100	0	0	25	71.00%	0
34029980000	0	0	0	0.00%	0

Ocean County					
Tract	Spanish Speakers	Italian Speakers	Polish Speakers	LMI Percentage	Units with Major or Severe Damage
34029980100	0	0	0	0.00%	1
34029990000	0	0	0	0.00%	0

Union County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34039030200	871	0	25	84.51%	5
34039030400	1487	7	93	60.11%	2
34039030500	1946	0	128	57.33%	62
34039030600	735	0	105	75.43%	18
34039030701	347	0	353	62.54%	1
34039030702	3935	56	377	51.47%	2
34039030802	1111	0	158	70.00%	6
34039030900	2290	0	122	50.27%	30
34039031000	2371	0	0	84.42%	2
34039031100	2063	16	30	63.42%	4
34039031200	1509	0	285	52.79%	0
34039031300	1652	155	768	52.06%	1
34039031400	1145	690	246	60.16%	5
34039031500	1182	99	596	46.97%	4
34039031601	1162	103	15	70.60%	1
34039031602	1911	216	329	52.05%	1
34039031700	1128	456	83	66.58%	2
34039031801	1761	13	21	51.93%	1
34039031802	1132	0	82	71.45%	0
34039031903	2114	5	78	69.56%	5
34039031904	1316	346	23	83.52%	0
34039032001	3036	40	186	69.74%	3
34039032002	888	82	47	57.50%	1
34039032100	603	118	189	24.29%	5
34039032200	160	227	0	34.98%	5
34039032300	196	14	26	47.95%	1
34039032400	873	75	618	48.59%	6
34039032500	587	96	191	31.64%	1
34039032600	126	76	89	36.70%	0
34039032700	366	136	417	24.98%	4
34039032800	244	56	157	43.05%	9
34039032901	288	88	167	27.98%	0
34039032902	310	13	262	23.78%	1

Union County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34039033000	462	0	51	39.71%	1
34039033100	260	126	181	23.50%	1
34039033200	312	0	210	28.70%	3
34039033300	98	62	92	23.10%	0
34039033400	148	0	106	10.33%	1
34039033500	311	6	112	26.01%	0
34039033600	513	35	13	29.77%	3
34039033700	448	0	41	28.44%	2
34039033800	559	42	0	37.42%	2
34039033900	342	7	24	54.94%	0
34039034000	1421	96	70	43.99%	6
34039034100	381	159	18	40.46%	3
34039034200	321	141	25	28.47%	3
34039034300	175	92	19	27.63%	5
34039034400	319	237	7	50.99%	0
34039034500	927	0	82	47.45%	1
34039034600	190	226	58	52.47%	4
34039034700	187	47	133	46.67%	1
34039034800	308	67	51	23.27%	2
34039034900	345	0	169	35.50%	3
34039035000	214	0	42	25.56%	2
34039035100	534	214	30	49.24%	0
34039035200	503	35	63	54.27%	36
34039035300	325	24	85	51.86%	14
34039035400	226	16	0	41.09%	129
34039035500	702	0	102	43.42%	11
34039035600	115	0	111	20.68%	1
34039035700	482	122	33	33.55%	3
34039035800	298	0	0	54.02%	39
34039035900	390	0	0	51.11%	17
34039036000	363	0	0	35.53%	128
34039036100	0	0	0	43.06%	0
34039036200	170	0	130	27.35%	0
34039036301	62	0	102	24.24%	1
34039036302	35	0	44	22.27%	1
34039036400	60	0	0	6.42%	1
34039036500	42	0	10	13.44%	0
34039036600	302	0	10	15.75%	1
34039036700	0	0	15	17.03%	0
34039036800	42	0	0	10.98%	1

Union County					
Tract	Spanish Speakers	French-Creole Speakers	Portuguese Speakers	LMI Percentage	Units with Major or Severe Damage
34039036900	45	0	0	22.25%	0
34039037000	6	0	0	10.78%	1
34039037100	45	0	0	9.20%	0
34039037200	34	0	0	22.06%	0
34039037300	49	0	0	13.21%	1
34039037400	67	0	79	16.61%	0
34039037500	167	0	0	23.40%	1
34039037601	133	0	19	17.64%	1
34039037602	97	0	20	26.51%	1
34039037700	150	0	26	14.39%	0
34039037800	376	0	0	27.12%	0
34039037900	162	0	23	6.37%	2
34039038000	873	0	35	36.45%	0
34039038101	0	0	0	11.03%	1
34039038102	96	0	124	19.87%	1
34039038201	25	0	0	11.90%	1
34039038202	135	0	0	12.50%	0
34039038300	50	28	39	12.83%	6
34039038400	199	0	0	22.82%	3
34039038500	26	0	14	13.35%	2
34039038601	86	0	0	17.16%	2
34039038602	7	0	0	7.55%	1
34039038700	55	0	0	8.49%	1
34039038800	531	11	0	59.29%	3
34039038900	1096	0	0	62.90%	1
34039039000	1873	0	0	55.92%	0
34039039100	29	7	0	20.98%	2
34039039200	1211	0	0	50.25%	1
34039039300	2753	0	0	85.77%	0
34039039400	1366	0	0	49.33%	0
34039039500	2388	0	0	56.38%	0
34039039600	362	0	0	38.69%	2
34039039700	394	0	0	27.64%	2
34039039800	1228	0	173	67.72%	4
34039039900	523	11	5	88.83%	0

Attachment 3: Further Explanation of Cumulative Percentage Map Methodology

Representing the cumulative percentage of LEP individuals in each county by census tract allows DCA to begin to identify where the greatest number of LEP individuals are located in each county. This will help DCA to better and more efficiently plan outreach efforts.

In order to identify where LEP populations reside within each county, Census tracts were sorted by language from least number of speakers to greatest number of speakers. Those tracts with zero speakers are highlighted in grey on the maps.

In order to identify where the greatest number of LEP individuals live within a county, the census tracts were organized in order from least number of LEP individuals of a particular language to most and the cumulative percentages calculated (this was done separately for each language). Based on the cumulative percent calculation, tracts were divided into 5 groups:

- Tracts with no speakers;
- Tracts with the fewest speakers (i.e. those with a cumulative percent >0-25%)
- Tracts with the 2nd fewest speakers (i.e. cumulative percent >25-50%)
- Tracts with the 3rd fewest speakers (i.e. cumulative percent >50-75%)
- Tracts with the most speakers (i.e. cumulative percent >75%)

There are more tracts in the lowest quartile group (>0-25%) than there are in any other group, because each tract in that group has fewer speakers than the tracts in the subsequent groups. Conversely, there are fewer tracts in the highest quartile group, because each tract in that group has more speakers than any of the preceding groups.

Appendix 6: I Speak Card

<input type="checkbox"/> ضع علامة في هذا المربع إذا كنت تقرأ أو تتحدث العربية.	Arabic
<input type="checkbox"/> Խնդրում ենք նշում կատարել այս քառակուսում, եթե խոսում կամ կարդում եք հայերեն:	Armenian
<input type="checkbox"/> 如果你能读中文或讲中文，请选择此框。	Simplified Chinese
<input type="checkbox"/> 如果你能讀中文或講中文，請選擇此框。	Traditional Chinese
<input type="checkbox"/> Označite ovaj kvadratić ako čitate ili govorite hrvatski jezik.	Croatian
<input type="checkbox"/> Mark this box if you read or speak English.	English
<input type="checkbox"/> Cocher ici si vous lisez ou parlez le français.	French
<input type="checkbox"/> Make kazyè sa a si ou li oswa ou pale kreyòl ayisyen.	French Creole (Haitian Creole)
<input type="checkbox"/> Σημειώστε αυτό το πλαίσιο αν διαβάζετε ή μιλάτε Ελληνικά.	Greek
<input type="checkbox"/> તમે વાંચી અથવા ઈંગલિશ વાત જો આ બોક્સ માર્ક.	Gujarati
<input type="checkbox"/> अगर आप हिन्दी बोलते या पढ़ सकते हैं तो इस बक्स पर चिह्न लगाएँ।	Hindi

<input type="checkbox"/> Marchi questa casella se legge o parla italiano.	Italian
<input type="checkbox"/> 日本語を読んだり、話せる場合はここに印を付けてください。	Japanese
<input type="checkbox"/> 한국어를 읽거나 말할 수 있으면 이 칸에 표시하십시오.	Korean
<input type="checkbox"/> Prosimy o zaznaczenie tego kwadratu, jeżeli posługuje się Pan/Pani językiem polskim.	Polish
<input type="checkbox"/> Assinale este quadrado se você lê ou fala português.	Portuguese
<input type="checkbox"/> Пометьте этот квадратик, если вы читаете или говорите по-русски.	Russian
<input type="checkbox"/> Обележите овај квадратич уколико читате или говорите српски језик.	Serbian
<input type="checkbox"/> Marque esta casilla si lee o habla español.	Spanish
<input type="checkbox"/> Markahan itong kuwadrado kung kayo ay marunong magbasa o magsalita ng Tagalog.	Tagalog
<input type="checkbox"/> اگر آپ اردو پڑھتے یا بولتے ہیں تو اس خانے میں نشان لگائیں۔	Urdu
<input type="checkbox"/> Xin đánh dấu vào ô này nếu quý vị biết đọc và nói được Việt Ngữ.	Vietnamese

Appendix 7: Language Disclaimer

Still Need Assistance to Recover from Sandy?

Housing assistance may
be available for you.



rebuilding a lasting foundation



Visit www.renewjerseystronger.org to learn
more about Sandy Recovery Assistance.

Free Housing Counseling is available.

Call 1-855-SANDYHM (726-3946)

Hearing Impaired Users Text Telephone Service
(TTY/TDD) 609-984-7300 or 1-800-286-6613

Español 中文:繁體版 Việt-ngữ 한국어 Tagalog
Português العربية Kreyòl ગુજરાતી Italiano Polski
www.renewjerseystronger.org