

State housing network helps groups focus on foreclosures

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VINELAND — Affordable housing agencies, public and private, are spending increasing amounts of time and money on a rising pile of home mortgage defaults.

The crisis is doubly unwelcome because it's a drain on efforts to put more low-income people into affordable housing, whether rentals or owner-occupied homes.

Those observations were part of discussions Wednesday in a three-city tour in Cumberland County the Housing & Community Development Network of New Jersey organized with area housing agencies.

"There is a crisis in a lot of communities," said Diane Sterner, executive director of the network. "In this area, it's pretty bad."

Donna Turner, executive director of Affordable Homes of Millville Ecu-menical Inc., said her group counseled 1,441 families over the just closed 2008-09 fiscal year, of which 1,006 were in the



Housing officials tour the Tarklin Acres apartment complex in Vineland.

foreclosure process. She said about one-quarter of those families were in Cumberland.

The situation isn't getting better, Turner said.

"We're seeing over 300 families actively now," she said.

Turner said the bulk of people aren't those who made bad calls in what

they bought. Most are victims of layoffs or drastic drops in their home values.

Sterner said her group, a lobbying organization for housing agencies, is attacking the foreclosure crisis from two directions.

Besides expansion of financial counseling efforts to homeowners, the

organization is helping community groups buy foreclosed properties and resell them.

Wednesday's tour kicked off at the Vineland Housing Authority's Tarklin Acres complex on West Chestnut Avenue. Other stops included the Co-hansey Hope VI housing project in Bridgeton and



Ivy Evans of the Millville Housing Authority shows a new home on the 300 block of Howard Street during a bus tour in Millville on Wednesday.

Millville Housing Authority homes on Howard Street.

One speaker, Triad Associates President Jerry Velazquez, said there is an unfortunate perception elsewhere in New Jersey that Cumberland County doesn't have an affordable housing problem.

"I think that's compounded by the fact that, when you read nationally about what communities are affordable, Cumberland County comes up on a regular basis as an affordable community to live," Velazquez said. "In the market world, that's true. But in our world, when people are earning basic salaries, \$7 to \$10 an hour, that \$7 to \$10 an hour doesn't go far with respect to affordability."

Triad, a government consulting firm, is under

contract to administer federally funded Neighborhood Stabilization Program grants in Cumberland, Atlantic and Cape May counties. The stabilization grants are used to buy housing, fix it and sell it as affordable housing.

Velazquez said 465 people applied to a lottery that will pick who gets to buy just 56 houses. "We've also applied to NSP II for money for Cumberland County and we have applied for \$16 million," he said.

Jacqueline Jones, executive director of the Vineland Housing Authority, said she returned from a conference in Washington, D.C., this week with an understanding her agency's federal operating subsidy would be going up this year after years of shortfalls.

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