



Warren County Rental Housing Profile

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New Jersey State of Affordable Rental Housing

The New Jersey State of Affordable Rental Housing (NJSOARH) project is exploring the landscape of affordable rental housing in New Jersey. The project has two main areas of focus. First, the team is assembling information about existing government supported affordable rental housing. Second, the team is exploring the processes that shape housing insecurity.

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We Enthusiastically Thank...

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Executive Summary

Growth in the Number and Share of Renters

Warren County experienced a net increase of 1,957 renter households since 2000. The share of households that rent increased from 27% to 29% of all households during this period after dipping to 25% in 2010, but remained below the statewide rentership figure of 39%. One in four renter households resides in Phillipsburg, the county's largest municipality. Many of Warren County's municipalities have small populations and small numbers of renter households. Seventeen of the county's 22 municipalities have fewer than 500 renter households, and in 13 municipalities, renters comprise fewer than 20% of all households.

Older and Smaller Households

Warren County contains a large share of older residents. One in four renter householders is age 65 or older compared to 19% statewide. Warren County renter households also tend to be smaller when compared to New Jersey as a whole. Forty-five percent of renter households are single person households compared to 36% statewide, and just 15% are four or more person households compared to 21% statewide.

Rents Have Increased

Median gross rent in Warren County increased by over \$230 or 22% over the past decade. This increase occurred despite at least 10% of renter households receiving some form of federal assistance and therefore being subject to limited increases. This means that rent increases for market rate units during this period were likely higher.

Rent Burden is Pervasive

In Warren County, an estimated 44% of all renter households are cost burdened, meaning they spend more than 30% of income on rent. Twenty-two percent are severely cost burdened, meaning they devote more than 50% of income toward rent.

Most Low-Income Renters Are Cost Burdened

In Warren County, the majority of low-income renters are cost burdened, and low-income households are much more likely to live in housing that is unaffordable than their wealthier counterparts. Three-quarters (11,100 households) of low-income renter households with incomes less than 50% of the area median are rent burdened in the combined Warren, Hunterdon, and Sussex County area. Approximately 7,000, or half, of low-income households in the three-county area are severely rent burdened.

Half of Households with Assistance Receive Vouchers

Half of households with some form of federal housing assistance in Warren County receive a Tenant-Based Voucher. The Housing Choice Voucher program provides households with assistance to find and rent their own housing unit in the private market (which may include a unit in a Low-Income Housing Tax Credit property). Households usually pay 30% of their income towards rent and the voucher covers the remaining amount. Roughly 1,000 households in Warren County receive a Tenant-Based Voucher. Households often have difficulty finding a unit to rent with a voucher due to tight housing markets, shortages of moderately priced units, and discrimination.

Approximately 1,000 Units are Federally Assisted, and Need Outpaces Demand

There are approximately 1,000 project-based federally assisted rental units in Warren County. More than half of assisted units are located in Phillipsburg, and more than half are Public Housing. Twelve of Warren County's 22 municipalities have no federally assisted brick-and-mortar units. Need for affordable housing outpaces demand. Federal programs serve some of the county's most vulnerable renters including those with very low incomes, older adults, and people with disabilities. However, long wait lists and eligibility requirements mean that many households that need affordable housing do not receive assistance. Nationally, only one in four households eligible for federal housing assistance receives it.

Introduction

The New Jersey State of Affordable Rental Housing (NJSOARH) project is exploring the landscape of affordable rental housing in New Jersey. As part of this project, we are publishing county rental housing profiles that bring together data on rental housing and related information for the county and its municipalities. The aim of these reports is to serve as a resource to better understand the landscape of rental housing in the county, patterns and trends, and affordability challenges. This report is divided into seven sections:

- Section 1: Renter Households
- Section 2: Rental Housing Characteristics
- Section 3: Renter Characteristics
- Section 4: Rental Housing Costs and Affordability
- Section 5: Unhoused Persons and Homelessness Programs
- Section 6: The Landscape of Housing Assistance
- Section 7: Rent Control Ordinances



About Warren County

Warren County (population 109,632) is located in northwestern New Jersey bordering Pennsylvania. The Delaware River runs its entire western edge. Warren County is part of the Allentown-Bethlehem-Easton, PA-NJ metropolitan statistical area reflecting its proximity and economic connections to former industrial centers in eastern Pennsylvania. There are 22 municipalities in Warren County (three towns, two boroughs, and 17 townships), the largest of which is Phillipsburg located directly east across the Delaware River from Easton, PA followed by Hackettstown on the eastern edge of the county. Much of Warren County is undeveloped and rural in character. Portions of the Appalachian Mountains run through the county.

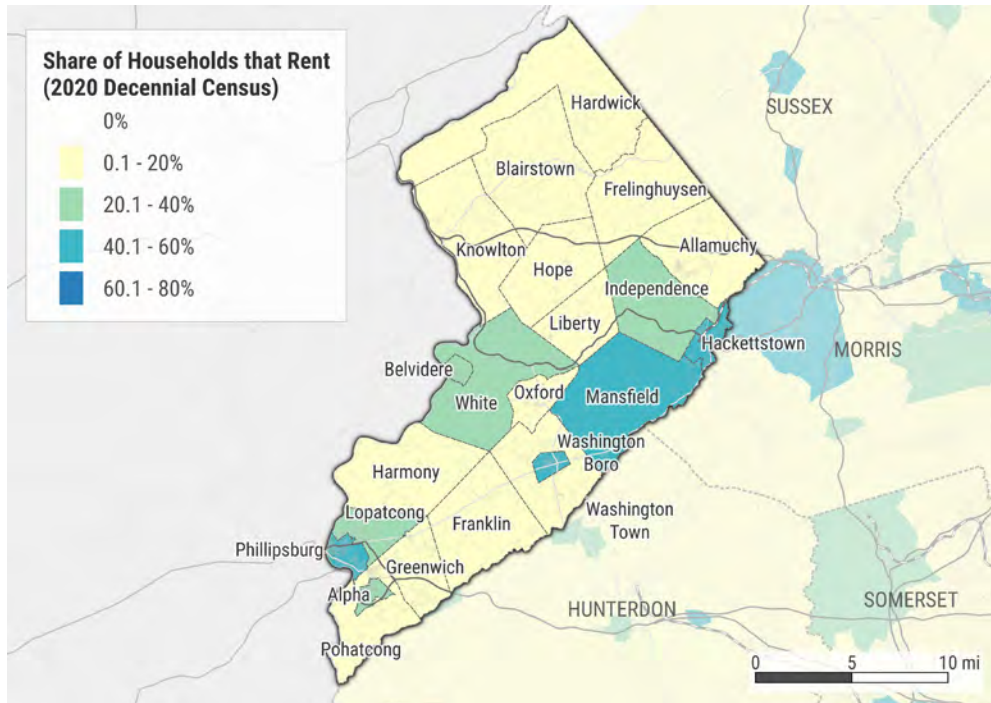


Section 1: Renter Households

Warren County experienced a net increase of 1,957 renter households from 2000 to 2020 (see Table 1). The largest number of renter households (3,015) live in Phillipsburg, which represents 24% of all renter households in the county. Phillipsburg is followed by Hackettstown at 1,685, Washington borough at 1,406, and Mansfield at 1,399. Warren County has many municipalities with small populations and small numbers and shares of renter households. Sixteen of the county’s 22 municipalities had fewer than 500 renter households in 2020. Mansfield township experienced the largest net increase in renter households from 2000 to 2020 at 750 followed by Lopatcong at 578 and Phillipsburg at 419. Hackettstown experienced a net loss of 458 renter households from 2000 to 2020. The share of households who rent in Warren County also increased slightly to 28.9% after dipping to 25.3% in 2010, but remained below the statewide figure of 39%. Phillipsburg

has the largest share of households who rent at 50% followed by Washington borough (46.8%), Hackettstown (44.7%) and Mansfield (44.6%). Thirteen municipalities have fewer than 20% of households that rent (see Fig 1.)

Fig. 1: Share of Households that Rent



Data Source: 2020 Census

Table 1: Number and Share of Renter Households Over Time

	2000		2010		2020	
	#	%	#	%	#	%
Allamuchy twp	253	15.0	246	12.6	405	17.2
Alpha boro	286	28.9	269	27.9	295	30.3
Belvidere town	361	33.2	345	32.7	372	36.1
Blairstown twp	303	14.9	258	12.1	272	12.9
Franklin twp	129	13.3	128	11.4	159	14.1
Frelinghuysen twp	84	11.6	70	9.2	90	11.5
Greenwich twp	111	7.8	134	7.4	145	8.1
Hackettstown town	2,143	51.8	1,478	41.3	1,685	44.7
Hardwick twp	50	10.0	46	8.0	54	9.3
Harmony twp	118	11.7	110	10.8	103	10.4
Hope twp	75	10.8	86	11.6	98	13.2
Independence twp	453	21.1	445	19.9	572	24.6
Knowlton twp	130	12.6	131	11.9	150	13.6
Liberty twp	108	11.0	127	12.1	117	11.4
Lopatcong twp	508	23.7	721	23.0	1,086	30.3
Mansfield twp	649	27.8	1,233	41.5	1,399	44.6
Oxford twp	140	15.8	135	14.2	151	15.6
Phillipsburg town	2,596	43.0	2,629	44.4	3,015	50.0
Pohatcong twp	179	13.3	181	13.8	218	16.6
Washington boro	1,313	48.2	1,119	42.7	1,406	46.8
Washington twp	222	10.6	224	9.4	256	10.6
White twp	340	20.4	375	17.7	460	21.2
County total	10,551	27.3	10,490	25.3	12,508	28.9

Data Source: 2000, 2010 and 2020 Census.

Section 2: Rental Housing Characteristics

Building Types

Warren County contains a mix of rental building types. An estimated 36% of rental units are single family (attached or detached) homes, which is higher than the statewide figure of 21%. A quarter of all rental units are in two to four unit buildings (compared to 30% statewide). Twenty-two percent are in five to 19 unit buildings (the same as the statewide figure); 5% are in 20 to 49 unit buildings (versus 10% statewide), and 10% are in 50 or more unit buildings (versus 17% statewide). One percent of rental units in Warren County are mobile homes.

Municipalities contain a mix of rental building types. In Phillipsburg, which contains the largest number of rental units, single family homes comprise roughly 40% of rentals, and a quarter are in two to four unit buildings. Two to four unit buildings comprise the largest share of rental units in Washington borough. Units in five to 19 unit buildings comprise over 30% of rental units in Hackettstown, Mansfield, and Lopatcong (see Fig. 2A & 2B).

Fig. 2A: Number of Rental Units by Units in Structure

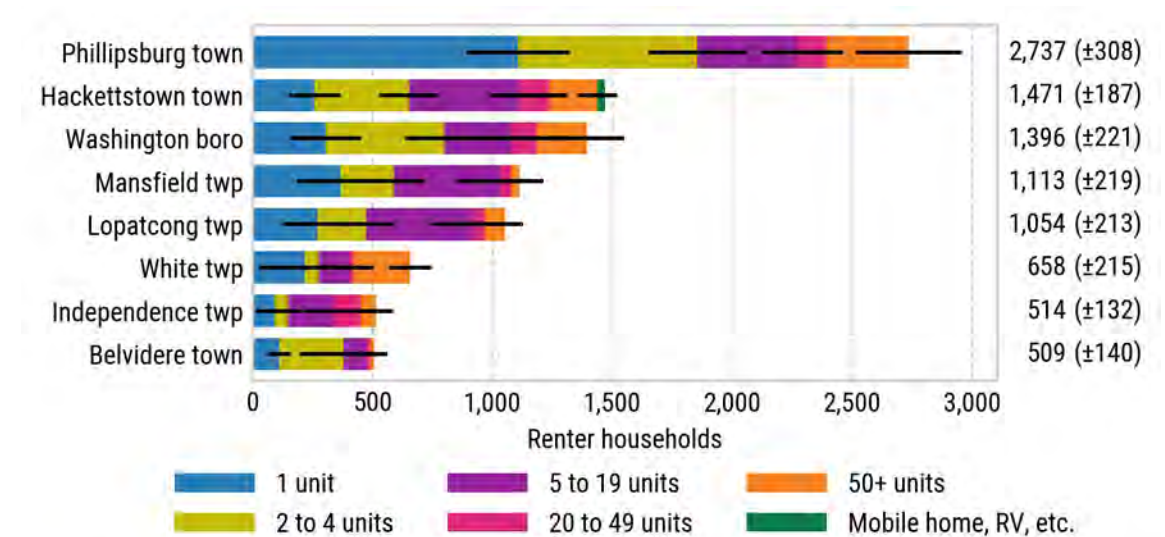
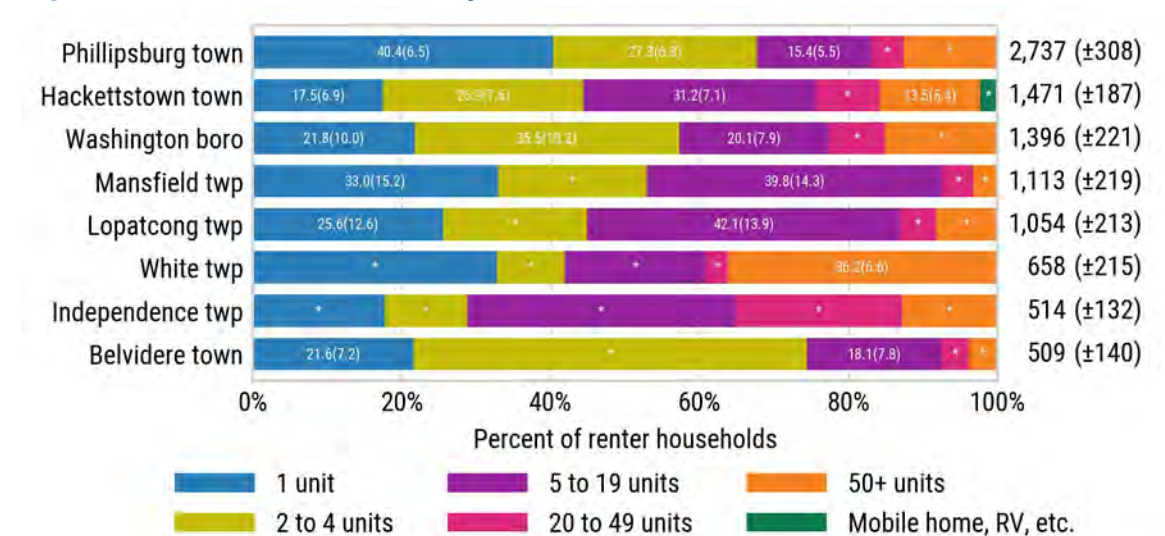


Fig. 2B: Share of Rental Units by Units in Structure



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

Section 2: Rental Housing Characteristics, continued

Age of Rental Housing Stock

Data on year of construction provides a timeline as to when each community was developed as well as insights into the quality and safety of the rental housing stock. Older housing units may have stood the test of time as a result of high-quality construction. But, they also may pose health and safety hazards such as lead paint, lead pipes, or asbestos and may be more costly and difficult to maintain.

In Warren County, a quarter of rental units were constructed prior to 1940. Large numbers of pre-1940 units are in Phillipsburg, Washington borough, Belvidere, and Hackettstown. The largest share of units in Phillipsburg and Washington boro were constructed from 1940 to 1959. The largest share of units in Hackettstown, Mansfield, and Independence were built between 1960 and 1979. Newer units constructed in 2000 or later are mostly located in Lopatcong, White township, and Hackettstown (see Fig. 3A & 3B).

Fig. 3A: Number of Rental Units by Year Built

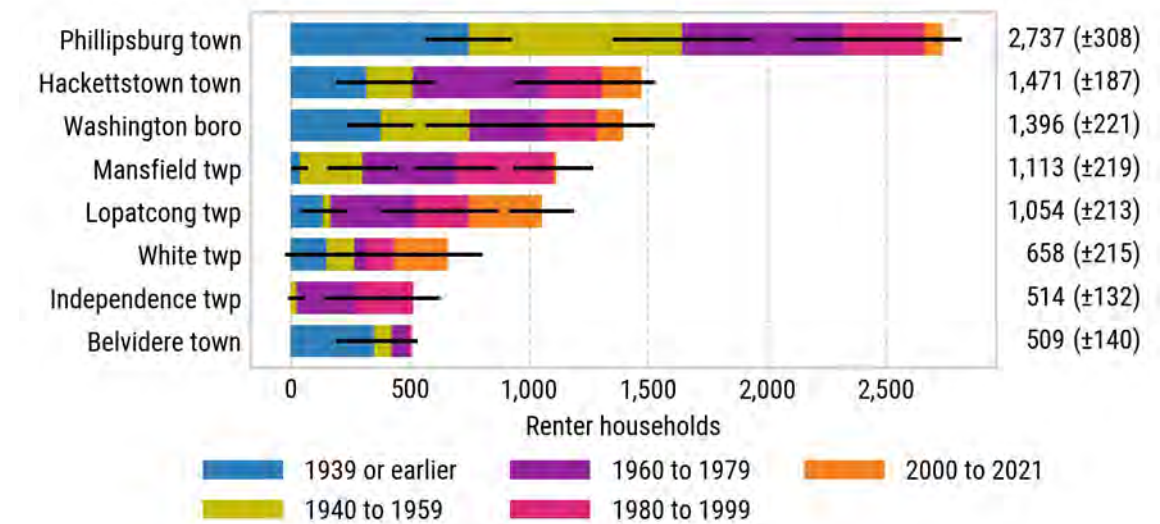
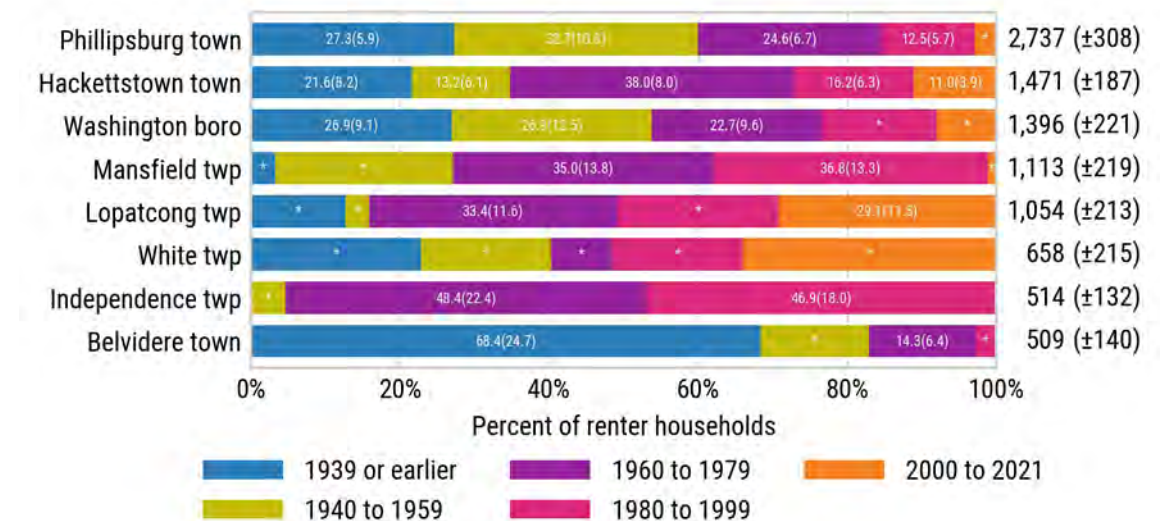


Fig. 3B: Share of Rental Units by Year Built



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

Section 2: Rental Housing Characteristics, continued

Rental Unit Size

Different household types have varying rental housing needs. Large families need affordable units with multiple bedrooms while persons living alone or older adults are more likely to need smaller, one-bedroom units.

Approximately 4% of rental units in Warren County are studio apartments. One bedroom units comprise 40% of the rental housing stock, which is a larger share than the statewide figure of 33%. Thirty percent of rentals are two bedrooms, and 26% are two or more bedrooms. Phillipsburg contains a mix of unit sizes and has the largest number and share of three or more bedroom units (40%). One bedroom units comprise more than half of rental units in Lopatcong, White, and Independence township. Large numbers of two bedroom units are in Phillipsburg, Washington borough, Lopatcong, and Hackettstown (see Fig. 4A & 4B).

Fig. 4A: Number of Rental Units by Number of Bedrooms

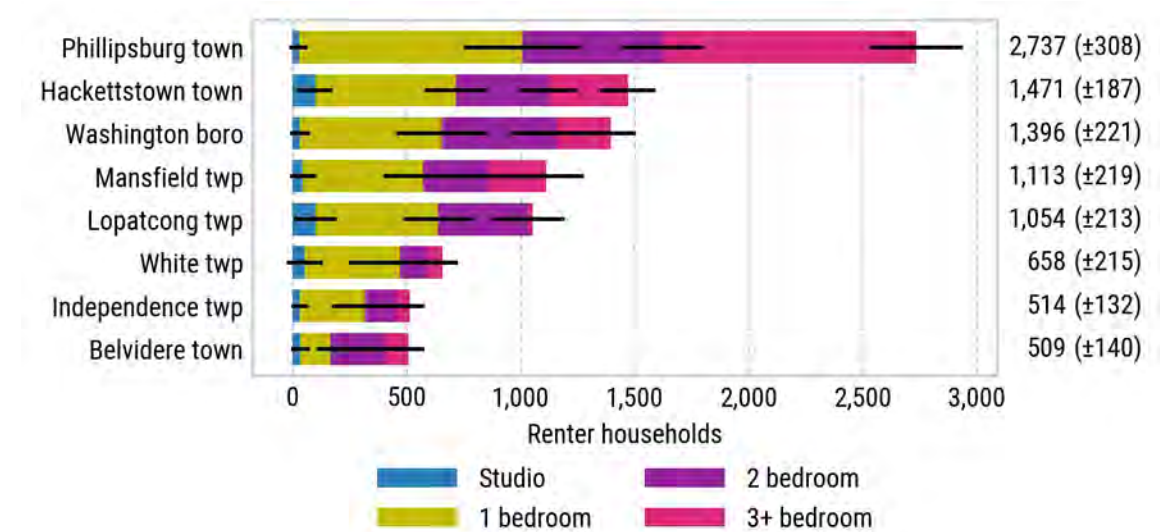
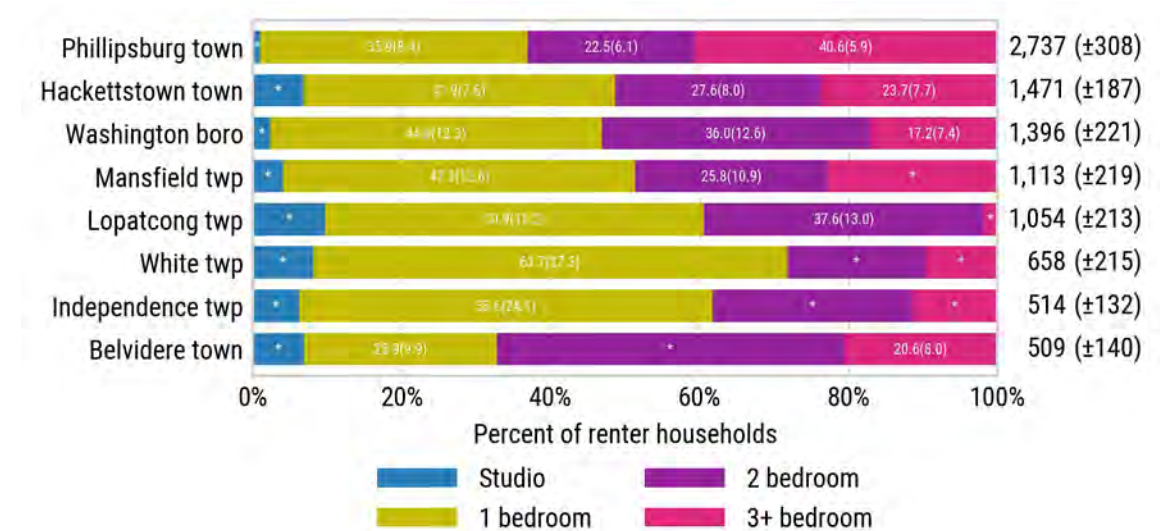


Fig. 4B: Share of Rental Units by Number of Bedrooms



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An "*" refers to imprecise estimates resulting from a small number of households.

Section 3: Renter Characteristics

Size of Renter Households

Understanding patterns in local household composition illuminates demand for certain types of rental units and whether the existing landscape of rental units is meeting that demand. Figure 5A contains the number of renter households by the size of the household, and Figure 5B contains the share of renter households by size.

In Warren County, 45% of renters are single person households, which is higher than the statewide figure of 36%. Twenty-eight percent are two person households, 11% are three person households, and 15% are four or more person households. Phillipsburg, which has the largest number of renter households in the county, contains a mix of small and large household sizes including the largest number of four or more person households (24% of all renter households). Figures for Hackettstown are similarly distributed. In Washington borough, Lopatcong, and White township, more than half of renter households are single person households (see Fig. 5A & 5B).

Fig. 5A: Number of Renter Households by Size

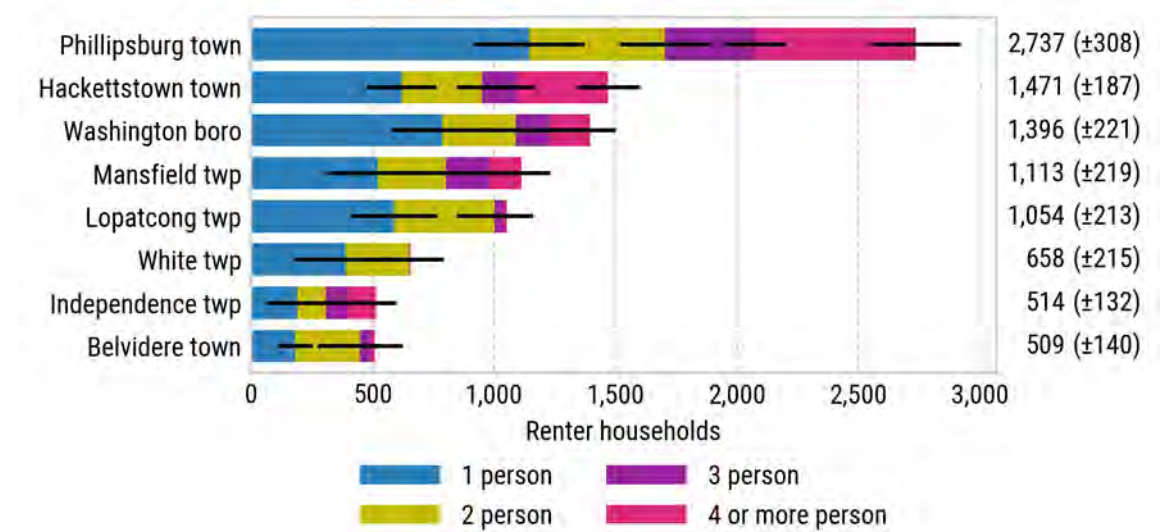
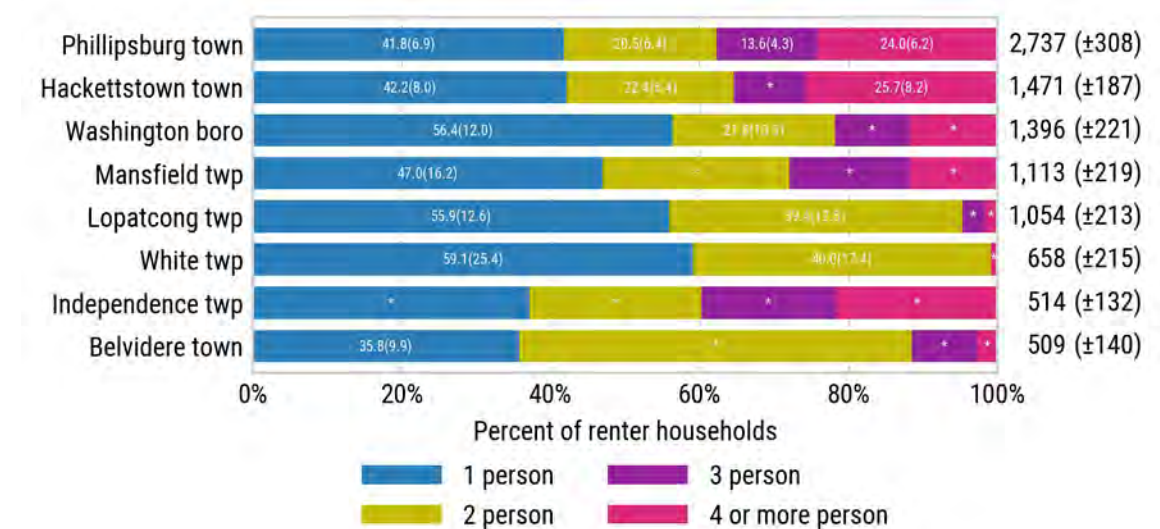


Fig. 5B: Share of Renter Households by Size



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

Section 3: Renter Characteristics, continued

Householder Race

Warren County’s residents are largely white, non-Hispanic/Latino, and the county’s renter demographics reflect this trend. The Census Bureau treats race and ethnicity as separate categories. Therefore, Figure 6 shows householder race for all ethnicities and Figure 7 on the following page contains information about householder ethnicity. In all Warren County municipalities, over 70% of all renter householders identify as white. In Phillipsburg, an estimated 11.5% of renter householders are Black. Small numbers of renter households and correspondingly large margins of errors (reflected with an “*” in Fig. 6B) make it difficult to produce estimates for other municipalities and demographic groups (see Fig. 6A & 6B).

Fig. 6A: Number of Renter Householders by Race

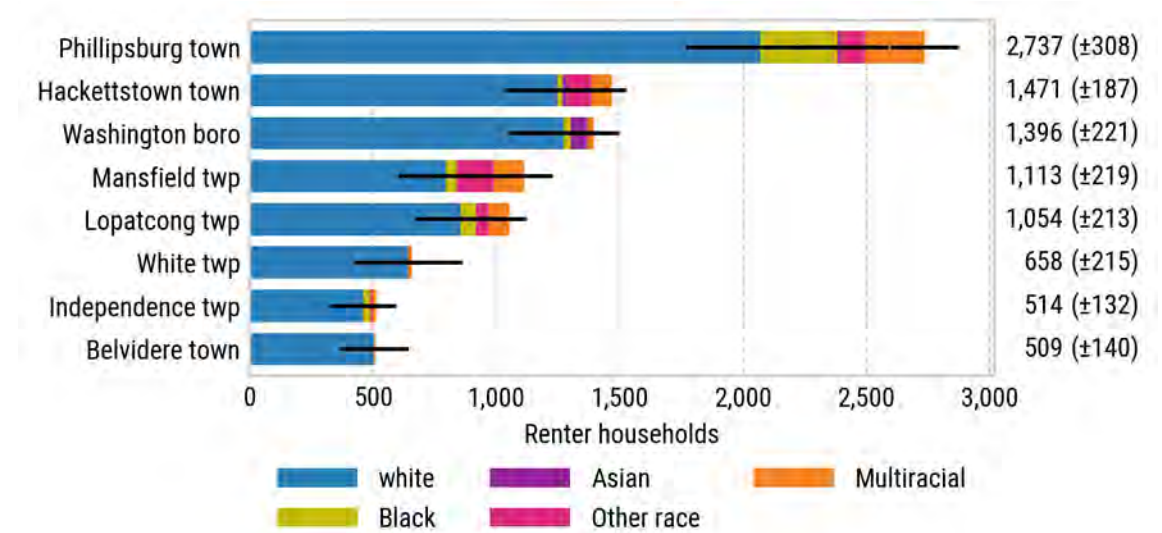
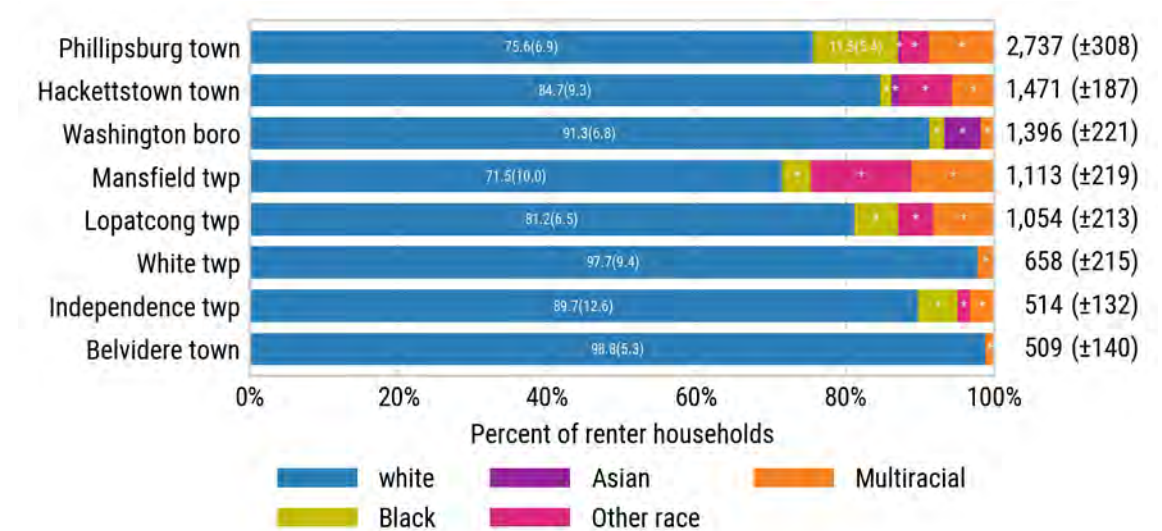


Fig. 6B: Share of Renter Householders by Race



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

Section 3: Renter Characteristics, continued

Householder Ethnicity

Seven percent of householders in Warren County identify as Hispanic/Latino, and 46% percent of Warren County Hispanic/Latino householders are renters. The largest estimated number and share of Hispanic/Latino renter householders is in Hackettstown at 28% followed by Mansfield at 21% and Phillipsburg at 13%. Small numbers of renter households and correspondingly large margins of errors (reflected with an “*” in Fig. 7B) make it difficult to produce estimates for other municipalities (see Fig. 7A & 7B).

Fig. 7A: Number of Renter Households by Ethnicity

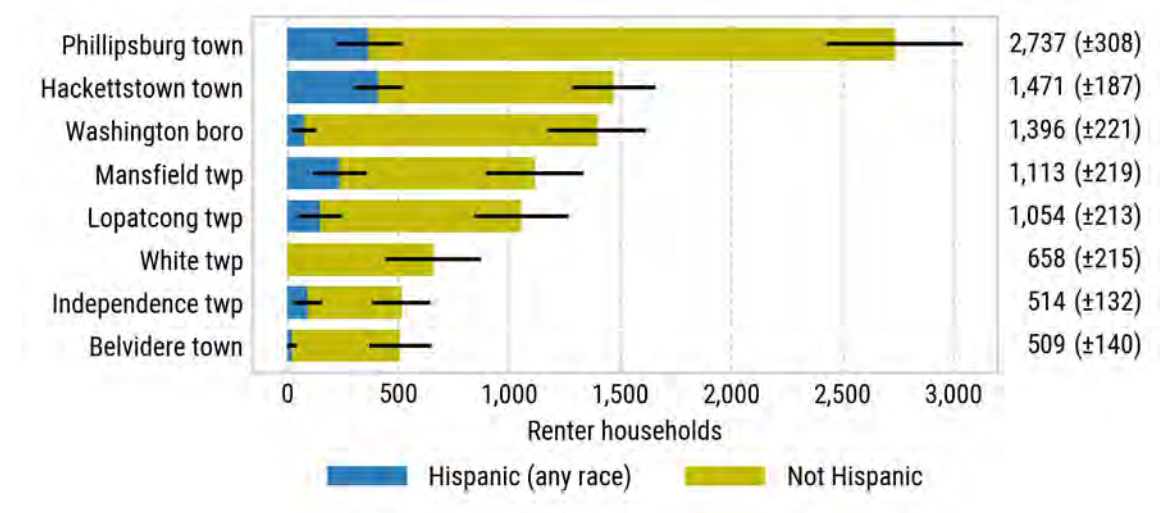
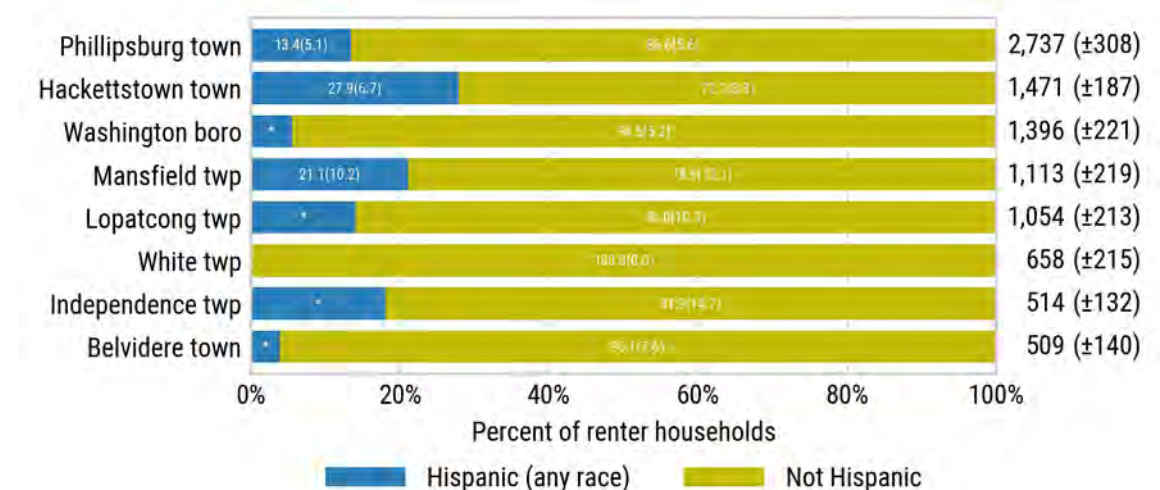


Fig. 7B: Share of Renter Households by Ethnicity



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

Section 3: Renter Characteristics, continued

Age of Householder

Renters of different age groups have varying housing needs. Older adults may require units that are physically accessible for people with mobility impairments as they age and housing in close proximity to services and amenities like grocery stores. Younger households might face affordability and other challenges.

Warren County contains a larger share of older renter householders compared to the rest of New Jersey. One in four renter householders is age 65 or older compared to 19% statewide. Phillipsburg, Warren County’s largest municipality, contains a mix of renter ages. Small counts and large margins of errors (reflected with an “*”) means estimates for municipalities with small populations and/or number of renters are difficult to make (see Fig. 8A & 8B).

Fig. 8A: Number of Renter Households by Age of Householder

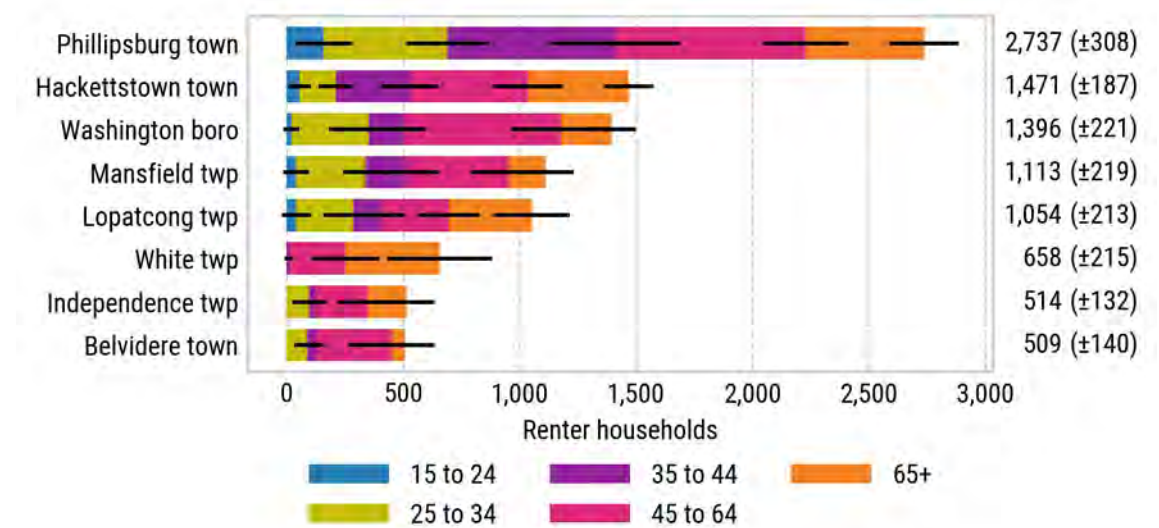
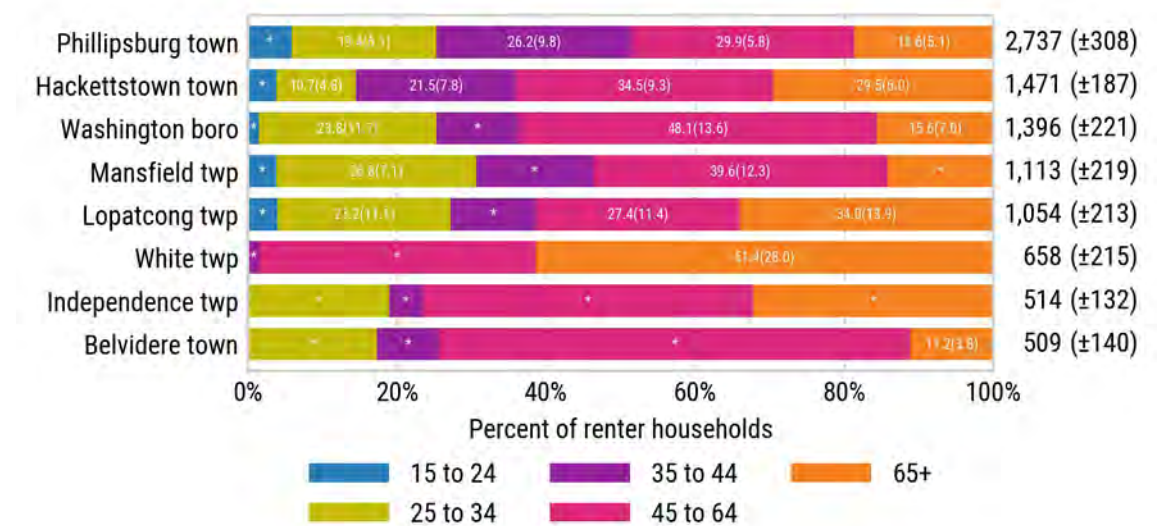


Fig 8B: Share of Renter Households by Age of Householder



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

Section 4: Rental Housing Costs and Affordability

Household Annual Income

Low-income households face significant challenges finding housing that is safe and affordable. Moderate and middle-income households can also face affordability challenges in communities with high rents and a scarcity of affordable units. However, devoting a large share of household income to housing is most challenging for low-income households who have less income left over for other household expenses such as food or healthcare. Understanding renter income distribution can help communities plan for future rental housing needs.

Figures 9A and 9B show the number and share of renter households in each municipality by household income. Incomes in Warren County are slightly lower than New Jersey as a whole (medians of \$85,000 versus \$90,000 in 2021 dollars). For renter households, median income is \$48,000 in Warren County compared to \$53,000 for New Jersey as a whole. One in five renter households has an income less than \$20,000 which is similar to the statewide figure, and 39% percent have incomes less than \$35,000. The largest number of renter households with incomes less than \$20,000 is in Phillipsburg followed by Lopatcong and Washington borough. The largest numbers of renter households with incomes at or above \$75,000 are in Phillipsburg and Hackettstown. As with other estimates, small numbers of renter households and corresponding high margins of error make estimates other municipalities difficult to calculate (see Fig. 9A & Fig 9B).

Fig. 9A: Number of Renter Households by Income

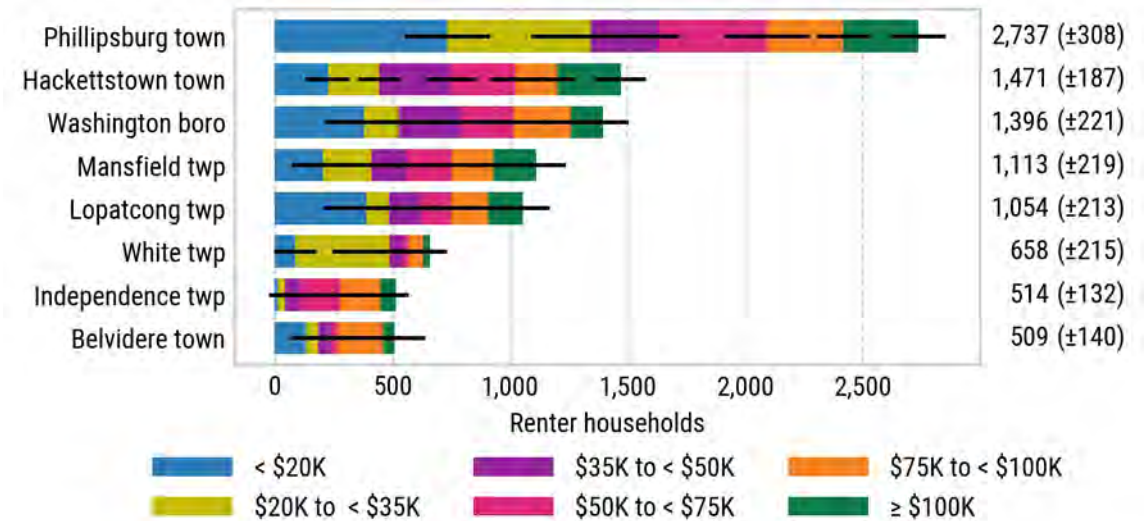
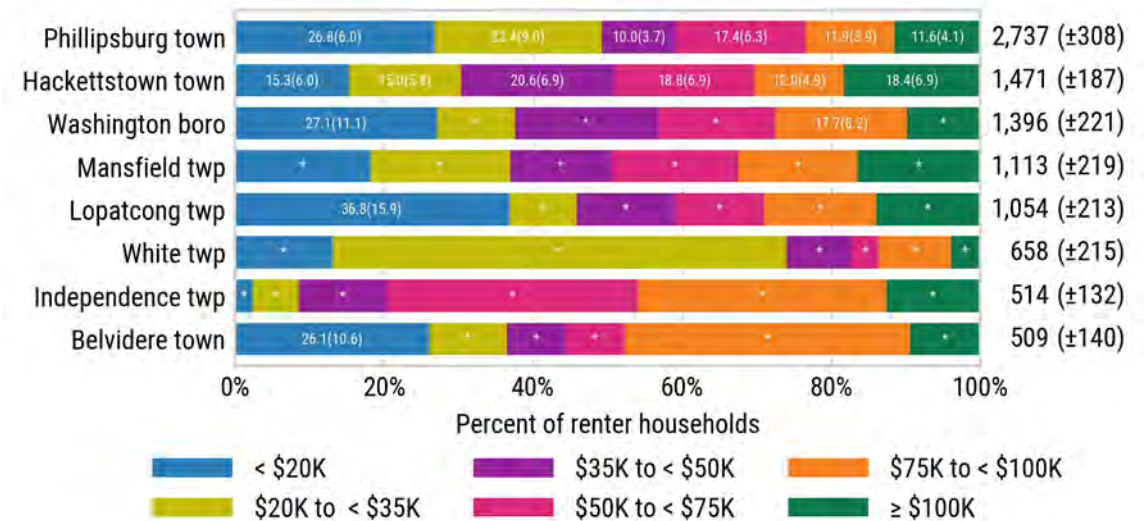


Fig. 9B: Share of Renter Households by Income



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

Section 4: Rental Housing Costs and Affordability, continued

Rental Costs

Median gross rent in Warren County is \$1,177 according to data from the 2021 Five-Year American Community Survey. This is lower than the New Jersey median of \$1,436. In Phillipsburg, a third of all units rent for less than \$800 per month, and an additional third rent for \$800 to \$1,200. In Hackettstown, roughly half of units rent for \$1,250 or greater. Two-thirds of units in Washington borough rent for \$800 to \$1,250. Few units in the county rent for over \$2,000 (see Fig. 10A & 10B).

Fig. 10A: Number of Rental Units by Gross Rent

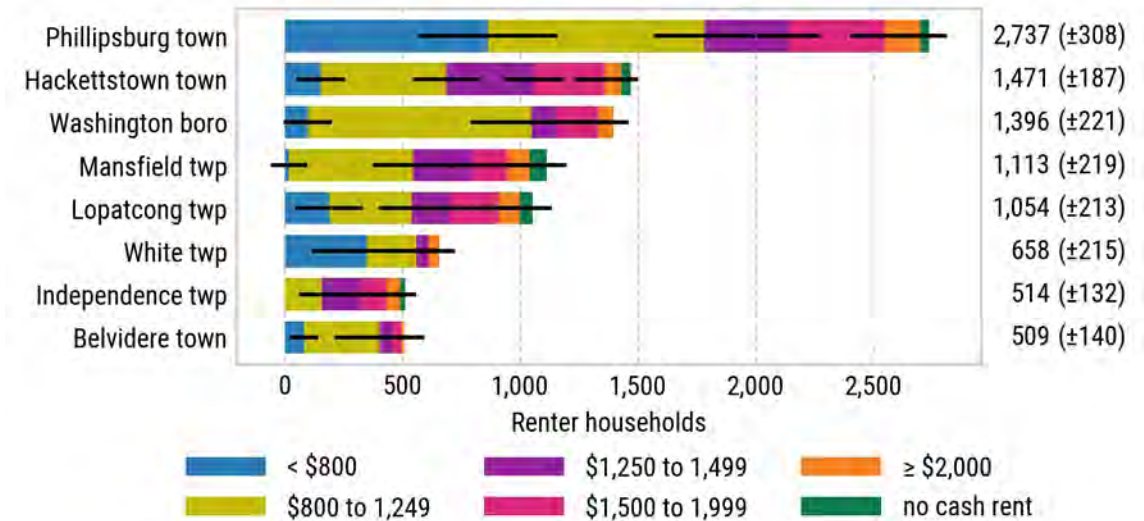
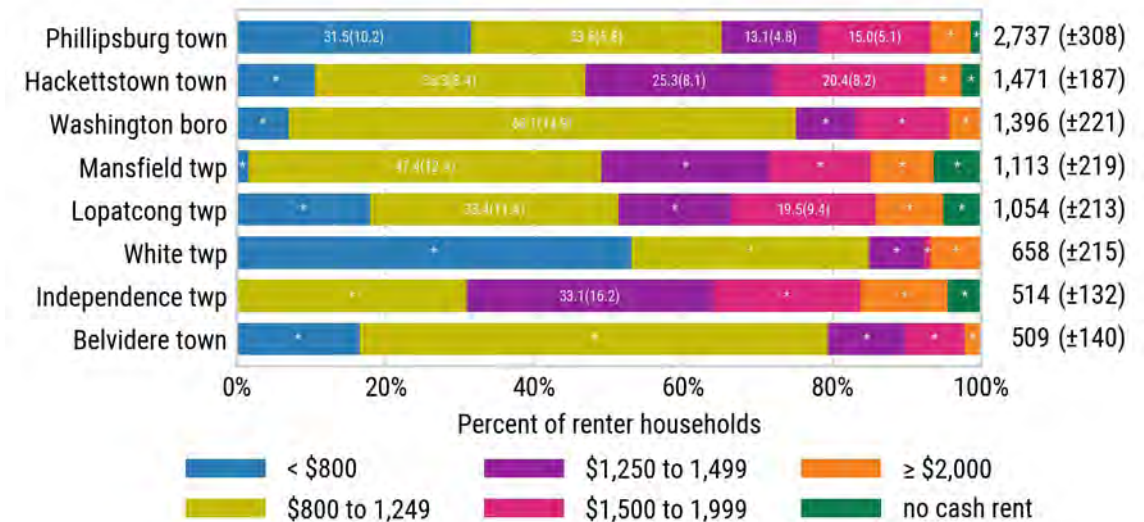


Fig. 10B: Share of Rental Units by Gross Rent



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

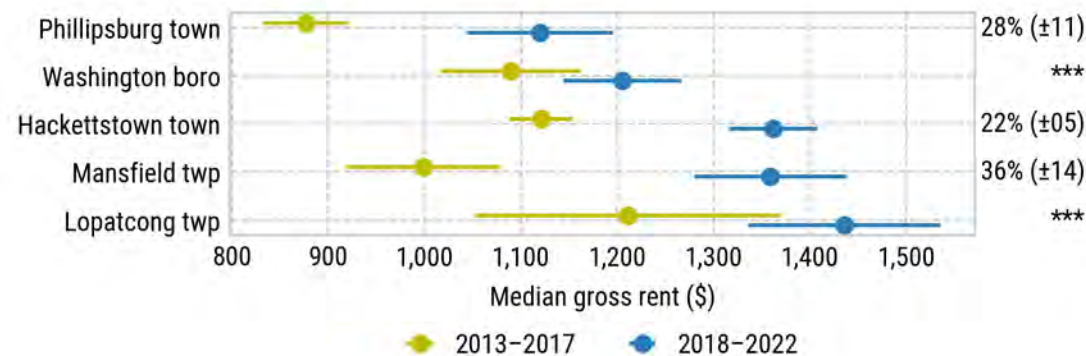
Section 4: Rental Housing Costs and Affordability, continued

Median Gross Rent over Time

Median gross rent in Warren County grew from \$1,056 per the 2017 Five-Year American Community Survey (ACS) to \$1,292 per the 2022 Five-Year ACS, which is an increase of \$236 or 22%. Figure 11 shows the change for each municipality over this period. The green dots show median gross rent from the 2017 ACS in 2017 adjusted dollars, which includes survey responses from 2013 to 2017. The blue dot shows median gross rent for the 2022 Five-Year ACS in 2022 adjusted dollars, which includes survey responses from 2018 to 2022.

Only the five largest municipalities are included in Figure 11 due to large margins of error for smaller municipalities, and only three include percent change over time. All five experienced increases in median gross rent over this period. Phillipsburg experienced a 28% increase, Hackettstown a 22% increase, and Mansfield a 36% increase. However, high margins of error, make discerning trends over time difficult. At least 10% of renter households in Warren County receive some form of federal housing assistance which have limits on rent increases. This means rent increases for market rate units over the past decade were likely higher than observed in median gross rent figures (see Fig. 11)

Fig. 11: Change in Median Gross Rent Over Time



Data Source: 2017 and 2022 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated percentage increase in median gross rent, with the margin of error indicated in parentheses. The blue and green horizontal bars on the chart indicate the margin of error for each estimate. "****" denotes an unreliable estimate due to high margins of error. Municipalities with fewer than 1,000 rental units are excluded from the figure.

Section 4: Rental Housing Costs and Affordability, continued

Rent Burden

According to criteria established by the U.S. Department of Housing and Urban Development (HUD), households are considered rent burdened if they devote more than 30% of their income towards housing costs. Severely rent burdened households are those that spend 50% or more of income on housing costs.

An estimated 44% of Warren County renter households are rent burdened (compared to 48% statewide). Twenty-two percent are severely rent burdened, (compared to 25% statewide). The largest numbers of rent burdened and severely rent burdened households are in Phillipsburg where an estimated 42% of renters are rent burdened and 23% are severely rent burdened. An estimated 51% of Hackettstown renters are rent burdened and 15% are severely rent burdened. As with other estimates, small numbers of renter households and corresponding high margins of error make discerning estimates for other municipalities difficult (see Fig. 12A & Fig 12B).

Fig. 12A: Gross Rent as a Pct. of Household Income (# of Households)

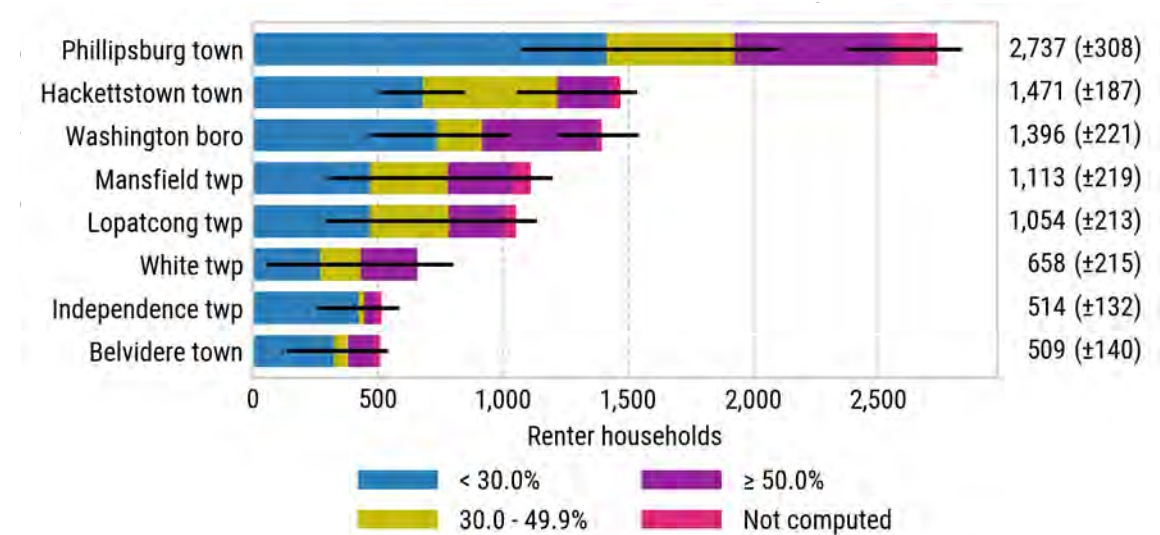
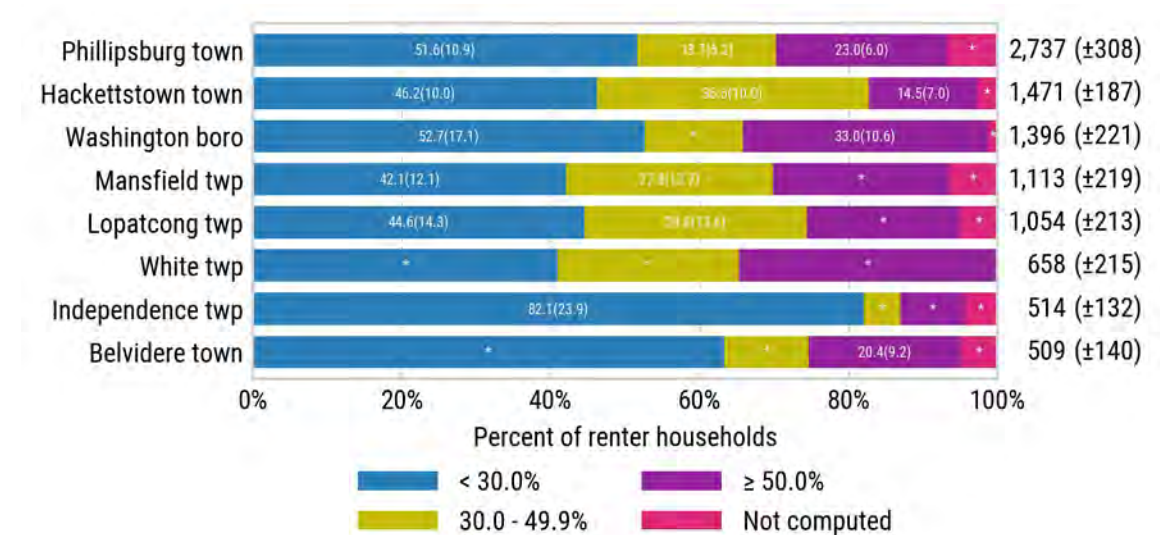


Fig. 12B: Gross Rent as a Pct. of Household Income (% of Households)



Data Source: 2021 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 500 rental units are excluded from figures. An “*” refers to imprecise estimates resulting from a small number of households.

Section 4: Rental Housing Costs and Affordability, continued

Rent Burden by Income

Low-income households are more likely to be rent burdened than their wealthier counterparts. Figure 13A and 13B present gross income as a percentage of household income by area median income (AMI). Data are available at the Public Use Microdata (PUMA) level and therefore represent all renters in Warren County and neighboring Hunterdon and Sussex Counties. According to HUD guidelines, households are considered rent burdened if they devote more than 30% of their income toward rent, and severely rent burdened if they devote more than 50% of income to rent.

The majority (83%) of Warren, Hunterdon, and Sussex County’s estimated 9,758 renter households with incomes less than 30% of the area median (less than \$37,000 annually) are rent burdened, and 64% are severely rent burdened. The orange bars in Figures 13A & 13B represent households with zero or negative incomes, many of whom may be receiving some form of federal housing assistance. For households with incomes between 30% and 49% of AMI, an estimated 66% are rent burdened and 17% are severely rent burdened. Combined, this means roughly 11,100 or 77% of renter households with incomes below 50% of AMI are rent burdened, and 7,000 or 49% are severely rent burdened in the three-county area.

Few higher-income renters are rent burdened. Almost all renter households with incomes above 80% of the area median have rental costs that are less than 30% of household income.

Fig. 13A: Rent Burden by Household Income in Hunterdon, Sussex, and Warren Counties (# of Households)

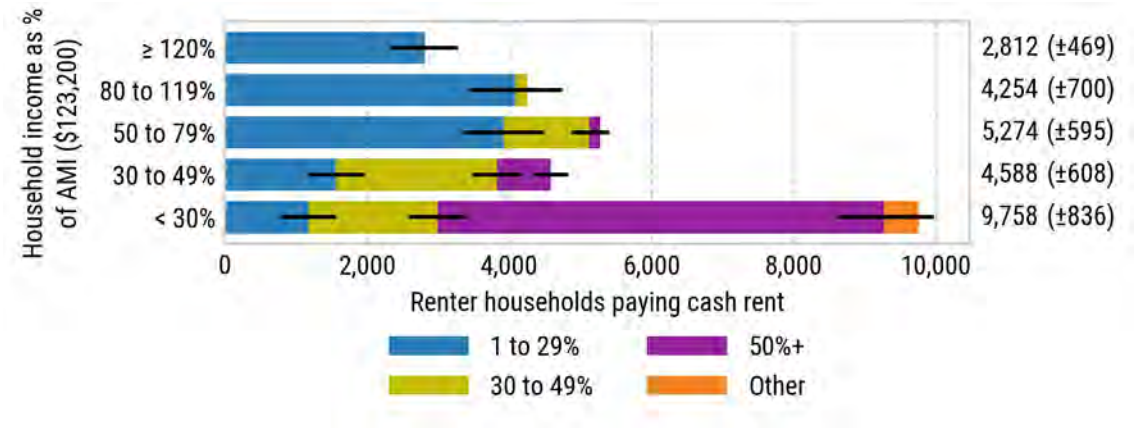
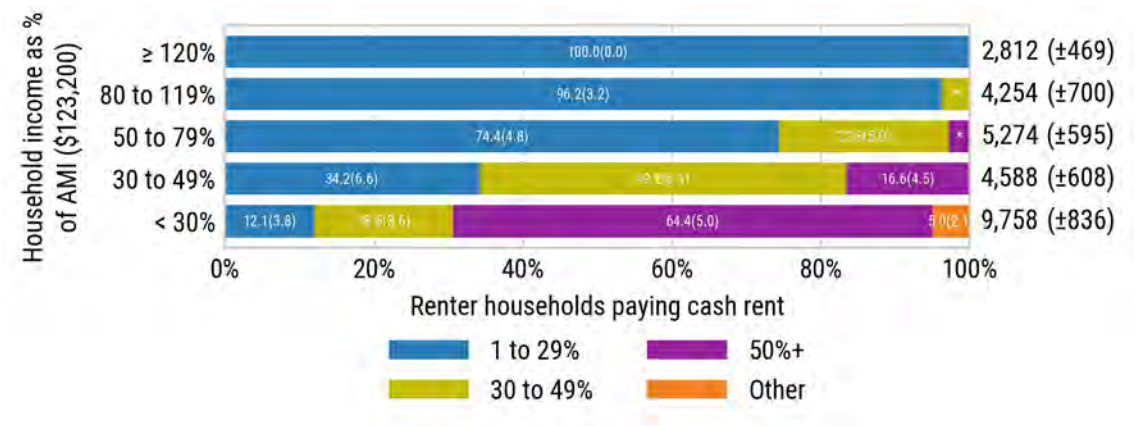


Fig. 13B: Rent Burden by Household Income in Hunterdon, Sussex, and Warren Counties (% of Households)



Data Source: 2021 Five Year American Community Survey Public Use Microdata Sample (PUMA). The black bars on the chart indicate the margin of error for each estimate. An “*” refers to imprecise estimates resulting from a small number of households.

Section 5: Unhoused Persons & Homelessness Programs

The Tri-County Continuum of Care (CoC), which includes Warren, Sussex, and Hunterdon Counties, is the local planning body that coordinates housing and services for homeless families and individuals throughout the region. Each year, every CoC must submit “Point-in-Time” data to HUD on the number of persons experiencing homelessness within the CoC’s jurisdiction on a designated night in January. “Homelessness” is defined in the Point-in-Time data as residing in emergency shelters or transitional housing or sleeping in places not designed for or ordinarily used as a regular sleeping accommodation (e.g., abandoned buildings, train stations, or camping grounds) on the night of the count. This is a narrow definition of homelessness and does not capture those who are unstably or impermanently housed such as “couch surfers” or persons staying temporarily with family or friends.

There were 84 unhoused persons in Warren County on the evening of the 2023 PIT count. Note not all shelters report PIT data (i.e., shelters not receiving HUD funding and some domestic violence shelters). Most unhoused persons (86%) were residing in emergency shelters, and 14% were unsheltered. No persons were reported in transitional housing (see Table 2).

Table 2: Number of Unhoused Persons (Sheltered and Unsheltered)

	Unhoused Persons	
	#	%
Emergency Shelters	72	86%
Transitional Housing	0	0%
Unsheltered	12	14%
Total	84	100%

Data Source: 2023 U.S. Department of Housing and Urban Development Point-in-Time count as published by NJHMFA and Monarch Housing Associates.

Of the 49 households counted in the PIT, 33% were households with children under age 18, and one person in an emergency shelter was an unaccompanied minor. Among households comprised only of adults (including single adults), two thirds were in emergency shelters and one third were unsheltered (see Table 3).

Table 3: Household Characteristics for Unhoused Persons

	Households w/ Adults & Children	Households with Only Adults (Incl. Single Adults)	Households with Only Children	Total
Emergency Shelters	16	21	1	38
Transitional Housing	0	0	0	0
Unsheltered	0	11	0	11
Total	16	32	1	49

Data Source: 2023 U.S. Department of Housing and Urban Development Point-in-Time count as published by NJHMFA and Monarch Housing Associates.

Unhoused persons in Warren County span all age groups. Thirty children were unhoused on the night of the PIT count. Seven unhoused people were young adults age 18 to 24, including one unsheltered young adult, and two were adults age 65 or older, both of whom were unsheltered (see Table 4).

Table 4: Age of Unhoused Persons

Age	Emergency Shelters	Transitional Housing	Unsheltered	Total
0-5	11	0	0	11
6-17	19	0	0	19
18-24	6	0	1	7
25-34	10	0	2	12
35-44	14	0	2	16
45-54	8	0	2	10
55-64	2	0	2	4
65+	0	0	2	2
Info missing	2	0	1	3
Total	72	0	12	84

Data Source: 2023 U.S. Department of Housing and Urban Development Point-in-Time count as published by NJHMFA and Monarch Housing Associates.

Section 5: Unhoused Persons & Homelessness Programs, continued

There are two emergency shelter programs in Warren County: a voucher program that provides hotel/motel placement and housing for domestic violence survivors, but no brick-and-mortar emergency shelter within county boundaries. There are no transitional housing beds in Warren County. There are five permanent supportive housing projects. One is site-based, and the other four are tenant-based scattered-site/voucher programs. There are three tenant-based scattered-site/voucher rapid re-housing programs, and one other permanent housing tenant-based scattered site/voucher program in

Warren County. There may be additional programs not listed based in Sussex or Hunterdon Counties that serve Warren County.

Collectively, these programs provide 107 beds plus an additional 56 voucher beds. Fourteen beds are reserved for veterans and 22 for persons who are chronically unhoused. No beds are reserved specifically for homeless youth/young adults (see Table 5).

Table 5: Beds and Units by Program Type

	# of Facilities/ Programs	Family Units	Year-Round Beds				Seasonal	Overflow/ Voucher	Subset of Total Bed Inventory		
			Family	Adult- Only	Child- Only	Total			Chronic	Veteran	Youth
Emergency Shelters	2	15	16	0	0	16	0	56	na	0	0
Transitional Housing	0	0	0	0	0	0	0	0	0	0	0
Permanent Supportive Housing	5	0	0	50	0	50	na	na	22	14	0
Rapid Re-Housing	3	9	29	8	0	37	na	na	na	0	0
Other Permanent Housing	1	2	3	1	0	4	na	na	na	0	0
Total	11	26	48	59	0	107	0	56	22	14	0

Data Source: 2023 HUD Continuum of Care Homeless Assistance Programs Housing Inventory Count Report.

Section 6: The Landscape of Housing Assistance

Federally Assisted Units

Multiple federal programs together comprise the landscape of assisted housing in Warren County. There are roughly 1,000 brick-and-mortar assisted units in the county. In addition, there are 1,018 Housing Choice Vouchers (see Table 7 on page 20). Vouchers exist in two forms: 1) Tenant-Based Vouchers for use in the private rental housing market (which may include Low-Income Tax Credit (LIHTC) properties); and 2) Project-Based Vouchers tied to units in specific buildings (there are no Project-Based Vouchers in Warren County). Warren County has 577 Public Housing units, all of which are located in Phillipsburg. Warren County is unique for New Jersey in that it contains 259 rural units funded by the U.S. Department of Agriculture (USDA). Belvidere, Washington Borough, and White Township contain USDA units. 168 units are funded jointly by the Section 202 Housing for the Elderly and Section 8 Project Based Rental Assistance (PBRA) programs. Alpha, Hackettstown, and Lopatcong

have Section 202/Section 8 PBRA units. Forty-two units were constructed or preserved with funding from the LIHTC program, which stipulates that units must remain affordable for a specified period of time. Phillipsburg and Washington Township have LIHTC units. Thirty units are Section 811 units, which provide supportive housing for people with disabilities. Knowlton, Lopatcong, Pohatcong, Washington Borough, and Washington Township have Section 811 units. Collectively, 12% of rental units in Warren County receive some form of project-based federal assistance. Municipalities varied in terms of what share of rental units within their boundaries receive federal assistance. Twelve Warren County municipalities have no project-based units and are not listed in Table 6. In White Township, 35% of all rental units had project-based federal assisted followed by Phillipsburg at 19% and Washington Township at 14% (see Table 6).

Table 6: Select Federally Assisted Project-Based Units by Municipality

	Units Assisted by Select Programs (units can be assisted by more than one program)						% of Rental Units with Federal Assistance
	Total Federally Assisted Units	Public Housing	USDA	Section 202 & Section 8	LIHTC	Section 811	
Alpha	7	0	0	7	0	0	2%
Belvidere	32	0	32	0	0	0	9%
Hackettstown	80	0	0	80	0	0	5%
Knowlton	6	0	0	0	0	6	4%
Lopatcong	91	0	0	81	0	10	8%
Phillipsburg	587	577	0	0	10	0	19%
Pohatcong	3	0	0	0	0	3	1%
Washington boro	76	0	68	0	0	8	5%
Washington twp	35	0	0	0	32	3	14%
White	159	0	159	0	0	0	35%
Total	1,076	577	259	168	42	30	9%

Data Source: NJHMFA 2022 and HUD 2024. Data were compiled using an NJSOARH process which involved geocoding datasets, triangulating with other data sources, and manually checking uncertain results. The first column contains the total number of units with select federal project-based assistance. Subsequent columns contain the number of units with each type of federal subsidy. Some units have multiple subsidies and are counted more than once in the "Units Assisted" columns, but are only counted once in the first column. Share of rental units with federal assistance is estimated by dividing the total number of assisted units by the number of rental units per the 2020 Census.

Section 6: The Landscape of Housing Assistance, continued

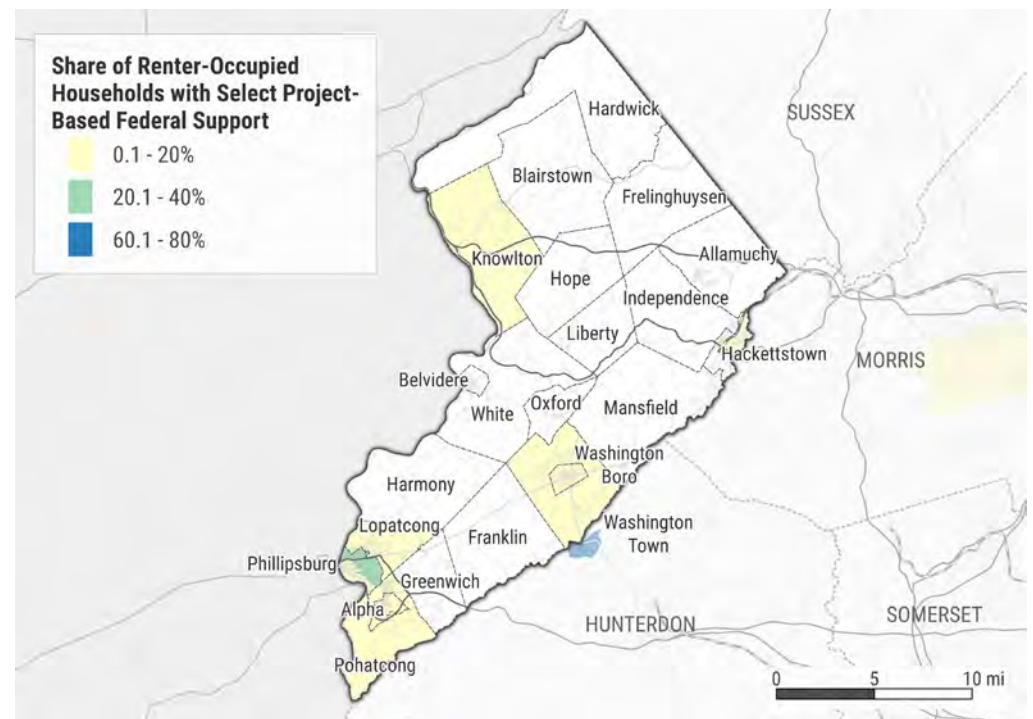
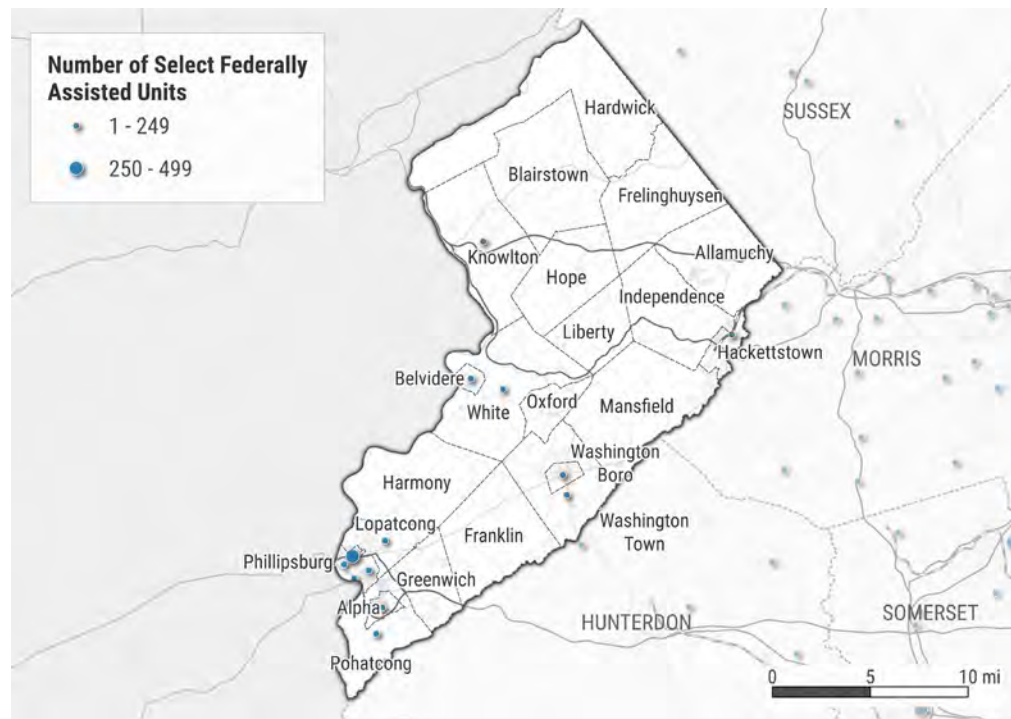
Location of Federally Assisted Units

Figure 14A depicts the number of project-based federally assisted units in blue by census tract in Warren County (not including Tenant-Based Vouchers). Warren County is largely rural and contains many areas with limited development. Housing, including project-based federally assisted units, tend to be concentrated in a few municipalities, particularly those in the southwest corner of the county and adjacent to Phillipsburg.

Fig. 14B shows the share of all rental units that have some form of project-based federal assistance by census tract (not including Tenant-Based Vouchers). As a sparsely populated county, many municipalities only contain one or two census tracts, or census tracts span multiple municipalities, making discerning fine-grained geographic concentration patterns of units difficult. The only census tracts with more than 20% of rental units receiving brick-and-mortar federal assistance are located in Phillipsburg. Many tracts, particularly those in the northern parts of the county, include no project-based brick-and-mortar assisted units and are depicted in white.

Fig. 14A: Total Federally Assisted Units by Census Tract

Fig. 14B: Share of Rental Units with Federal Assistance by Census Tract



Data Source: NJHMFA 2022 and HUD 2024. Data were compiled using an NJSOARH process which involved geocoding datasets, triangulating with other data sources, and manually checking uncertain results. Total renter occupied units used to calculate shares in Fig. 14B is from the 2020 Census.

Section 6: The Landscape of Housing Assistance, continued

Housing Choice Vouchers

There are approximately 1,000 Tenant-Based Vouchers in use in Warren County in 2023. Phillipsburg had the largest number of vouchers at 329 followed by Washington borough at 157 and Belvidere at 112 (see Table 7).

Table 7: Number of Housing Choice Vouchers by Municipality

Municipality	Number of Vouchers	Municipality	Number of Vouchers
Allamuchy	19	Independence	26
Alpha	25	Lopatcong	41
Belvidere	112	Mansfield	88
Blairstown & Hardwick	11	Oxford	8
Franklin	9	Phillipsburg	329
Frelinghuysen	0	Pohatcong	13
Greenwich	7	Washington boro	157
Hackettstown	81	Washington twp	27
Harmony	0	White	32
Hope, Knowlton, & Liberty	17	Total	1,002

Data Source: 2023 U.S. Department of Housing and Urban Development Picture of Subsidized Households and represent total reported households. In cases where a geography had fewer than 11 reported households and the data are suppressed, total units is reported. Municipalities may not total to the reported county figure.

Characteristics of HUD Units and Households

HUD programs house roughly 3,200 people across four programs (Public Housing, Housing Choice Vouchers, Project Based Section 8, and 811/PRAC) in Warren County according to data from HUD's 2023 Picture of Subsidized Households (PSH). The average number of people per unit ranged from 1 for 811/PRAC units to 1.9 for Project Based Section 8 and Housing Choice Voucher units, reflecting the different populations they serve. Roughly half (52%) of units are studio/efficiency or one bedroom units, 28% are two bedroom units, and 19% are three or more bedroom units (see Table 8).

Table 8: Characteristics of HUD-Subsidized Units

	# of Units	# of People	People Per Unit	Bedroom Size		
				0-1BR	2BR	3+BR
Public Housing	578	1,086	1.9	39%	36%	25%
Hsg. Choice Vouchers	1,018	1,917	1.9	51%	29%	20%
Proj. Based Sec. 8	165	175	1.1	100%	0%	0%
811/PRAC	33	30	1.0	100%	0%	0%
All HUD Programs	1,794	3,208	1.8	52%	28%	19%

Data Source: 2023 U.S. Department of Housing and Urban Development Picture of Subsidized Households. Note voucher totals, which includes total reported households, may differ from Table 7 given the data come from different geographic aggregations.

The average time tenants spent on a waiting list before receiving a HUD-assisted unit in Warren County was 16 months (over one year). This is lower than the statewide average time on a waiting list of 33 months, or 2.75 years. The average length of time a household has been in their unit is over 9 years (115 months). Long waiting lists and little turnover reflect the difficulty of accessing HUD housing and the strong need for affordable units in Warren County. Average gross rent in assisted units was \$478, which for most programs is set at 30% of a household's income. HUD rents are considerably lower than market rate rents, and if these units are lost, it is unlikely households would be able to find unsubsidized units that are affordable (see Table 9).

Table 9: HUD Program Waiting List and Tenure

	Months on Waiting List	Months Since Moved In	Avg. Gross Rent
Public Housing	8	101	\$510
Housing Choice Vouchers	24	129	\$468
Proj. Based Sec. 8	na	80	\$450
811/PRAC	na	123	\$381
All HUD Programs	16	115	\$478

Data Source: 2023 U.S. Department of Housing and Urban Development Picture of Subsidized Households.

Section 6: The Landscape of Housing Assistance, continued

HUD programs serve some of Warren County's most vulnerable renter households. Average annual household income (irrespective of household size) ranged from \$15,631 for residents in 811/PRAC units to \$22,539 for Public Housing residents. Ten percent of households have annual incomes less than \$10,000, and 76% of households have incomes less than 30% of area median family income (see Table 10).

Table 10: HUD Program Household Income Characteristics

	Avg. Household Income	Share with Incomes <\$10k	Share with Inc. <30% AMI
Public Housing	\$22,539	10%	73%
Hsg. Choice Vouchers	\$19,488	12%	78%
Proj. Based Sec. 8	\$20,842	2%	71%
811/PRAC	\$15,631	6%	93%
All HUD Programs	\$20,514	10%	76%

Data Source: 2023 U.S. Department of Housing and Urban Development Picture of Subsidized Households.

Forty-four percent of Warren County households in HUD subsidized housing had a householder or spouse age 62 or older, and 4% had a householder or spouse age 85 or older. Twenty-nine percent of households includes children, and 29% of residents have a disability (see Table 11). Reflecting Warren County's renter household demographics, 71% of householders in HUD assisted housing identify as white, Non-Hispanic/Latino, 18% are Black, and 11% identify as Hispanic/Latino (of any race). One percent are Asian/Pacific Islander, and 1% are of multiple races (see Table 12).

Table 11: HUD Program Household Demographics

	Pct. Age 62+	Pct. Age 85+	Pct. of Households with Children	Pct. with a Disability
Public Housing	38%	2%	37%	23%
Housing Choice Vouchers	38%	3%	30%	32%
Proj. Based Sec. 8	97%	19%	0%	13%
811/PRAC	57%	0%	0%	97%
All HUD Programs	44%	4%	29%	29%

Data Source: 2023 U.S. Department of Housing and Urban Development Picture of Subsidized Households.

Table 12: Householder Race/Ethnicity

	Public Housing	Hsg. Choice Vouchers	Proj. Based Sec. 8	202/ PRAC	All HUD Progr.
Non-Hispanic/Latino	87%	90%	88%	93%	89%
Black	17	17%	6%	10%	16%
Nat. Amer./AK Nat.	0%	0%	0%	0%	0%
Asian/Pacific Isl.	0%	1%	2%	0%	1%
White	70%	73%	70%	63%	71%
Hispanic/Latino	13%	10%	12%	7%	11%
Black	4%	1%	0%	0%	2%
White	9%	9%	3%	3%	8%
Other	0%	0%	8%	3%	1%
Multiple Races	0%	1%	1%	0%	1%

Data Source: 2023 U.S. Department of Housing and Urban Development Picture of Subsidized Households. Note that missing data and rounding may result in figures not totaling to 100%.

Section 7: Rent Control Ordinances

Over 100 municipalities in New Jersey have some form of a rent control ordinance that limits the amount rent can increase each year on certain units. Of the 22 municipalities in Warren County, only Lopatcong has a rent control ordinance. The ordinance applies to rental units in buildings with three or more units and limits annual increases to 3% (or 2.8% if tenants pay for heat/fuel). For a more comprehensive discussion of rent control in New Jersey, see NJSOARH's report *Rent Control in New Jersey*.

Table 13: Municipalities with Rent Control

Municipality	Units Covered	Link to Ordinance
Lopatcong	3+	https://ecode360.com/10311318

Data Source; 2022 NJ Department of Community Affairs Rent Control Survey

Conclusion

The Warren County rental housing profile is intended to provide easy access to information about rental housing. The report provides this information at the county level, while also presenting a within-county analysis of municipal conditions. Many of the figures contained in the report rely on American Community Survey data, which, as a survey, has a margin of error. As such, one should proceed with caution when interpreting data for municipalities with small populations. Together, these data can be used with other information to further a holistic understanding of rental housing conditions and challenges in the county.



