Hudson County
Rental Housing Profile

August 2024

RUTGERS

Edward J. Bloustein School
of Planning and Public Policy

RALPH W. VOORHEES
CENTER FOR CIVIC ENGAGEMENT

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.

Author

Lauren Nolan, Doctoral Candidate, Rutgers University

Research Team

Shiloh Deitz, Post-Doctoral Associate, Rutgers University

Kathe Newman, Professor, Rutgers University

Will Payne, Assistant Professor, Rutgers University

Eric Seymour, Assistant Professor, Rutgers University

We Enthusiastically Thank...

Advisory Committee

Holly City Development Corporation

Housing and Community Development Network of New Jersey

Latino Action Network Foundation

Monarch Housing Associates

New Jersey Citizen Action

NORWESCAP

Table of Contents

List of Figures

List of Tables

Executive Summary

Significant Population Growth in Hudson County

Hudson County experienced notable population growth over the past two decades, adding 50,000 renter households and 9,000 owner households since 2000.

A Mix of Housing Types and Construction Dates

The county contains a mix of rental housing types from two- to four-unit buildings to large residential towers. Older housing built prior to 1940 mixes with newly constructed luxury and high-rise housing along the waterfront and near rail stations in places like Harrison, Secaucus, West New York, and Weehawken.

Rents Have Increased

Hudson County is an increasingly expensive place to rent, and many households, particularly low-income households, struggle to pay for housing costs. Median gross rent in Hudson County increased more than $430 or 34% over the past decade. All municipalities in Hudson County saw increases in median gross rent over this period. In Jersey City, where over 40% of the county's renters live, median gross rent increased 42%.

Rent Burden is Pervasive

In Hudson County, more than 85,000 or 44% of all renter households are cost burdened, meaning they devote more than 30% of income toward rent. Twenty-two percent (over 43,000 renter households) are severely cost burdened meaning they devote more than 50% of income to rent. Rent burdened households live throughout the county, but the problem is most severe in Union City and Jersey City.

Most Low-Income Renters Are Cost Burdened

Most low-income renters in Hudson County are cost burdened, and low-income households are much more likely to live in housing that is unaffordable than wealthier households. More than 80% of renter households in the county with incomes below 50% of the area median are rent burdened, and more than half are severely rent burdened. This constitutes 53,800 and 37,800 renter households, respectively.

Gentrification and Displacement are Concerns

Low-income renters live in close proximity to high-income households in many parts of Hudson County. Some low-income renters may be protected from gentrification pressures through federal housing assistance programs or rent control ordinances, but many are not and remain vulnerable.

Approximately 18,500 Units are Federally Assisted, and Need Outpaces Demand

There are approximately 18,500 project-based brick-and-mortar federally assisted housing units in Hudson County spanning several programs including Public Housing, Section 202 Supportive Housing for the Elderly, Section 8 Project-Based Rental Assistance housing, and units constructed using Low-Income Housing Tax Credits. Additionally, approximately 9,400 households receive a Tenant-Based Housing Choice Voucher for use in the private rental market, including in LIHTC properties. Need for affordable housing greatly 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.

Assisted Units are Unevenly Distributed

Brick-and-mortar project-based federally assisted units are distributed unevenly throughout the county. In North Bergen and Hoboken, 12% of all rental units are federally assisted (not including private market tenant-based Housing Choice Vouchers). In East Newark, Kearny, Harrison, and Weehawken, 4% or fewer are federally assisted.

Some Municipalities have Rent Control

Eight of Hudson County's twelve municipalities have a rent control ordinance that puts limits on annual rent increases. Not all rental units qualify, and each municipality varies in terms of the types of rental units for which the ordinance applies. Four municipalities have no rent control ordinance.

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 Hudson County

Hudson County (population 724,854) is located across the Hudson River from Manhattan with easy access to New York City and surrounding job centers via a wide variety of public and private transit options. There are 12 municipalities in Hudson County including Jersey City, the state's second largest city with a population of 292,449 per the 2020 census. Hudson County contains a diversity of communities, households, and housing types. Newly constructed high rise residential towers line the riverfront and dot inland areas, intermixing with one- to four-unit houses and apartment buildings. Hudson County is also home to many immigrant families.

Section 1: Renter Households

Hudson County has seen notable growth in the number of households, particularly renter households, over the past 20 years. In 2000, there were 159,864 renter households in Hudson County. By 2020, that figure had risen by nearly 50,000 to 209,633. All municipalities in Hudson County experienced growth in the number of renter households during this period. Jersey City, by nature of its large size, experienced the greatest net increase, adding 26,672 renter households since 2000. Secaucus saw the largest percentage increase, with the number of renter households more than doubling from 2000 to 2020. Harrison experienced 93% growth in the number of renter households followed by Jersey City (42%), Weehawken (39%), and East Newark (33%). Growth is in part driven by more renters moving into once owner-occupied properties. But in many places, this growth in renters is largely the result of construction of new multifamily units, particularly around rail lines and along the waterfront.
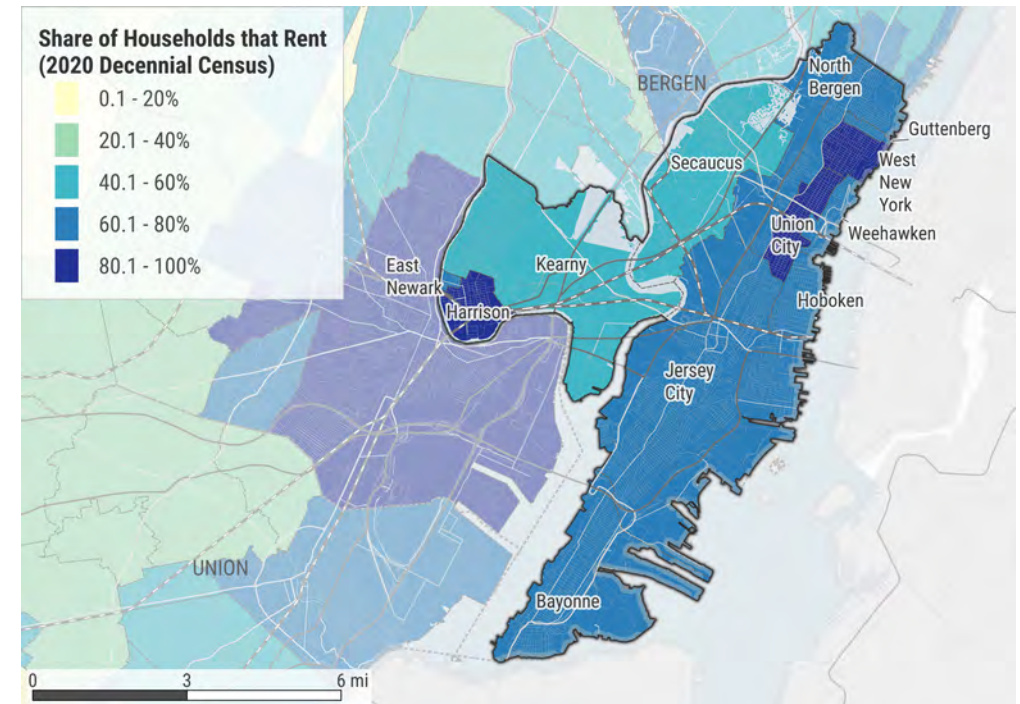
The share of households in Hudson County that rent versus own their home also increased during this period from 69% in 2000 to 72% in 2020. All but two municipalities experienced growth in the share of households that rent. Secaucus and Harrison saw 15% and 17% increases, respectively, largely driven by construction of new rental housing units adjacent to the city's two rail stations. Only Hoboken experienced a net decrease in the share of households that rent at 8%, indicating that growth in the number of households that own homes in Hoboken outpaced that of renters. The share of households that rent in Union City remained largely unchanged at 81%. In 2020, Harrison had the largest share of households that rent at 83% followed by West New York (81%), Union City (81%), East Newark (77%), and Jersey City (76%). Secaucus and Kearny had the lowest share of renters at 56% and 59%, respectively (see Table 1 and Fig. 1).

Table 1: Number and Share of Renter Households Over Time

	2000		2010		2020	
	#	%	#	%	#	%
Bayonne city	15,315	60.0	15,446	61.2	18,169	65.2
East Newark boro	514	67.0	538	70.9	683	76.8
Guttenberg town	2,916	64.9	2,773	62.0	3,302	67.1
Harrison town	3,491	68.0	3,385	69.5	6,742	83.1
Hoboken city	15,022	77.4	16,992	67.9	19,494	69.2
Jersey City	63,654	71.8	68,262	70.5	90,326	75.6
Kearny town	7,044	52.0	7,299	54.2	8,678	59.3
North Bergen twp	13,269	62.5	13,347	60.5	15,107	64.5
Secaucus town	2,425	39.0	2,496	39.6	4,917	55.6
Union City	18,712	81.8	18,231	79.9	19,800	80.8
Weehawken twp	4,117	68.9	3,773	66.1	5,720	71.8
West New York town	13,385	80.1	14,832	78.7	16,695	81.3
County total	159,864	69.3	167,374	67.9	209,633	72.4

Data Source: 2000, 2010 and 2020 Census.

Fig. 1: Share of Households that Rent

Data Source: 2020 Census

Section 2: Rental Housing Characteristics

Building Types

Hudson County has a large share of rental units in large buildings compared to other parts of New Jersey. An estimated 27% of all rental units are in buildings with 50 or more units compared to 18% statewide. Most of these units are located in Jersey City and Hoboken. More than half of units in Secaucus are in buildings with 50 or more units. Thirteen percent of rental units in Hudson County are in 20- to 49-unit buildings and 24% percent of rental units are in five- to 19-unit buildings. Large numbers of units in five- to 19-unit buildings are located in Jersey City and Union City, and more than a third of all units in Guttenberg and Union City are in five- to 19-unit buildings. Thirty percent of rental units in the county are in three- to four-unit buildings. Jersey City, Union City and Bayonne have large numbers of two to four unit rentals, and more than half of all rental units in Kearny are in two- to four-unit buildings. Just 6% of rental units in the county are single-family attached/detached homes, which is notably less than the statewide figure of 20%. Jersey City has the largest number of single-family rental units, but they comprise just 6% of the city's rental housing stock. Kearny has the largest share of single-family rentals at an estimated 14% (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: 2022 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.

Hudson County has a large share of both very old and very new rental housing units. Twenty-seven percent of rental units were constructed prior to 1940,

which is larger than the statewide average of 19%. Twenty-two percent were constructed since 2000 (compared to 16% statewide). As a result of its size, the largest number of rental units built prior to 1940 is in Jersey City. However, most municipalities in the county have larger shares of older units. Over 30% of rental units in Weehawken, Union City, Hoboken, and Kearny were built prior to 1940. In Secaucus and Harrison, more than 40% of rental housing units were constructed in the year 2000 or later. Many municipalities, particularly Harrison, Weehawken, and Jersey City, have large shares of newly constructed housing units alongside very old ones (see Fig. 3A & 3B).
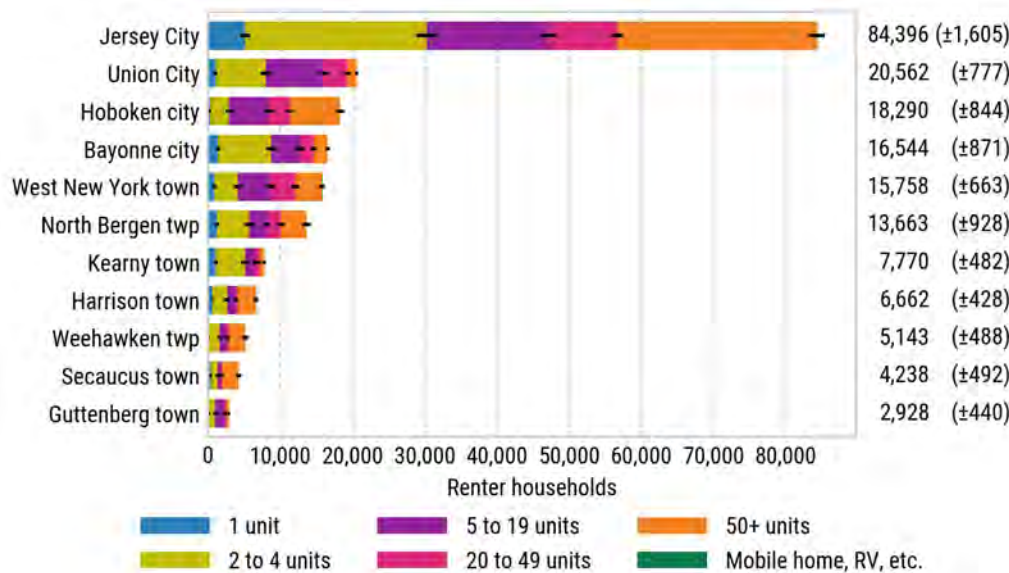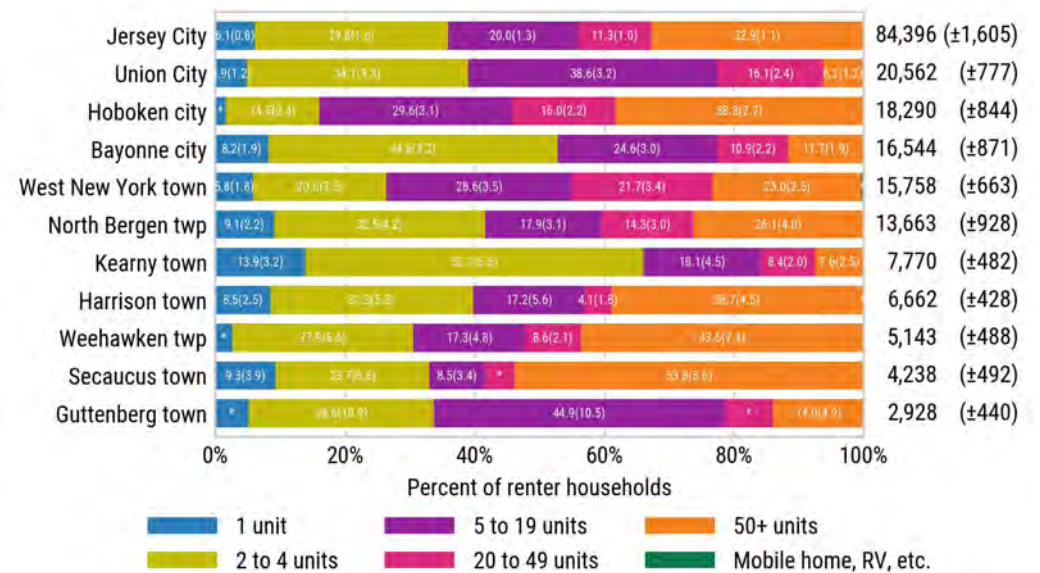
Fig. 3A: Number of Rental Units by Year Built

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

Data Source: 2022 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 1,000 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. Hudson County has smaller share of units with three or more bedrooms and a greater share of studios and one-bedroom units compared to the state as a whole. Nine percent of units are studios (compared to 7% statewide), 35% are one-bedroom units (compared to 33% statewide), 37% are two-bedroom units (compared to 36% statewide), and 19% have three or more bedrooms (compared to 23% statewide).

Most municipalities in Hudson County contained a mix of unit sizes. Harrison and Guttenberg have large shares of studios. Over 40% of rental units in Union City, Hoboken, Kearny, and Secaucus are two-bedroom units. Bayonne and Kearny have large shares of rentals with three or more bedrooms, reflecting the large numbers of two- to four-unit buildings in those communities (see Fig. 4A & 4B).

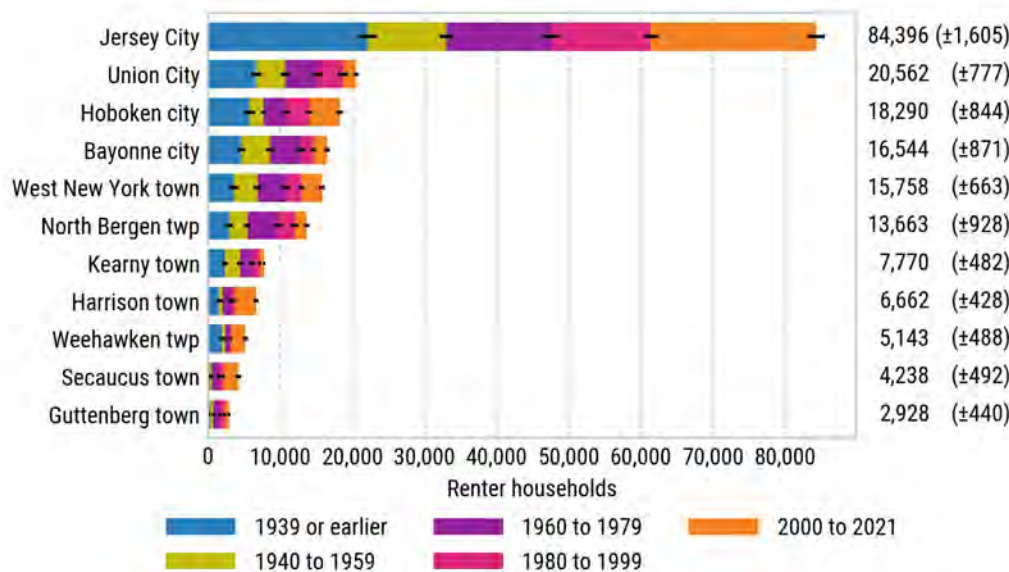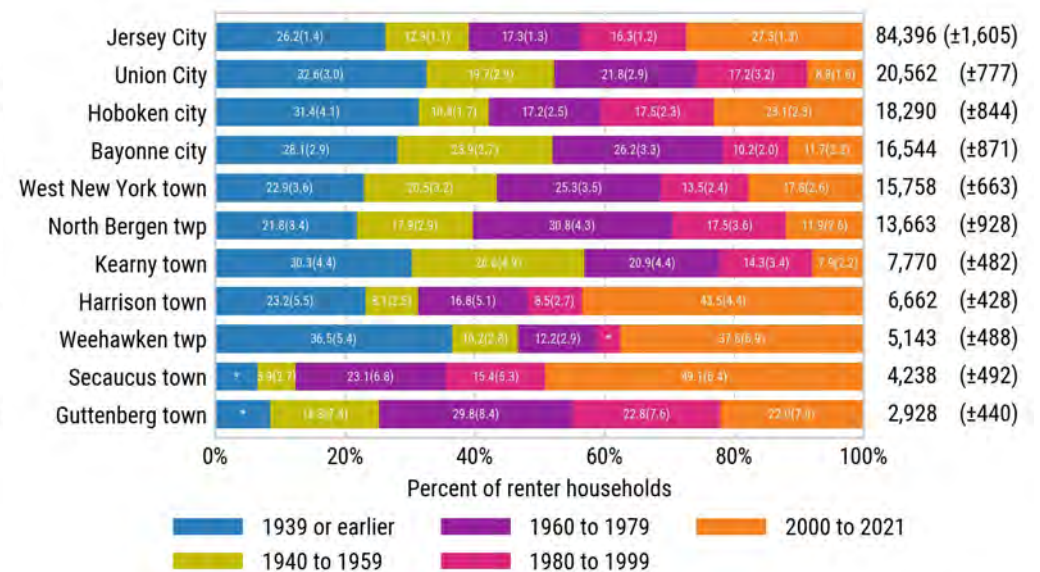### Fig. 4A: Number of Rental Units by Number of Bedrooms

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

Data Source: 2022 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 1,000 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.

Hudson County has a slightly larger share of two- and three-person renter households than New Jersey as a whole. Thirty-two percent of renter households in Hudson County are single-person households (compared to 36% statewide), 31% are two-person households (compared to 27% statewide), 18% are three-person households (compared to 16% statewide), and 19% of

renter households have four or more people (compared to 21% statewide). In Jersey City, single-person households make up the largest share of households at an estimated 35%. Other municipalities with large shares of single-person households include Weehawken (39%), Harrison (35%), Guttenberg (35%), Hoboken (34%), and Secaucus (34%). Union City has the largest share of renter households with four or more people at 28% followed by Kearny, North Bergen, and West New York (all 25%). Hoboken has the smallest estimated share of large (four or more person) households at 8% followed by Weehawken (13%), Secaucus (15%), and Harrison (16%) (see Fig. 5A & 5B).
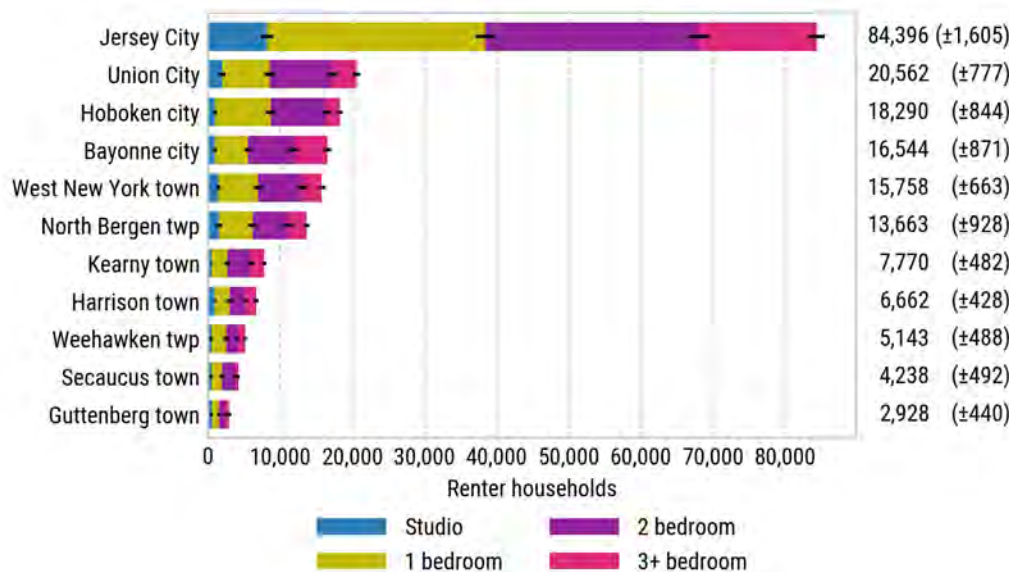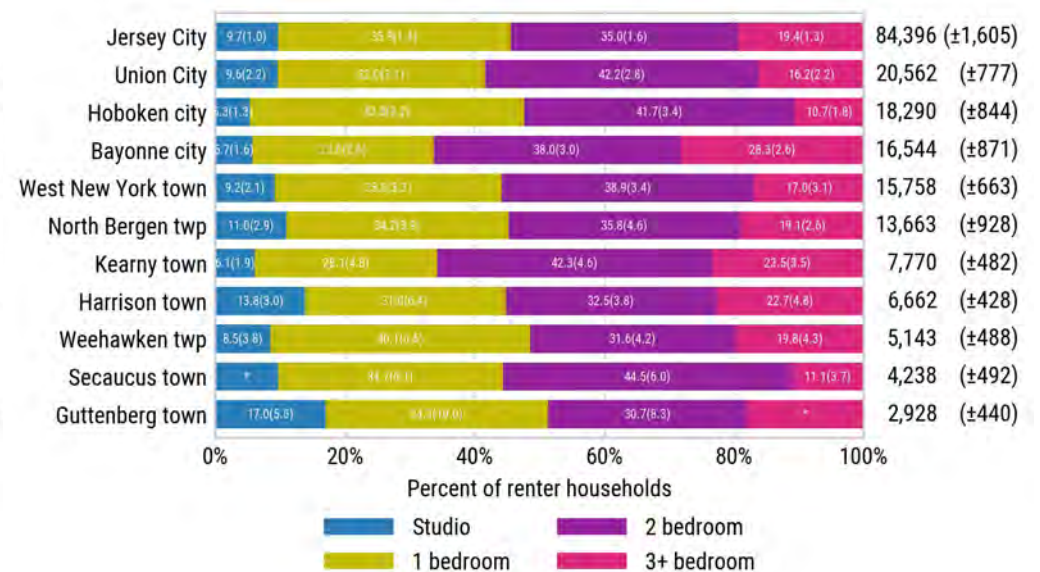
Fig. 5A: Number of Renter Households by Size

Fig. 5B: Share of Renter Households by Size

Data Source: 2022 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 1,000 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

Hudson County is one of the most racially diverse counties in the U.S., and renter households reflect that diversity. The Census Bureau treats race and ethnicity as separate questions. Therefore, Figures 6A and 6B show householder race for all ethnicities and Figures 7A and 7B on the following page contains information about householder ethnicity. In Hoboken, Weehawken, Bayonne, Guttenberg, Kearny, West New York, North Bergen, and Secaucus, more than 40% of renter householders identify as white (of any ethnicity, both Hispanic/ Latino and non-Hispanic/Latino). The largest numbers and shares of Black renter householders are in Jersey City and Bayonne. A large number and share of Asian renters live in Jersey City. Secaucus and Harrison also have large

shares of Asian renters. Large numbers of renters who identify as some other race (most of whom are Hispanic/Latino) live in Jersey City, Union City, West New York, and North Bergen. The largest shares of renter householders who identify as some other race are in Union City, North Bergen, Kearny, and West New York. The largest numbers of renter households who are of multiple races (many of whom are Hispanic/Latino) are in Jersey City, Union City, West New York, and North Bergen. The largest shares of multiracial renter householders are in Union City, West New York, Kearny, and North Bergen (see Fig 6A & 6B).
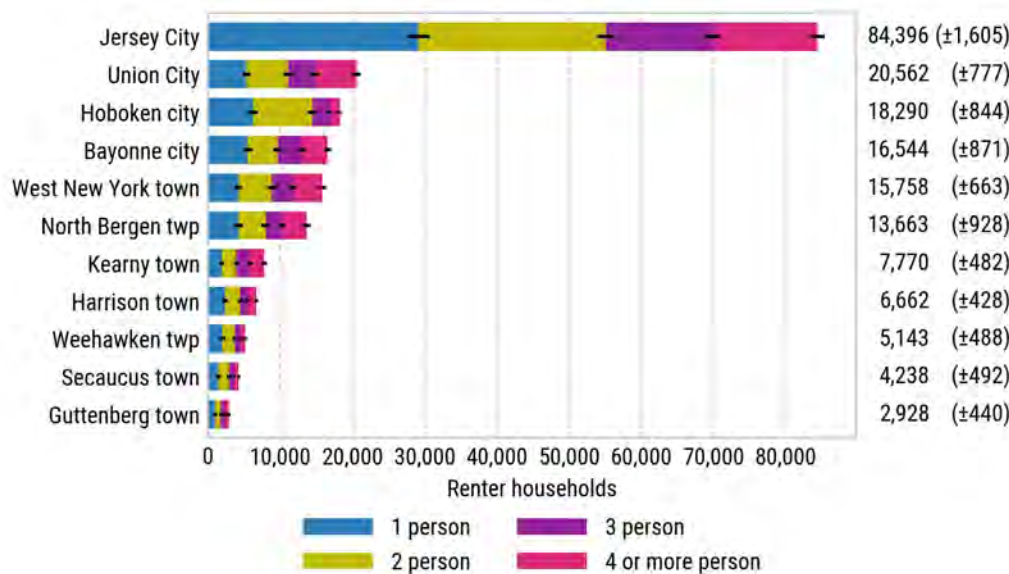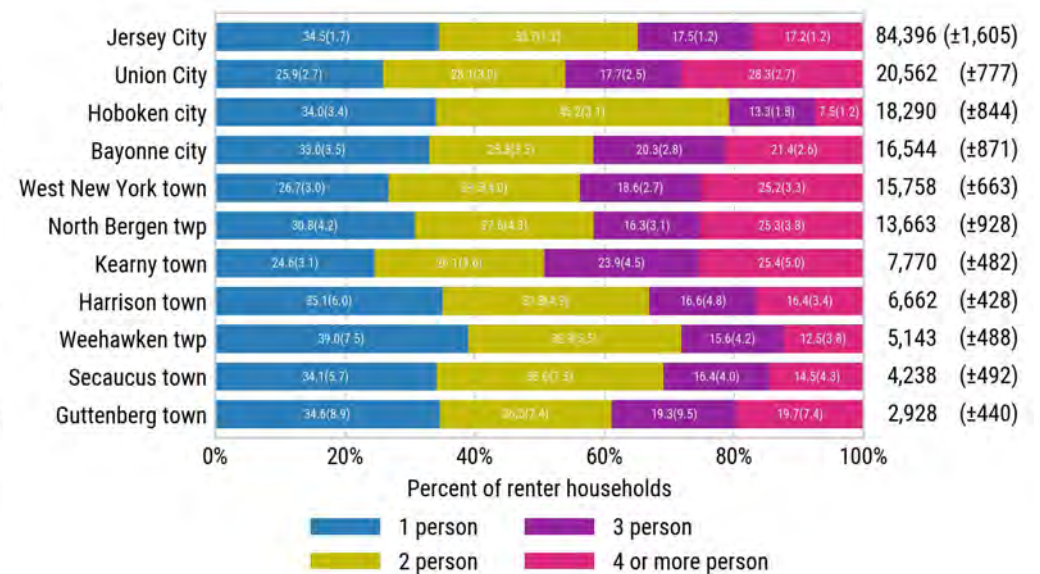
Fig. 6A: Number of Renter Households by Race

Fig 6B: Share of Renter Households by Race

Data Source: 2022 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 1,000 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

Over 40% of Hudson County residents are of Hispanic/Latino origin, and three quarters of all Hispanic/Latino households in the county rent. Hispanic/Latino renter households comprise more than half of renters in Union City (85%), West New York (77%), North Bergen (73%), Guttenberg (70%), and Kearny (58%). The largest numbers of Hispanic/Latino renter households are in Jersey City, Union City, West New York, and North Bergen. Municipalities with large shares of non-Hispanic/Latino renters include Hoboken (84%), Secaucus (77%), Jersey City (73%), Weehawken (69%), and Bayonne (64%) (see. Fig. 7A & 7B).

Fig. 7A: Number of Renter Households by Ethnicity
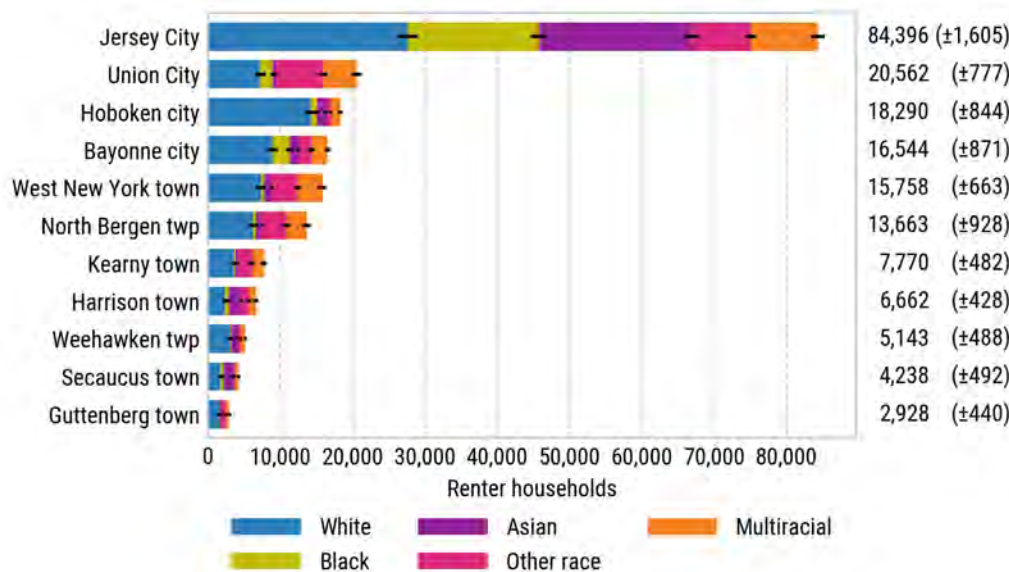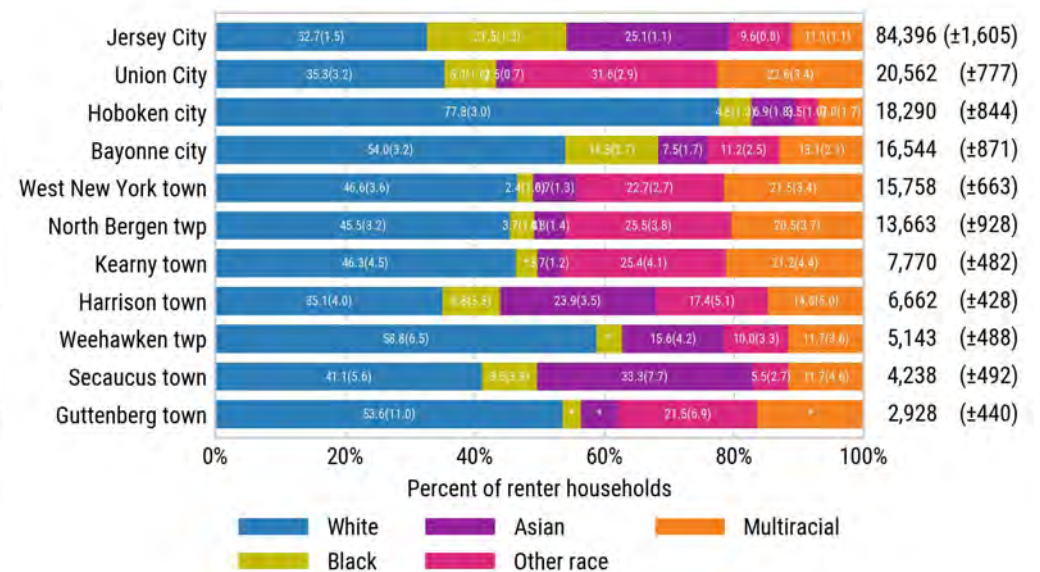

Fig. 7B: Share of Renter Households by Ethnicity

Data Source: 2022 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 1,000 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.

Renters in Hudson County tend to be younger on average compared to New Jersey as a whole. Renter householders age 34 or younger comprise 33% of all renter householders in Hudson County compared to 26% statewide. Householders age 34 or younger make up the largest share of renter households in Jersey City and represent more than half of all renter households

in Hoboken. Large shares of young renters also live in Harrison, Secaucus, and Weehawken. Householders age 35 to 64 represent more than half of renter households in most Hudson County municipalities with the exception of Jersey City, Hoboken, Harrison, and Secaucus. Householders age 65 and older are located in all Hudson County municipalities, with the largest number living in Jersey City. The largest share of renter householders age 65 and older is in North Bergen (21%) followed by West New York (19%) (see Fig. 8A & 8B).

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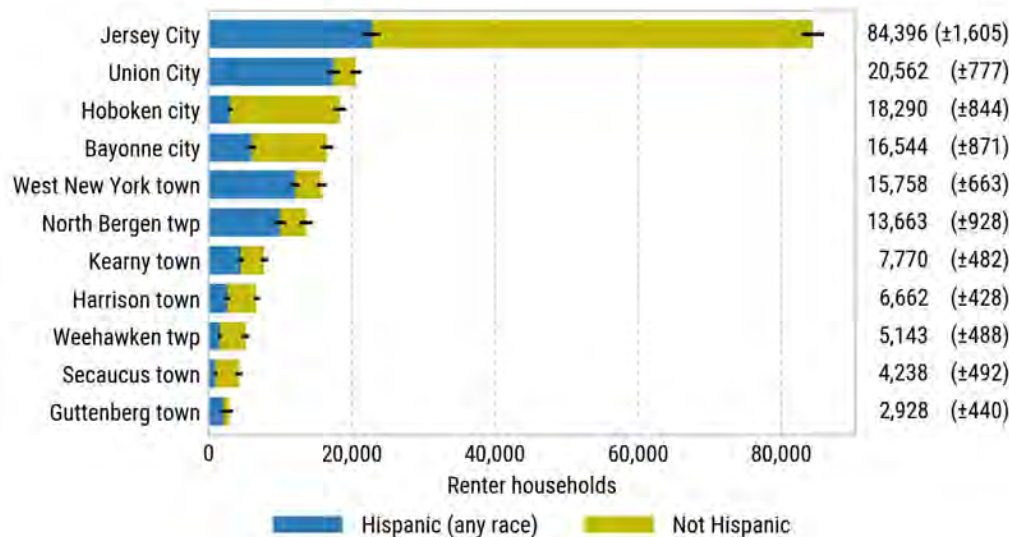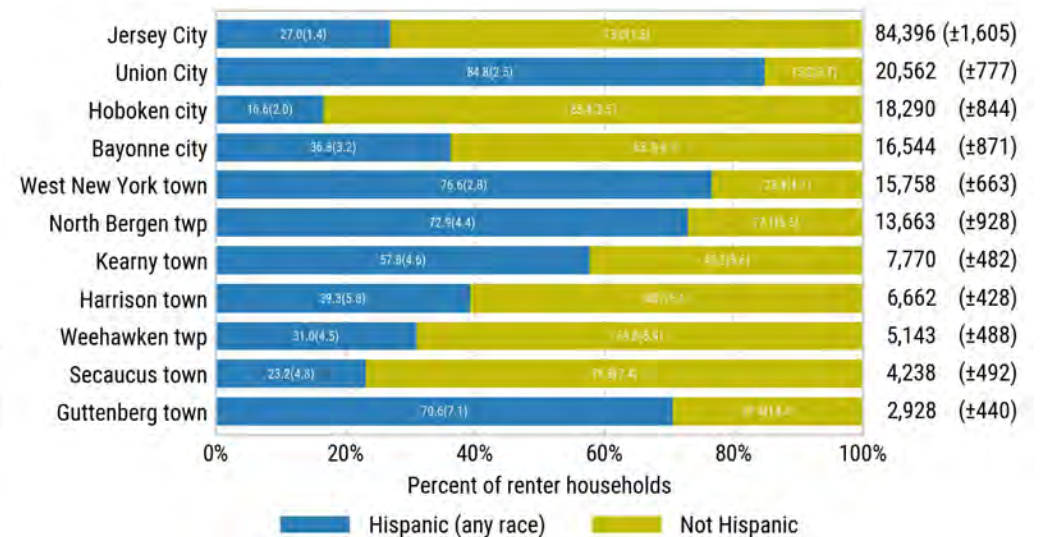

Fig 8B: Share of Renter Households by Age of Householder

Data Source: 2022 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 1,000 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 community by household income. Hudson County contains significant numbers of both high- and low-income households, often located in close proximity within the same municipality. Large numbers of high income renters with incomes at or above $100,000 annually live in Jersey City and Hoboken. Jersey City and Union City have large numbers of renters with annual incomes less than $35,000. Renter households with annual incomes below $35,000 comprise more than a quarter of all renters in Jersey City, Union City, Bayonne, West New York, North Bergen, Kearny, and Guttenberg (see Fig. 9A & 9B).

Fig. 9A: Number of Renter Households by Income

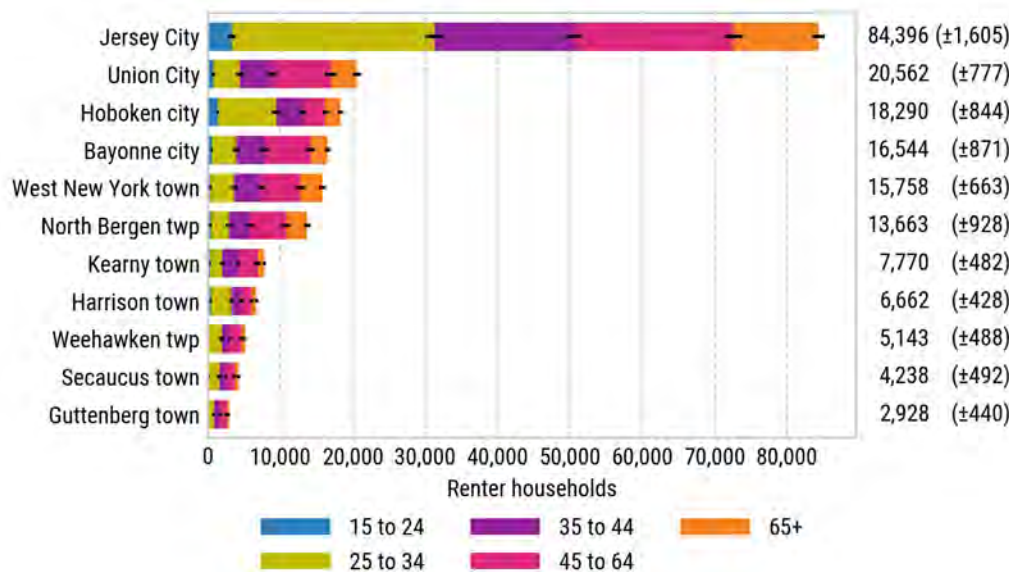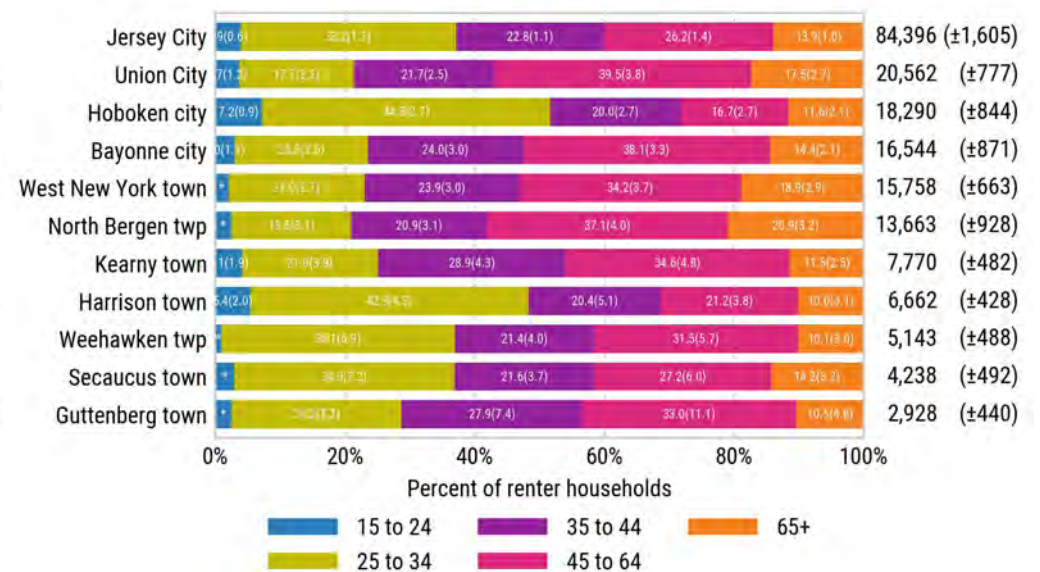## Fig. 9B: Share of Renter Households by Income

Data Source: 2022 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 1,000 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 Hudson County is $1,722 according to data from the 2021 Five-Year American Community Survey (ACS), which is higher than the statewide median of $1,577. In Jersey City, the largest share (40%) of units rent for $2,000 or more per month. In Hoboken, over 66% of units rent for $2,000 or more per month. Other municipalities with large shares of units renting for $2,000 or more per month include Weehawken (58%), Secaucus (55%), and Harrison (49%).

Municipalities with large shares of units renting for less than $1,250 include Union City (36%), Bayonne (33%), North Bergen (30%), and Guttenberg (28%). Harrison, Weehawken, and Hoboken have a small share of units that rent for under $1,250. In Kearny, Guttenberg, Union City, and Bayonne, the largest share of units rent for $1,500 to $1,999 per month (see Fig. 10A & 10B).

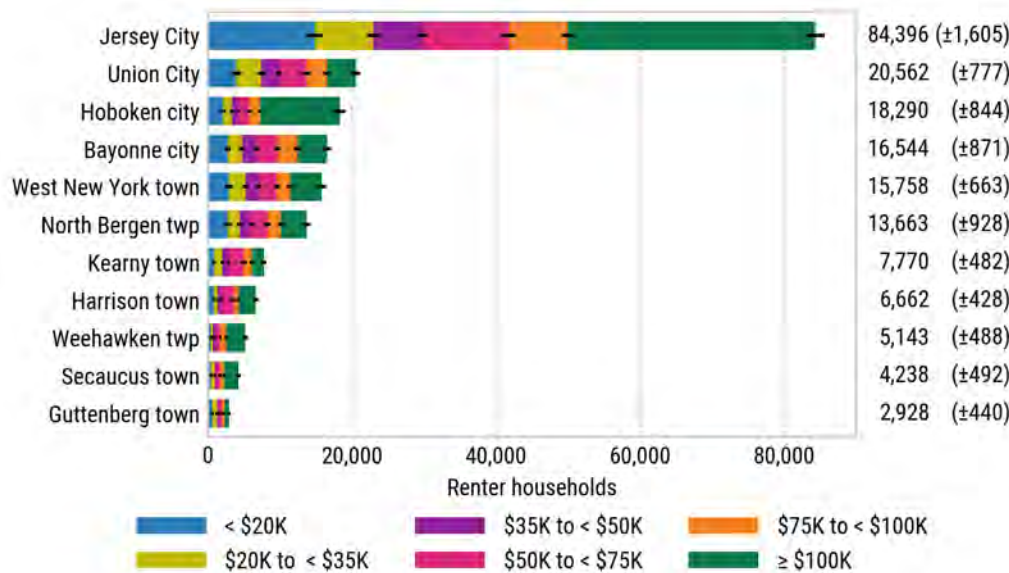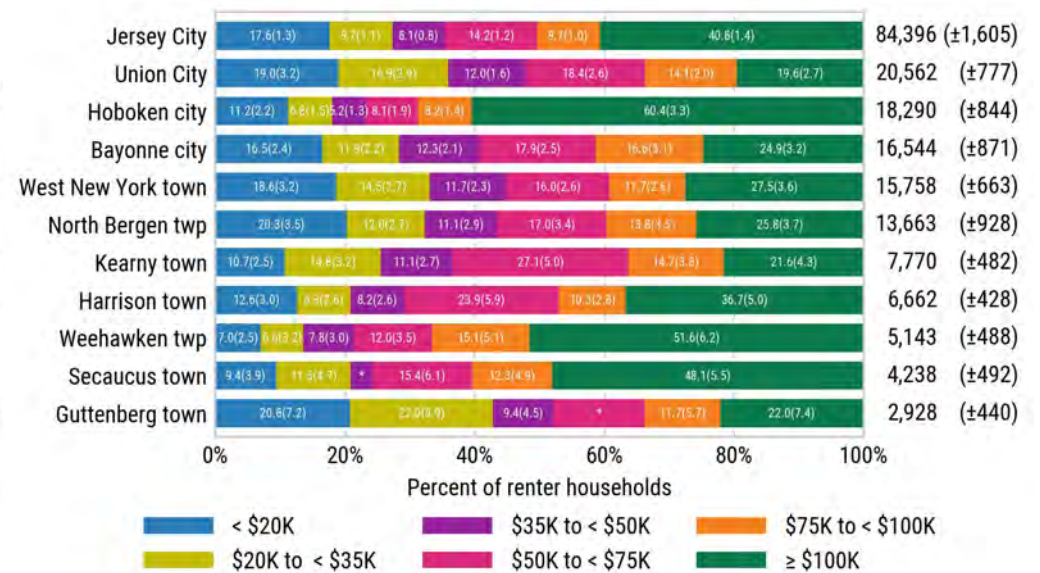## Fig. 10A: Number of Rental Units by Gross Rent
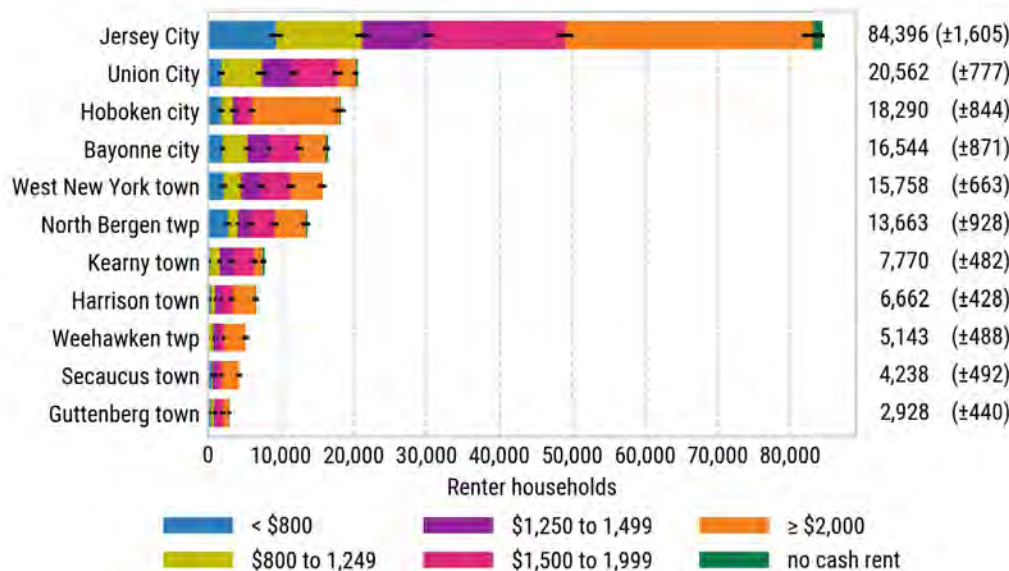
Fig. 10B: Share of Rental Units by Gross Rent
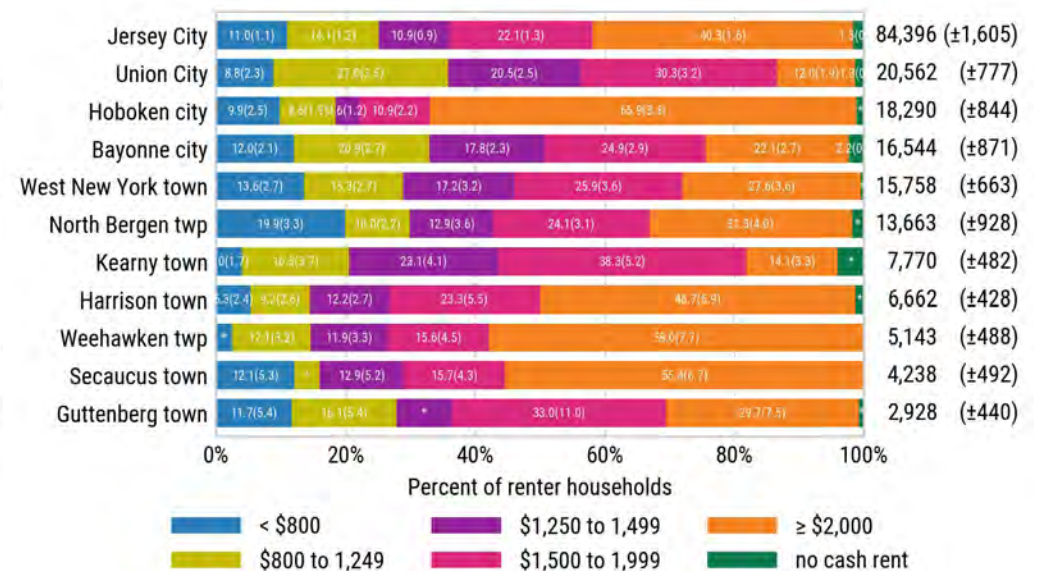
Data Source: 2022 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 1,000 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 Hudson County grew from $1,286 per the 2017 Five-Year American Community Survey (ACS) to $1,722 per the 2022 Five-Year ACS, which is an increase of $436 or 34%. Figure 11 shows the change for each municipality over this period. The dark yellow 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. All municipalities in Hudson County saw increases in median gross rent over this period. In Jersey City, where over 40% of the county's renters live, median gross rent increased 42% over this period. The largest increase was observed in Weehawken at 67%. Other municipalities with large increases include Harrison (49%) and Secaucus (35%). This growth in rental prices is fueled by the construction of new luxury housing in the county during this period and accelerated demand for housing across the Hudson River in New Jersey as parts of New York City become increasingly expensive (see Fig. 11).

Fig. 11: Change in Median Gross Rent Over Time
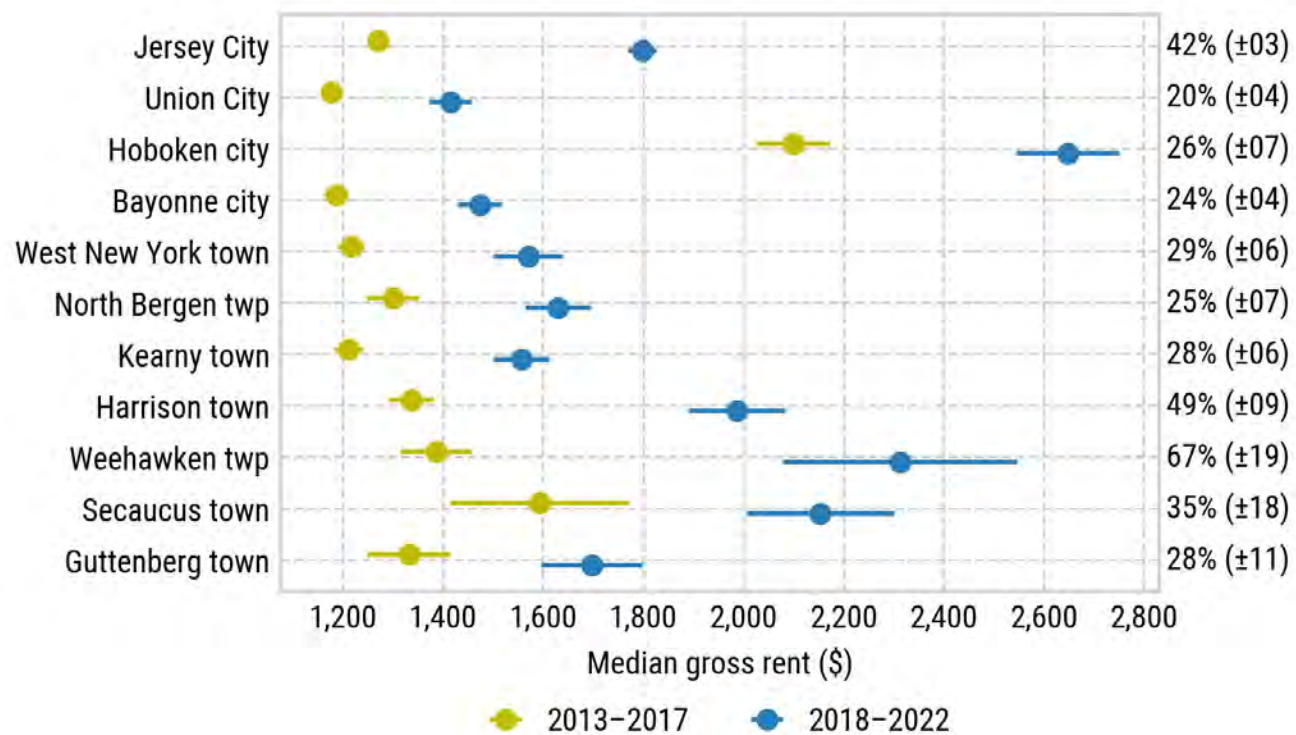
Data Source: 2017 and 2022 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated percentage increase in median gross rent, with the margin of error indicated in parentheses. The blue and green horizontal bars on the chart indicate the margin of error for each estimate. 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 more than 50% of income on housing costs. In Hudson County, 44% of renter households are rent burdened, which is slightly lower than the statewide figure of 48%. Twenty-two percent are severely rent burdened (compared to 25% statewide).

Jersey City has the largest number of rent burdened and severely rent burdened households. Forty-two percent of renter households in Jersey City are rent burdened, and 22% are severely rent burdened. Guttenberg has the largest estimated share of rent burdened and severely rent burdened households, but

the overall number of burdened households is small given the town's small population. (Margins of error on estimates are also high due to Guttenberg's small population). In Union City, 53% of renter households are rent burdened, and 29% are severely rent burdened. In North Bergen, 52% of renter households are rent burdened, and 24% are severely rent burdened. In West New York, 50% are rent burdened and 27% severely rent burdened, and in Kearny, 46% are rent burdened and 23% severely rent burdened (see Fig. 12A and 12B).

Fig. 12A: Gross Rent as a Pct. of Household Income (# of Households)
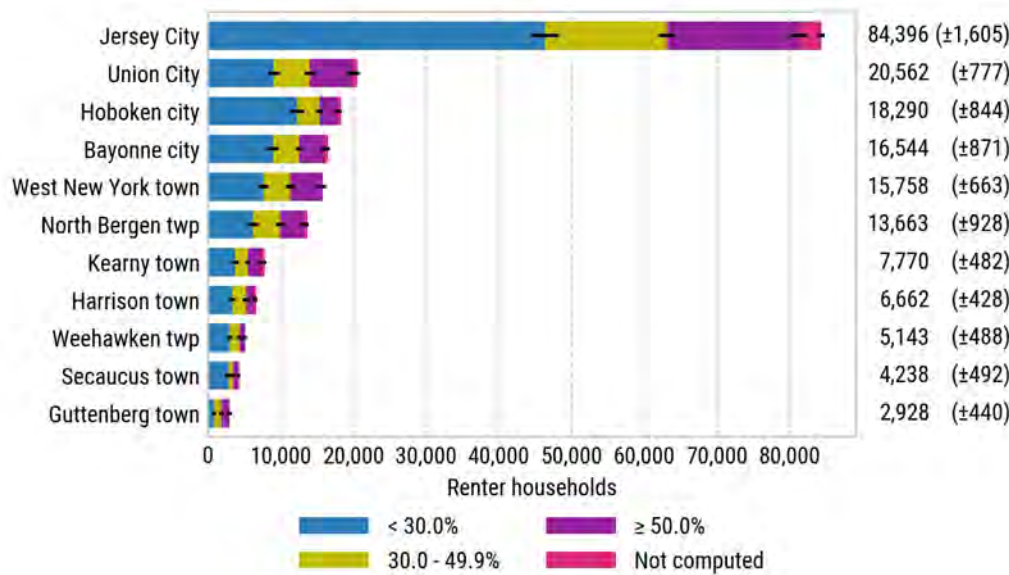
Fig. 12B: Gross Rent as a Pct. of Household Income (% of Households)
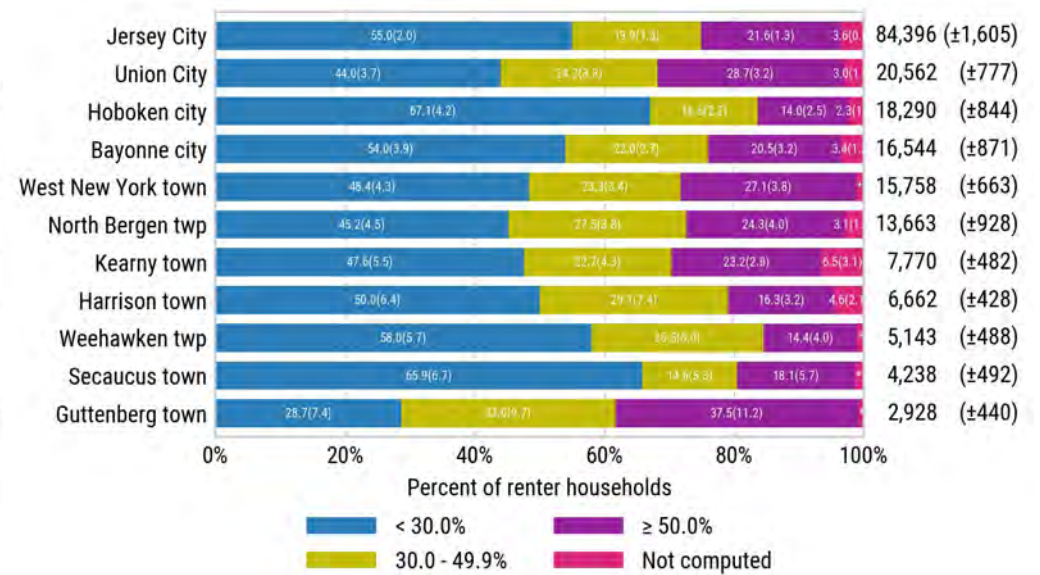
Data Source: 2022 Five-Year American Community Survey. The numbers to the right of the chart represent the estimated total number of renter households, with the margin of error indicated in parentheses. The black bars on the chart indicate the margin of error for each estimate. Municipalities with fewer than 1,000 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. Figures 13A and 13B contain data on gross income as a percentage of household income by area median income (AMI), which is $84,700. Data are at the Public Use Microdata (PUMA) level and represent renters in all of Hudson County. 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 (79%) of Hudson County's 41,760 renter households with incomes less than 30% of the area median (less than $25,410 annually) are rent burdened, and 64% are severely rent burdened. The orange bars in Figure 12 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, 85% are rent burdened, and 46% are severely rent burdened. Combined, this means 81% (roughly 53,800) of renter households with incomes below 50% of AMI are rent burdened and 57% (roughly 37,900) of renter households with incomes below 50% of AMI are severely rent burdened. Fifty percent of renter households with incomes between 50% and 79% of AMI are rent burdened, and 11% are severely rent burdened.

Few higher-income renters are rent burdened. Over 90% of those with incomes above 120% of the area median have rental costs that are less than 30% of household income.

Fig. 13A: Rent Burden by Household Income (# of Households)
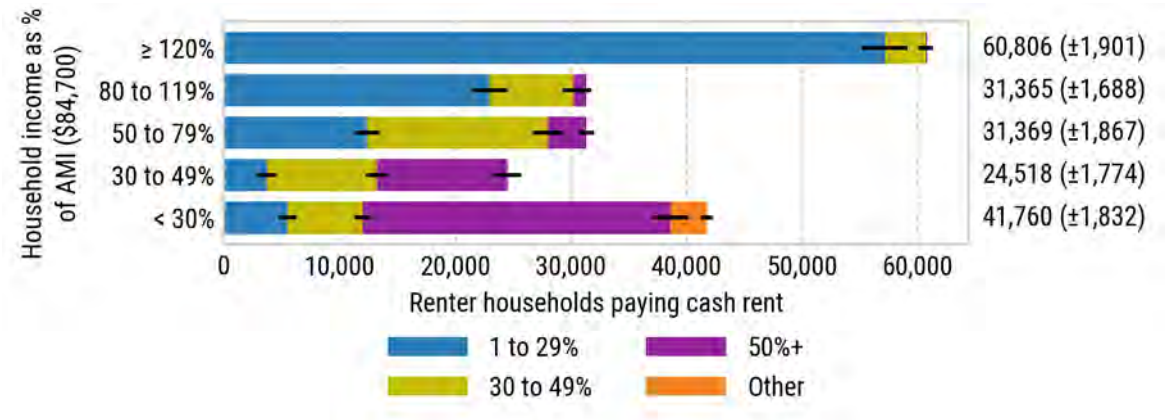
Fig. 13B: Rent Burden by Household Income (% of Households)
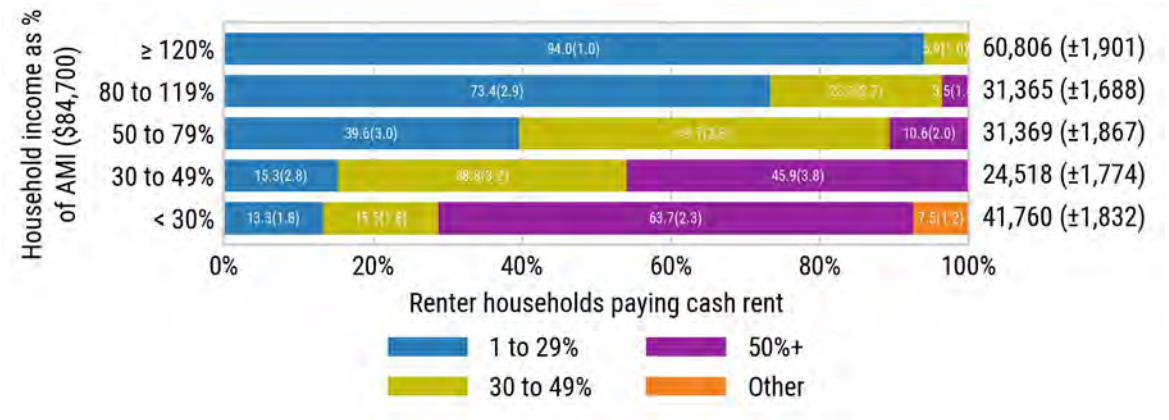
Data Source: 2021 Five Year American Community Survey Public Use Microdata Sample (PUMA). The black bars on the chart indicate the margin of error for each estimate. An "*" refers to imprecise estimates resulting from a small number of households.

Section 5: Unhoused Persons & Homelessness Programs

The Jersey City/Bayonne/Hudson County Continuum of Care (CoC) is the local planning body that coordinates housing and services for homeless families and individuals throughout the county. 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. The data presented in this section are from the 2023 Hudson County PIT count report published by the New Jersey Housing & Mortgage Finance Agency (NJHMFA) and Monarch Housing Associates.

There were 920 unhoused persons in Hudson County on the evening of the 2023 PIT count. Most (71%) were residing in emergency shelters. Twenty-four percent were unsheltered (see Table 2).

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

	Unhoused Persons	
	#	%
Emergency Shelters	656	71%
Transitional Housing	41	4%
Unsheltered	223	24%
Total	**920**	**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 763 households counted in the PIT, 10% were families with children under age 18, most of whom were residing in emergency shelters. Among households comprised only of adults (including single adults), two thirds were in emergency shelters, 20 were in transitional housing, and the remaining third were unsheltered (see Table 3).

Table 3: Household Characteristics for Unhoused Persons

	Households w/ Adults & Children	Households with Only Adults (Incl. Single Adults)	Total
Emergency Shelters	71	441	512
Transitional Housing	8	20	28
Unsheltered	0	223	223
Total	**79**	**684**	**763**

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 Hudson County span all age groups. There were 118 children in emergency shelters and an additional 12 in transitional housing. Forty-seven young adults age 18 to 24 were unhoused including one unsheltered person. Forty-eight adults age 65 and older were in emergency shelters and 15 were unsheltered (see Table 4).

Table 4: Age of Unhoused Persons

Age	Emergency Shelters	Transitional Housing	Unsheltered	Total
0-5	59	9	0	68
6-17	59	3	0	62
18-24	35	11	1	47
25-34	108	2	50	160
35-44	143	7	55	205
45-54	95	4	44	143
55-64	107	5	58	170
65+	48	0	15	63
Info missing	2	0	0	2
Total	**656**	**41**	**223**	**920**

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

The Jersey City/Bayonne/Hudson County CoC funds (via HUD) 16 programs classified as emergency shelters, ten of which are site-based programs and six of which are tenant-based/voucher programs. Included with Emergency Shelters is a 100-bed seasonal program. There are five site-based transitional housing programs in Hudson County and 26 permanent supportive housing programs, ten of which are site-based and 16 of which are tenant-based/

voucher programs. There are 13 tenant-based/voucher rapid re-housing programs, and three tenant based other permanent housing programs. Collectively, these programs provide 1,568 year-round beds plus an additional 100 seasonal and 267 overflow/voucher beds. Of these, 35 are reserved for youth/young adults, 179 for veterans, and 458 for those who are chronically unhoused (see Table 5).

Table 5: Beds and Units by Program Type

			Year-Round Beds						Subset of Total Bed Inventory		
	# of Facilities/ Programs	Family Units	Family	Adult-Only	Child-Only	Total	Seasonal	Overflow/ Voucher	Chronic	Veteran	Youth
Emergency Shelters	16	41	108	202	0	310	100	267	na	1	0
Transitional Housing	5	14	33	29	0	62	na	na	na	0	21
Permanent Supportive Housing	26	68	208	404	0	612	na	na	458	171	3
Rapid Re-Housing	13	66	190	51	0	241	na	na	na	7	11
Other Permanent Housing	3	199	282	61	0	343	na	na	na	0	0
Total	**63**	**388**	**821**	**747**	**0**	**1,568**	**100**	**267**	**458**	**179**	**35**

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

Section 6: The Landscape of Housing Assistance

Federally Assisted Developments & Units

Multiple federal programs together comprise the landscape of assisted housing in Hudson County. There are roughly 18,500 brick-and-mortar project-based assisted units in Hudson County. Concurrently, there are 11,000 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 Housing Tax Credit (LIHTC) properties); and 2) Project-Based Vouchers tied to units in specific buildings (of which there are at least 1,582 in Hudson County).

The first column of Table 6 on the next page contains the total number of units with select federal project-based assistance by municipality. Subsequent columns contain the number of units with each type of federal subsidy. Roughly 2,000 or 11% of units receive multiple forms of federal assistance (e.g., a Public Housing unit with a LIHTC subsidy). Therefore, some units are counted more than once in the "Units Assisted" columns, but are only counted once in the first column of Table 6.

Section 6: The Landscape of Housing Assistance, continued

Federally Assisted Developments & Units, continued

All municipalities in Hudson County except East Newark (which is small and contains households with Tenant-Based Vouchers) have brick-and-mortar project-based federally assisted units. 6,980 units are Section 8 Project-Based Rental Assistance (PBRA) units. Seven municipalities have Section PBRA units, and more than half of these units are in Jersey City. 6,785 units are Public Housing. Seven municipalities in the County have Public Housing units. The LIHTC program assists 4,424 units in the county. Seven municipalities have LIHTC units, and more than two-thirds are in Jersey City. There are at least 1,582 Project-Based Vouchers in Hudson County. Five municipalities have Project-Based Vouchers, and roughly half are in West New York. The Section 202 Supportive Housing for the Elderly program supports 848 units located in four municipalities.

Roughly 9% of all rental units in Hudson County receive some form of federal housing assistance (excluding Tenant-Based Housing Choice Vouchers used in the private housing market). Shares of rental units with assistance varied by municipality. In Hoboken and North Bergen, 12% of all rental units are federally assisted. Ten percent of rental units in Bayonne, Jersey City, and West New York are federally assisted. Municipalities with low shares of rental units with federal assistance include Kearny (1%), Harrison (4%), Weehawken (4%), and East Newark (no project-based units).

Table 6: Count of Select Federally Assisted Units (Not Including Private Market Tenant-Based Housing Choice Vouchers)

|	Total Units	Units Assisted by Select Programs (units can be assisted by more than one program)					% of Rental Units with Federal Assistance
		Section 8 PBRA	Public Housing	LIHTC	RAD PBV	Section 202	
Bayonne	1,779	396	1,268	365	-	-	10%
Guttenberg	249	-	249	-	-	-	8%
Harrison	268	-	268	-	-	-	4%
Hoboken	2,403	807	1,154	383	200	200	12%
Jersey City	8,751	3,999	2,406	3079	294	466	10%
Kearny	123	-	-	-	-	123	1%
North Bergen	1,883	794	985	104	-	-	12%
Secaucus	275	-	-	-	275	-	6%
Union City	894	230	455	150	-	59	5%
Weehawken	215	70	-	46	99	-	4%
West New York	1,695	684	-	297	714	-	10%
Total	**18,535**	**6,980**	**6,785**	**4,424**	**1,582**	**848**	**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. "RAD" refers to Rental Assistance Demonstration, and "PBV" refers to Project-Based Vouchers.

Section 6: The Landscape of Housing Assistance, continued

Location of Federally Assisted Units

Figure 14A depicts the number of project-based federally assisted units (not including Tenant-Based Vouchers) by census tract in Hudson County. Large concentrations of units can be found in the heart of Jersey City west of Route 78, in the center of North Bergen, and in the southwestern portion of Hoboken. Kearny, East Newark, Secaucus, the northern portion of Bayonne, and the eastern portion of North Bergen have few project-based federally assisted units.

Figure 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). Census tracts with more than 40% of rental units receiving federal assistance are located in the central and southern portions of Jersey City, the western portion of Hoboken, the eastern part of Bayonne, and the center of North Bergen. Tracts in white have no project-based federally assisted units.
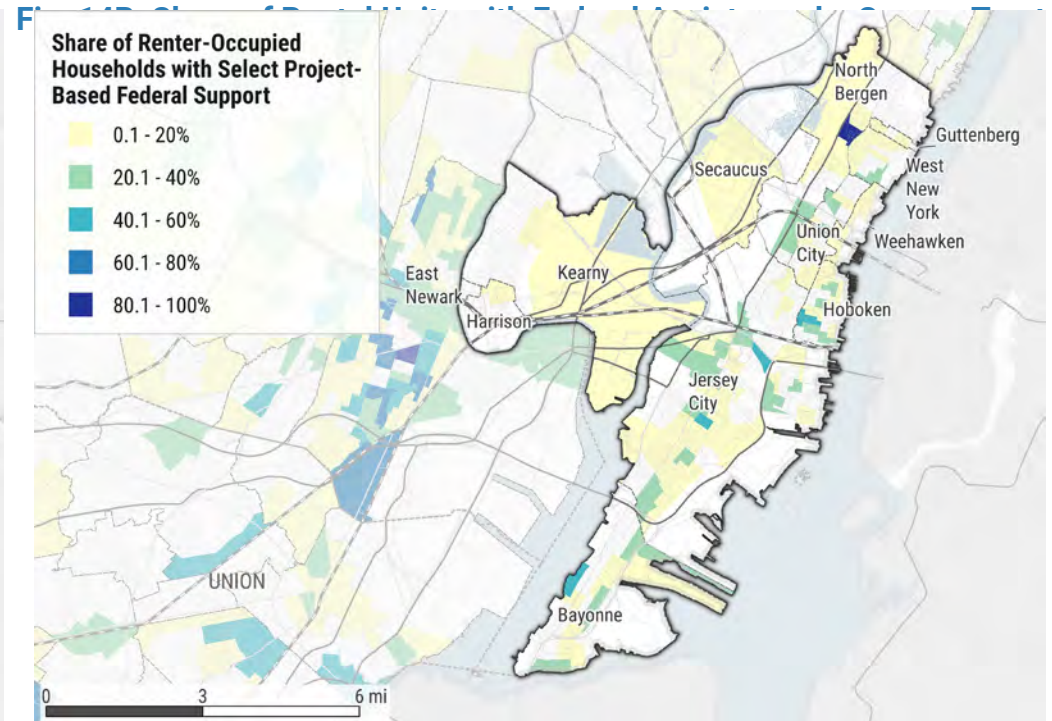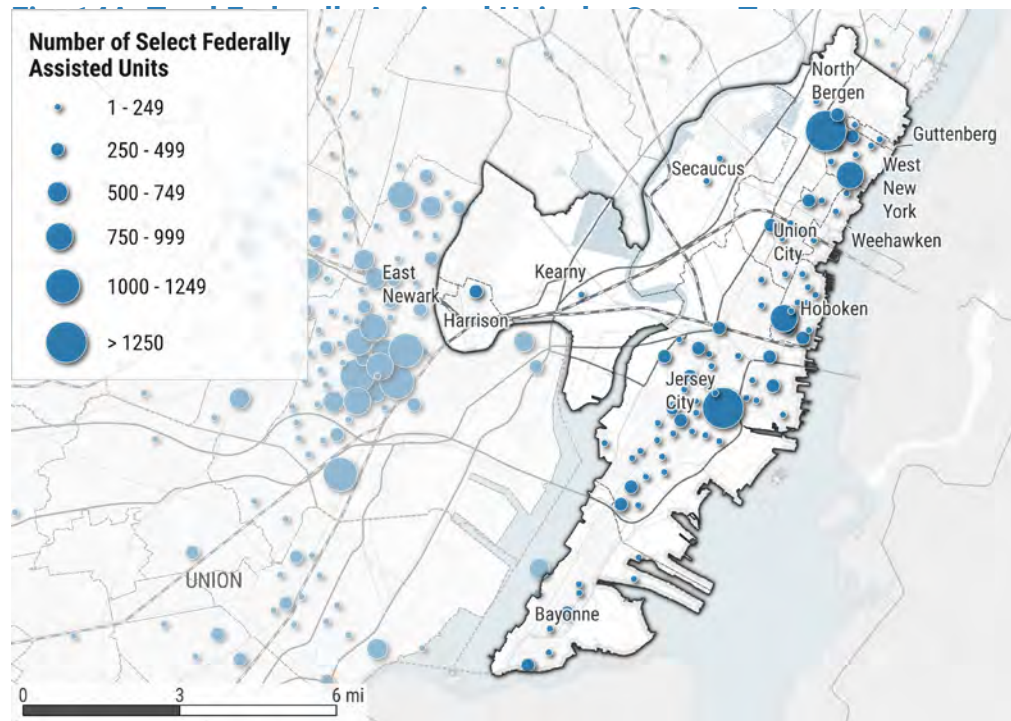

Data Source: NJHMFA 2022 and HUD 2024. Data were compiled using an NJSOARH process which involved geocoding datasets, triangulating with other data sources, and manually checking uncertain results. Total renter occupied units used to calculate shares in Fig. 14B is from the 2020 Census.

Section 6: The Landscape of Housing Assistance, continued

Housing Choice Vouchers

In addition to brick-and-mortar units, there were approximately 11,018 Tenant- and Project-Based Housing Choice Vouchers in use in Hudson County in 2023. Jersey City has the largest number of vouchers at 5,791 followed by West New York at 1,200, Bayonne at 837, and Union City at 830. All municipalities in Hudson County contain voucher users (see Table 7).

Table 7: Number of Housing Choice Vouchers by Municipality

Municipality	Number of Vouchers	Municipality	Number of Vouchers
Bayonne	837	Kearny	66
East Newark	2	North Bergen	581
Guttenberg	173	Secaucus	532
Harrison	24	Union City	830
Hoboken	627	Weehawken	355
Jersey City	5,791	West New York	1,200
Total			**11,018**

Data Source: 2023 HUD Picture of Subsidized Households (PSH. Data represent total reported households. In cases where a geography had fewer than 11 reported households and the data are suppressed, total units is reported.

Characteristics of HUD Units and Households

HUD programs house 44,739 people across five programs in Hudson County according to data from HUD's 2023 Picture of Subsidized Households (PSH). The average number of people per unit ranged from 1.2 for 202/PRAC units to 2.0 for Housing Choice Vouchers. More than half (55%) of units are studio/efficiency/one-bedroom units, 29% are two-bedroom units, and 16% have three or more bedrooms (see Table 8).

The average time tenants spent on a waiting list before receiving a HUD-assisted unit in Hudson County was 29 months (over two years). This is slightly lower than the statewide average time on a waiting list of 33 months, or 2.75 years. The average length of stay among current residents was over 12 years (145 months). Length of time in a unit was highest for households in

public housing (181 months or 15 years) and lowest for Section 202 units (108 months or 9 years). Long waiting lists and little turnover illustrate the difficulty in accessing HUD housing and the strong need for affordable units. Average gross rent for a HUD-subsidized unit was $504 per month. For most programs, rent is set to 30% of a household's income. HUD rents are considerably lower than market rate rents in Hudson County, and if these units are lost, it is very unlikely a household would be able to find an unsubsidized unit renting for a similar price (see Table 9).

Table 8: Characteristics of HUD-Subsidized Units

	# of Units	# of People	People Per Unit	Bedroom Size		
				0-1BR	2BR	3+BR
Public Housing	6,628	11,894	1.9	49%	32%	19%
Hsg. Choice Vouchers	11,018	21,617	2.0	52%	31%	17%
Mod Rehab	10	na	na	na	na	na
Proj. Based Sec. 8	6,971	10,905	1.6	66%	23%	10%
202/PRAC	260	303	1.2	100%	0%	0%
All HUD Programs	**24,887**	**44,739**	**1.8**	**55%**	**29%**	**16%**

Data Source: 2023 HUD PSH. Mod Rehab units are not included in subsequent tables due to a lack of data.

Table 9: HUD Program Waiting List and Tenure

	Months on Waiting List	Months Since Moved In	Avg. Gross Rent
Public Housing	34	181	$551
Housing Choice Vouchers	27	118	$492
Proj. Based Sec. 8	na	156	$484
202/PRAC	na	108	$386
All HUD Programs	**29**	**145**	**$504**

Data Source: 2023 HUD PSH

Section 6: The Landscape of Housing Assistance, continued

HUD programs serve some of Hudson County's most vulnerable renter households. Average annual household income (irrespective of household size) ranged from $16,608 for residents in 202/PRAC units to $24,718 for Public Housing residents. Eleven percent of households have annual incomes less than $10,000, and three out of four 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	$24,718	9%	73%
Hsg. Choice Vouchers	$20,266	13%	78%
Proj. Based Sec. 8	$20,463	11%	77%
202/PRAC	$16,608	5%	88%
All HUD Programs	**$21,426**	**11%**	**77%**

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

More than half of all Hudson County residents in HUD housing had a householder or spouse age 62 or older, and 6% had a householder or spouse over age 85. One in four households include children, and one in five residents have a disability (see Table 11). Reflecting Hudson County's renter household demographics, 53% of householders in HUD assisted housing identify as being of Hispanic/Latino origin (of any race), 28% are Black (both Hispanic/Latino and Non-Hispanic/Latino), 18% are white (Non-Hispanic/Latino), 2% 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	52%	6%	24%	21%
Housing Choice Vouchers	43%	4%	30%	25%
Proj. Based Sec. 8	62%	10%	18%	13%
202/PRAC	100%	20%	0%	12%
All HUD Programs	**51%**	**6%**	**25%**	**21%**

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	52%	47%	45%	39%	**47%**
Black	29%	29%	18%	5%	**26%**
Nat. Amer./AK Nat.	0%	0%	0%	0%	**0%**
Asian/Pacific Isl.	1%	1%	5%	10%	**2%**
White	22%	16%	17%	18%	**18%**
Hispanic/Latino	48%	53%	55%	61%	**53%**
Black	1%	3%	3%	0%	**2%**
White	46%	50%	34%	32%	**44%**
Other	0%	1%	19%	29%	**6%**
Multiple Races	1%	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

Eight of Hudson County's ten municipalities have some form of a rent control ordinance that limits the amount rent can increase each year on certain units (see Table 14). Rent control typically only applies to units that are more than 30 years old. In Hudson County, the ordinances vary in terms of which units are covered, when and by how much rent is allowed to increase, and whether or not rent controls can be lifted when the unit becomes vacant. 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
Bayonne	5+	https://ecode360.com/35723898
Guttenberg	2+	https://ecode360.com/35697106?highlight=controlled,controls,rent,rent%20control,rented,renting,rents&searchId=16678162866090364#35697106
Hoboken	1+	https://ecode360.com/15252438
Jersey City	5+	https://library.municode.com/nj/jersey_city/codes/code_of_ordinances?nodeId=CH260RECO
North Bergen	1+	https://www.northbergen.org/_Content/pdf/Rent-Control-Ordinance.pdf
Union City	4+	http://www.ucnj.com/_Content/pdf/forms/rent/Rent-Stabilization-Ordinance-2017.pdf
Weehawken	1+	https://www.weehawken-nj.us/home/showpublisheddocument/1350/637732008991670000
West New York	1+	https://ecode360.com/7058058

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

Conclusion

The Hudson 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.

NJSOARH
New Jersey State of Affordable Rental Housing