



# Passaic County Rental Housing Profile

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**RUTGERS**

Edward J. Bloustein School  
of Planning and Public Policy

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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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### Advisory Committee

Holly City Development Corporation

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Monarch Housing Associates

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## Executive Summary

### Growth in the Number and Share of Renters

The county experienced a net increase of 14,091 renter households from 2000 to 2020. All municipalities saw growth in the number of renter households over this period, with the largest increases observed in Paterson, Passaic, and Clifton. The share of households that rent increased from 44% in 2000 to 49% by 2020, and most municipalities experienced a net increase in the share of households that rent over this period.

### Two-to-Four Unit Buildings Comprise Half of Rental Units

Fifty percent of rental units in Passaic County are in two- to four-unit buildings. The county contains fewer single-family rentals and units in large (50 or more unit) buildings compared to other parts of the state.

### Many Rental Units are in Old Buildings

More than half (58%) of rental units are in buildings constructed prior to 1960, and 35% are in buildings constructed prior to 1940. 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.

### Renter Households are Larger on Average

Renter households are slightly larger in Passaic County compared to the state as a whole. Thirty percent of renter households contain four or more people compared to 21% statewide. Conversely, 29% of renters are single-person households compared to 36% statewide.

### Rents Have Increased

Median gross rent increased more than \$355 or 26% over the past decade. Affordability is a challenge for many households.

### Rent Burden is Pervasive

More than half of renter households are rent burdened, meaning they devote more than 30% of income to rent. Twenty-nine percent are severely rent burdened, meaning they devote more than 50% of household income to rent.

### Most Low-Income Renters Are Cost Burdened

Most low-income renters in Passaic County are cost burdened, and low-income households are much more likely to live in housing that is unaffordable than wealthier households. Among renter households with incomes less than 50% of the area median (less than \$56,600 annually), 39,200 or 82% are rent burdened, and 24,800 or 52% are severely rent burdened.

### Renter Households and Federally Assisted Housing is Concentrated in the Southeast

Renter households are more prevalent in the southeastern, more densely populated part of the county. The northeastern part of the county contains fewer renter households. Federally assisted housing is concentrated in the southeast.

### Approximately 7,000 Units are Federally Assisted, and Need Outpaces Demand

There are approximately 7,000 project-based brick-and-mortar federally assisted housing units in Passaic County spanning several programs including Public Housing, Section 202 Housing for the Elderly, Section 8 Project-Based Rental Assistance (PBRA) housing, and units constructed or preserved using Low- Income Housing Tax Credits (LIHTC). Additionally, roughly 6,000 households receive a Tenant-Based 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.

### Some Municipalities have Rent Control

Six of Passaic County's 16 municipalities have a rent control ordinance that put 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. Ten 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 Passaic County

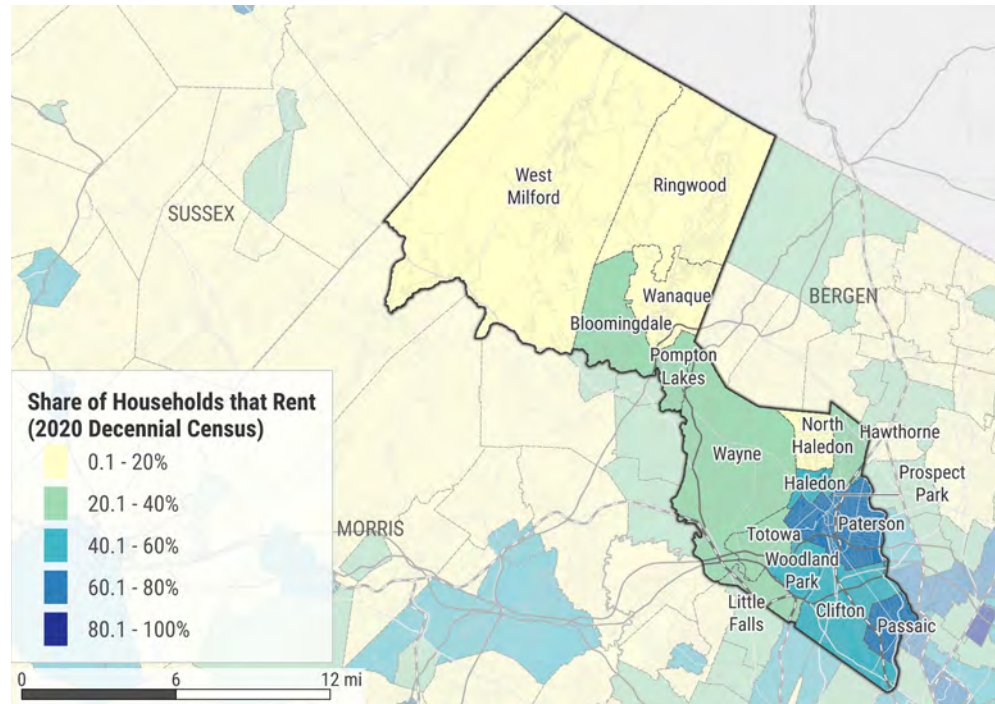
Passaic County (population 524,118) is located in the northeastern part of New Jersey, extending from the Bergen County border northeast to the New York State border. There are 16 municipalities in Passaic County (10 boroughs, three townships, and three cities). Paterson (population 159,732) is the county's largest city and the third largest city in New Jersey. Passaic County has a long industrial history that dates back to the 18th century. Paterson was a prominent mill town, but would suffer from high rates of poverty and unemployment in the wake of deindustrialization in the mid-20th century. The southeastern part of the county is more densely populated than the more mountainous northwest. Passaic County is served by bus and rail lines, and multiple highways run through the county including the Garden State Parkway and Route 80. Workers in the county commute to New York City and other parts of the region. Passaic County has long been a destination for immigrants from all parts of the world.



## Section 1: Renter Households

Passaic County has 86,778 renter households according to the 2020 Census (see Table 1). The largest number of renter households (38,145) live in Paterson followed by the City of Passaic (16,027), Clifton (13,627), and Wayne (4,136). Four municipalities (Ringwood, North Haledon, Totowa, and Wanaque) have fewer than 1,000 renter households. Forty-nine percent of households in the county rent, which is higher than the figure for New Jersey as a whole (39%). Passaic has the largest share of renter households at 78% followed by Paterson (76%) and Prospect Park (58%). Three municipalities (Ringwood, West Milford, North Haledon, and Wanaque) have fewer than 20% renters. The share of households that rent is higher in the southeastern, more densely part of the county and lower in the northwest (see Fig. 1).

**Fig. 1: Share of Households that Rent**



Data Source: 2020 Census

Passaic county experienced a net increase of 14,091 renter households from 2000 to 2020, and all municipalities saw an increase over this period. The largest increase is observed in Paterson with a net increase of 7,519 renter households followed by Passaic (1,819), Clifton (1,794), and Wayne (752). All other municipalities saw increases of fewer than 500 renter households over this period. The share of households that rent also increased from 44% in 2000 to 49% in 2020. All but two municipalities experienced a net increase in the share of renter households over this period. Paterson saw the largest increase at 7.3% followed by Bloomingdale (7.1%), and Prospect Park (5.5%).

**Table 1: Number and Share of Renter Households Over Time**

	2000		2010		2020	
	#	%	#	%	#	%
Bloomingdale boro	720	25.3	798	27.2	1,007	32.4
Clifton city	11,833	39.1	12,286	40.1	13,627	42.6
Haledon boro	1,403	49.8	1,426	51.3	1,653	54.8
Hawthorne boro	2,525	34.8	2,683	36.0	2,931	38.4
Little Falls twp	1,436	30.6	1,467	30.9	1,563	33.1
North Haledon boro	291	11.1	419	13.4	390	12.8
Passaic city	14,208	73.0	14,486	74.6	16,027	77.8
Paterson city	30,626	68.5	31,211	70.4	38,145	75.8
Pompton Lakes boro	903	22.9	902	21.5	1,004	23.9
Prospect Park boro	950	52.1	958	53.3	1,112	57.6
Ringwood boro	230	5.6	208	5.0	258	6.2
Totowa boro	668	18.9	725	19.2	816	20.9
Wanaque boro	689	20.0	700	17.4	829	18.9
Wayne twp	3,384	18.0	3,803	19.9	4,136	21.6
West Milford twp	958	10.4	1,048	10.9	1,168	12.1
Woodland Park boro	1,863	42.4	1,840	39.7	2,112	40.2
<b>County total</b>	<b>72,687</b>	<b>44.4</b>	<b>74,960</b>	<b>44.9</b>	<b>86,778</b>	<b>49.0</b>

Data Source: 2000, 2010 and 2020 Census.



## Section 2: Rental Housing Characteristics

### Building Types

Half of all rental units in Passaic County are in two- to four-unit buildings. This is higher than the statewide figure of 30%. The remaining 50% of rental units are in a mix of building sizes. An estimated 13% of rental units are single-family (attached and detached) homes (compared to 20% statewide). Nineteen percent are in five- to 19-unit buildings (compared to 22% statewide); 7% are in 20- to 49-unit buildings (compared to 10% statewide); and 11% are in buildings with 50 or more units (compared to 18% statewide).

The largest shares of single-family rental units are in West Milford, where more than half of rental units are single-family homes. Municipalities with large shares of units in two- to four-unit buildings include Prospect Park (78%), Hawthorne (61%), Paterson (59%), Haledon (57%), Clifton (55%), and Woodlawn Park (50%). In Woodlawn Park and Passaic, more than 30% of rental units are in five- to 19-unit buildings. The largest shares of units in buildings with 50 or more units are in Wayne (34%) and Bloomingdale (24%) (see Fig. 2A & 2B).

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

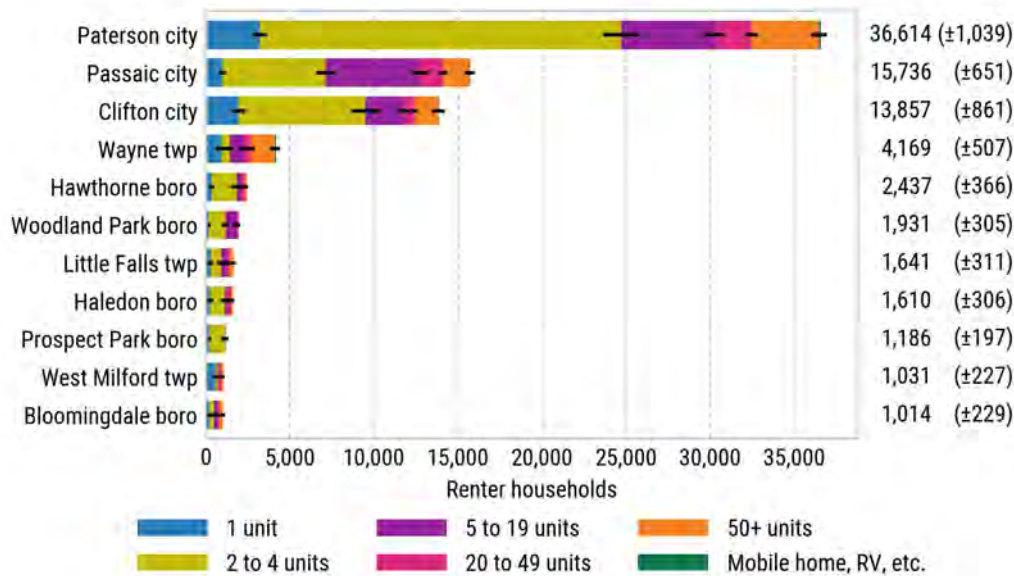
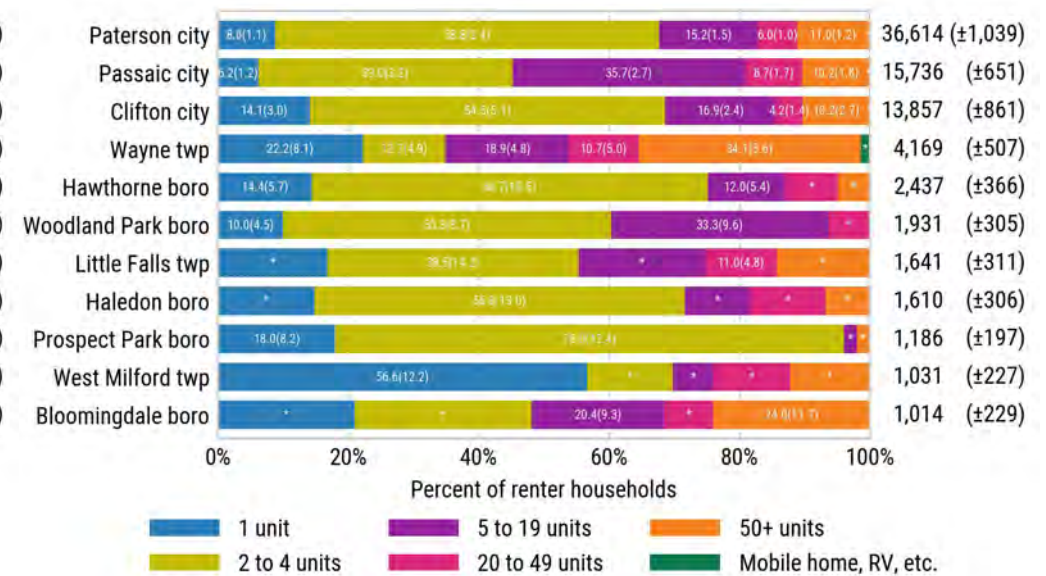


Fig. 2B: Share of Rental Units by Units in Structure



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 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

### 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.

Rental units in Passaic County tend to be older compared to other parts of the state. Thirty-five percent of rental units were constructed prior to 1939 compared to 19% statewide. More than half (58%) were constructed prior to 1960 compared to 38% statewide. Conversely, just 9% of rental units were constructed in the year 2000 or later compared to 16% statewide.

In the City of Passaic, more than half (roughly 58%) of rental units were constructed prior to 1940, and nearly three quarters of units were constructed prior to 1960. Other municipalities with large shares of units constructed prior to 1960 include Prospect Park, Clifton, Paterson, and Little Falls. Haledon, Woodland Park, and Hawthorne have large shares of units constructed from 1960 to 1979. In Wayne and West Milford, the largest shares of rental units were constructed between 1980 and 1999. Estimates are not calculated for some municipalities given high margins of error, designated by an “\*” (see Fig. 3A & 3B).

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

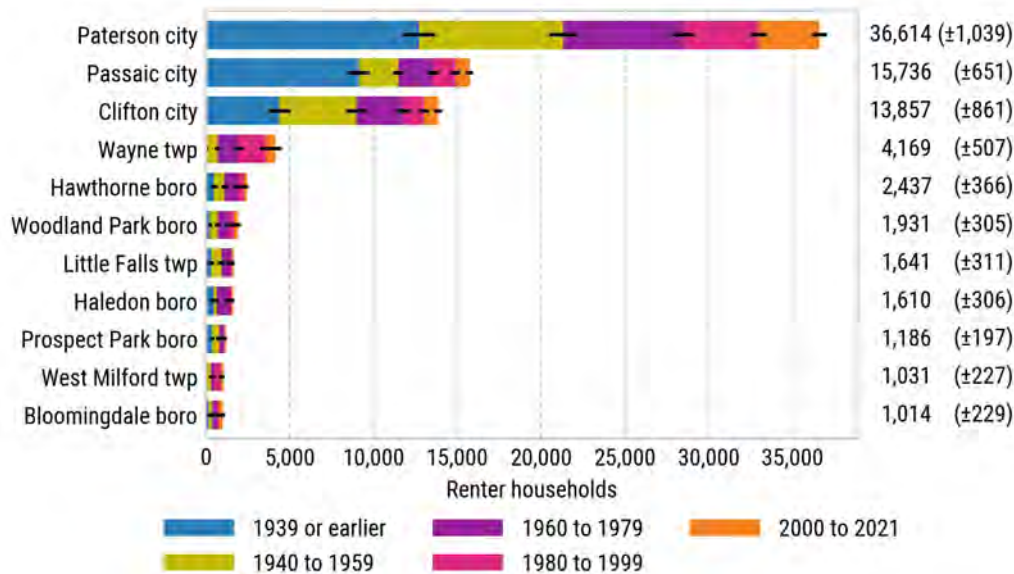
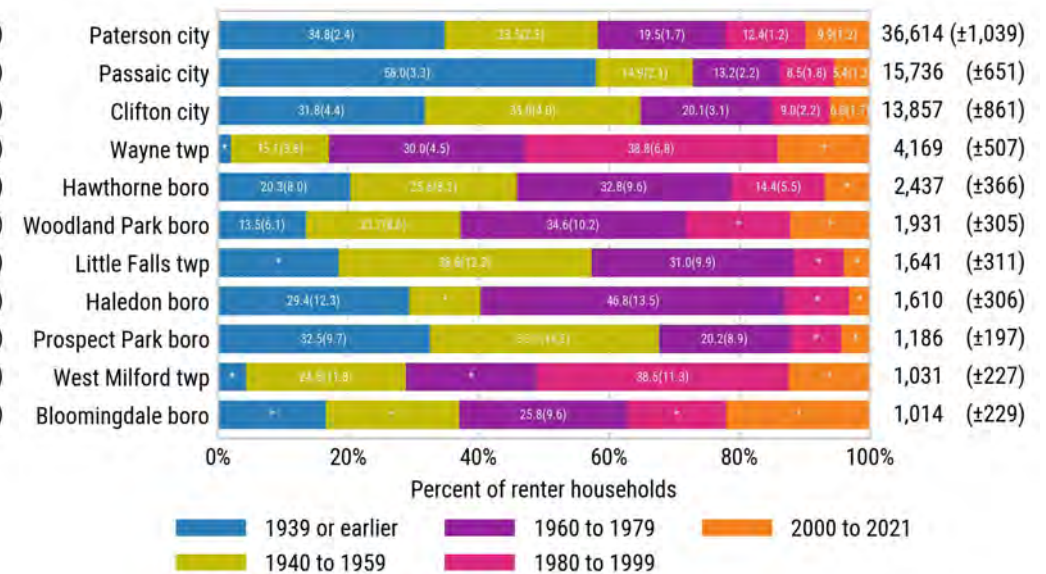


Fig. 3B: Share of Rental Units by Year Built



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.

Approximately 7% of rental units in Passaic County are studio apartments, which is the same as the statewide figure of 7%. One-bedroom units comprise 26% of the rental housing stock (compared to 33% statewide). Forty-one percent of rental units have two bedrooms (compared to 36% statewide), and 26% have three or more bedrooms (compared to 23% statewide).

Most Passaic County municipalities contain a mix of unit sizes. The largest numbers and shares of studio apartments are in Paterson and Clifton. Forty percent or more of rental units in Little Falls and Wayne are one-bedroom units. Municipalities with large shares of two-bedroom rental units include Prospect Park, Passaic, Woodland Park, Clifton, Hawthorne, and Paterson. Paterson and Prospect Park have the largest estimated shares of units with three or more bedrooms (see Fig. 4A & 4B).

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

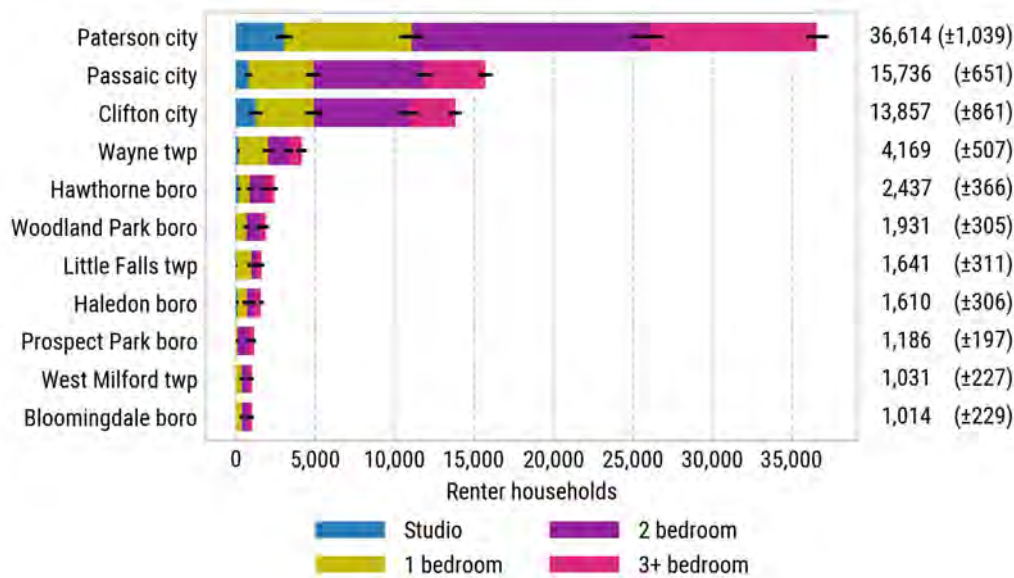
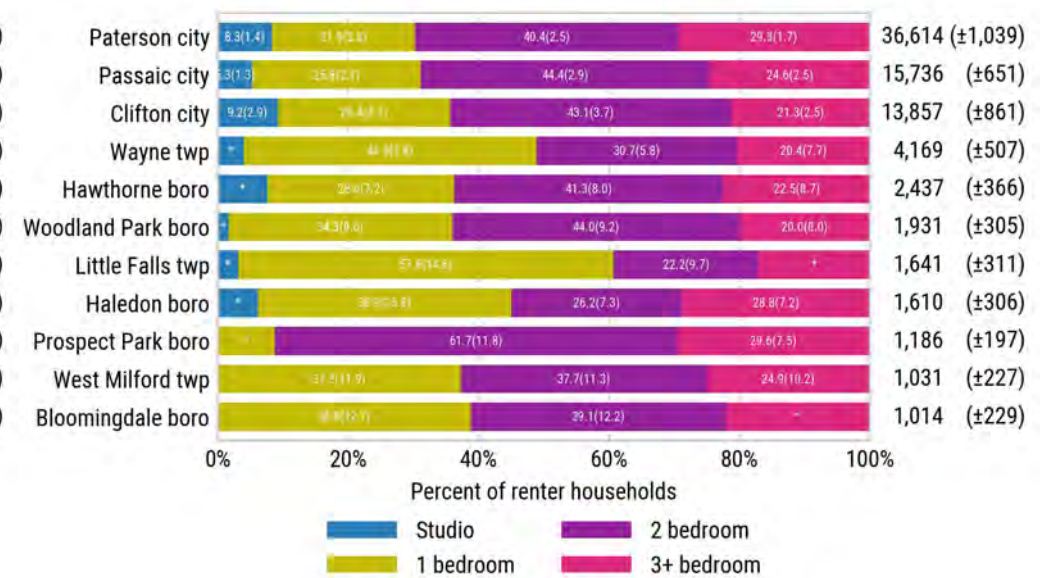


Fig. 4B: Share of Rental Units by Number of Bedrooms



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.

Renter households tend to be slightly larger in Passaic County compared to other parts of the state. Thirty percent of renter households are comprised of four or more people (compared to 21% statewide); 18% are three-person households (compared to 16% statewide); 24% are two-person households

(compared to 27% statewide); and 29% are single-person households (compared to 36% statewide).

All Passaic County municipalities contain a mix of household sizes. Single-person households make up the largest share of renters in Little Falls, West Milford, Bloomingdale, Wayne, Hawthorne, and Clifton. Two-person households comprise the largest share of renter households in Haledon. Households with four or more people comprise more than 30% of renter households in Passaic, Paterson, Prospect Park, and Woodlawn Park (see Fig. 5A & 5B).

Fig. 5A: Number of Renter Households by Size

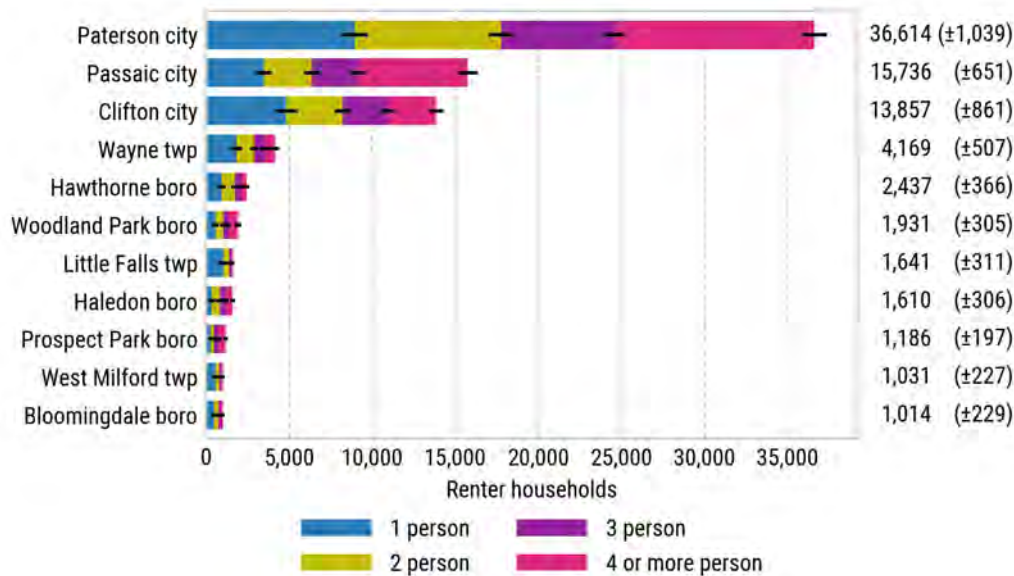
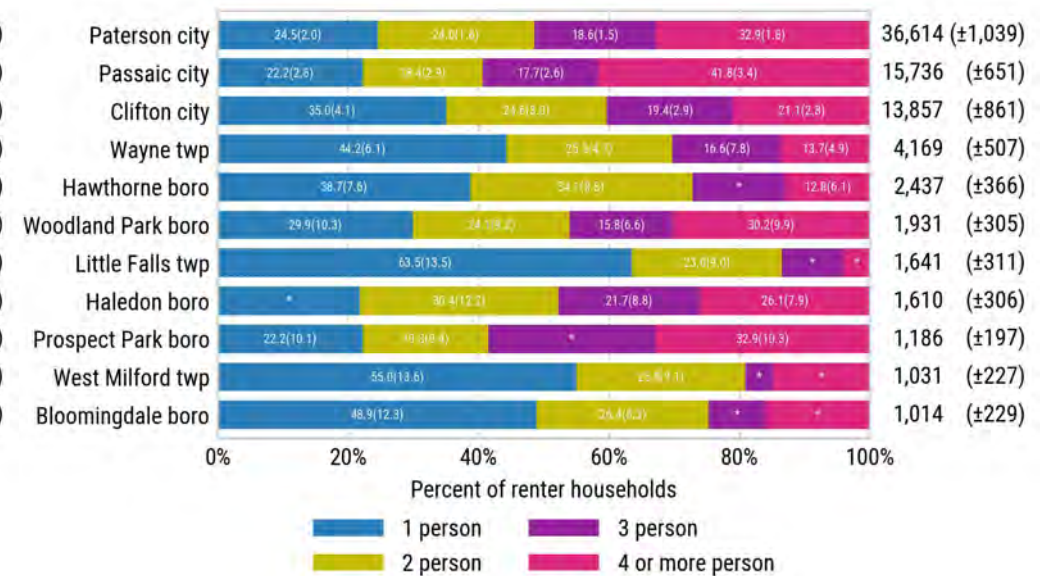


Fig. 5B: Share of Renter Households by Size



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

Passaic County is very racially and ethnically diverse, and that diversity is reflected in the county’s renter demographics. The Census Bureau treats race and ethnicity as separate categories. 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.

The largest number and share of Black renter householders is in Paterson. The largest shares of Asian renter households are in Wayne and Clifton. An estimated 35% of renter householders in Paterson identify as being of some

other race (most are Hispanic/Latino). Other municipalities with large shares of householders of some other race include Prospect Park, Clifton, Passaic, and Haledon. In Passaic, 41% of renter householders are multiracial (most are Hispanic/Latino). Clifton and Paterson also have large shares of multiracial householders. White renter householders (both Hispanic/Latino and not Hispanic/Latino) comprise 70% or more of renter householders in West Milford, Little Falls, Bloomingdale, Hawthorne, Wayne, and Woodland Park. Estimates are not calculated for some municipalities given high margins of error, designated by an “\*” (see Fig. 6A & 6B).

Fig. 6A: Number of Renter Householders by Race

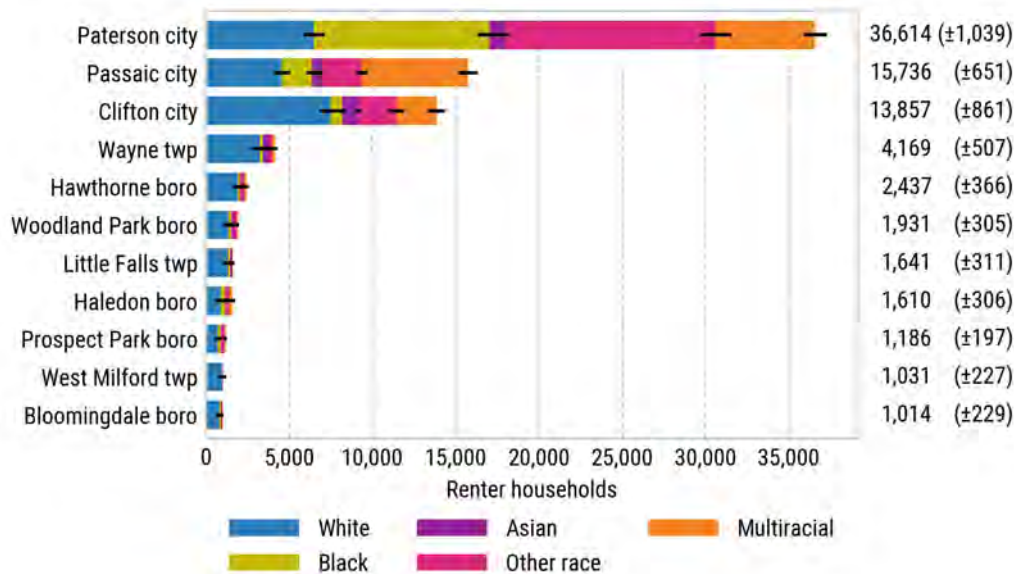
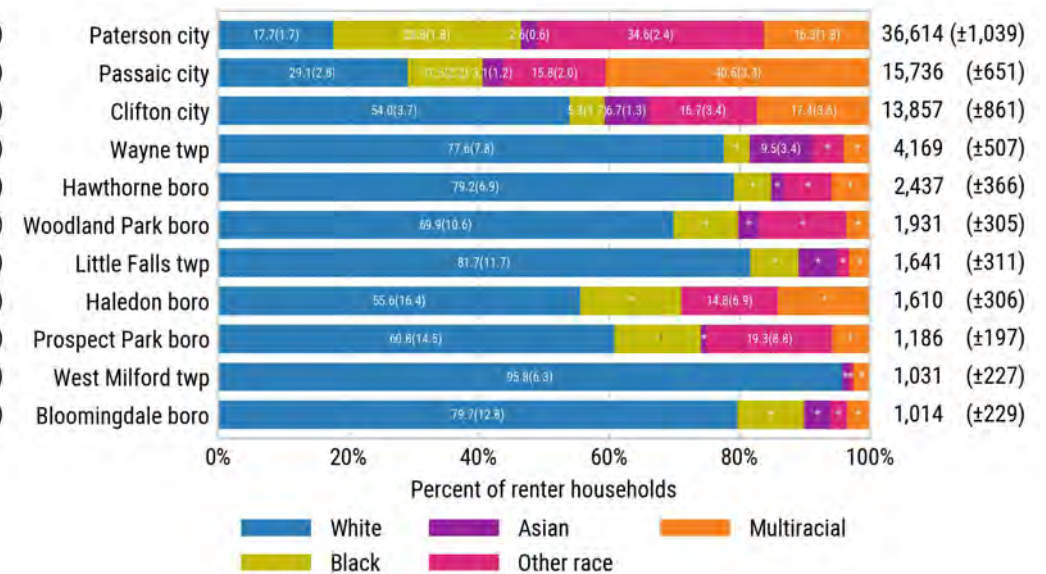


Fig. 6B: Share of Renter Householders by Race



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

Figures 7A and 7B contain information about the ethnicity of renter householders. Data are for all ethnicities regardless of race. For example, a renter who is of Hispanic/Latino origin could identify as white, Black, or some other race. Thirty-seven percent of Passaic County renter householders are of Hispanic/Latino origin, and 70% of Hispanic/Latino households in the county rent.

In Passaic, an estimated 79% of renter householders are of Hispanic/Latino origin. Other municipalities with large shares of Hispanic/Latino renter householders include Paterson (62%), Haledon (54%), Prospect Park (52%), and Clifton (45%). More than three quarters renter householders are not Hispanic/Latino in West Milford (91%), Little Falls (90%), Wayne (85%), Bloomingdale (81%), and Hawthorne (80%). 12 municipalities (see Fig. 7A & 7B).

Fig. 7A: Number of Renter Households by Ethnicity

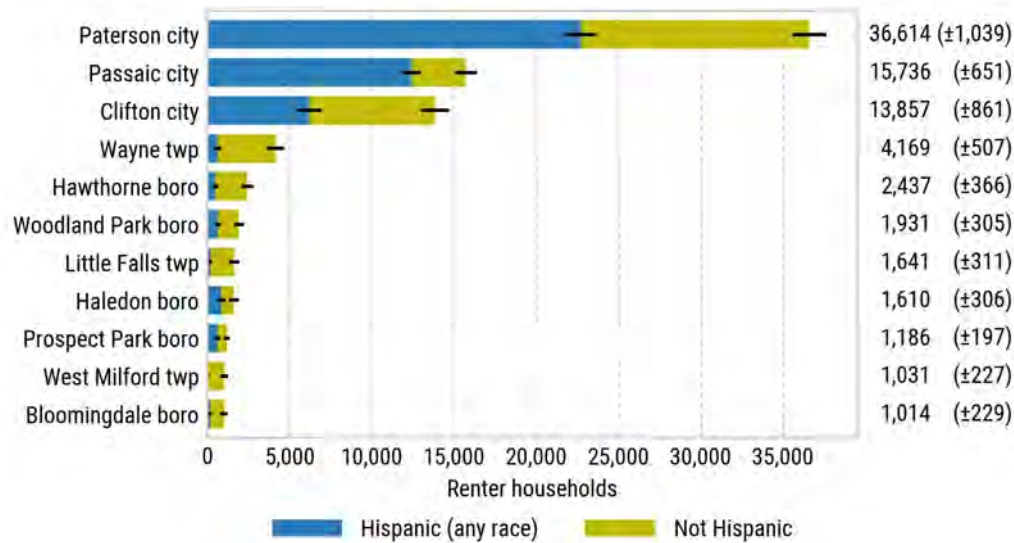
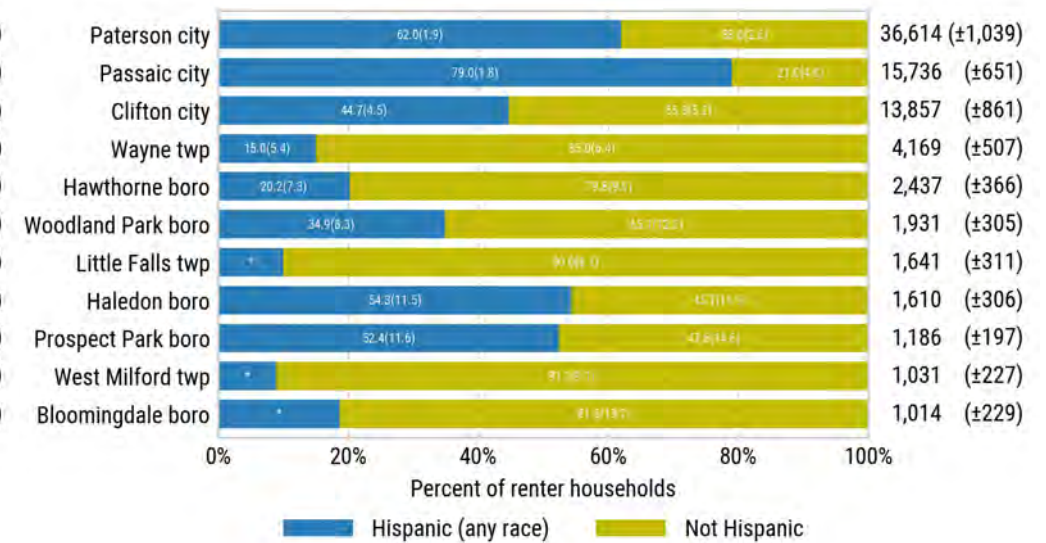


Fig. 7B: Share of Renter Households by Ethnicity



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.

In Passaic County, 3% of renter householders are age 15 to 24 (compared to 4% statewide); 18% are age 25 to 34 (compared to 22% statewide); 21% are age 35 to 44 (compared to 21% statewide); 38% are age 45 to 64 (compared to 33% statewide); and 20% are age 65 or older (compared to 19% statewide).

Most municipalities in Passaic County contain a mix of renter ages. The largest estimated number of renter householders age 65 or older is in Paterson, and the largest shares of householders age 65 or older are in Wayne and West Milford. Householders age 45 to 64 comprise the largest share of renter householders in Paterson, Passaic, Clifton, Hawthorne, Woodlawn Park, Little Falls, Prospect Park, and West Milford. Haledon and Prospect Park have the largest estimated shares of householders age 35 to 44. Estimates are not calculated for some municipalities given high margins of error, designated by an “\*” (see Fig. 8A & 8B).

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

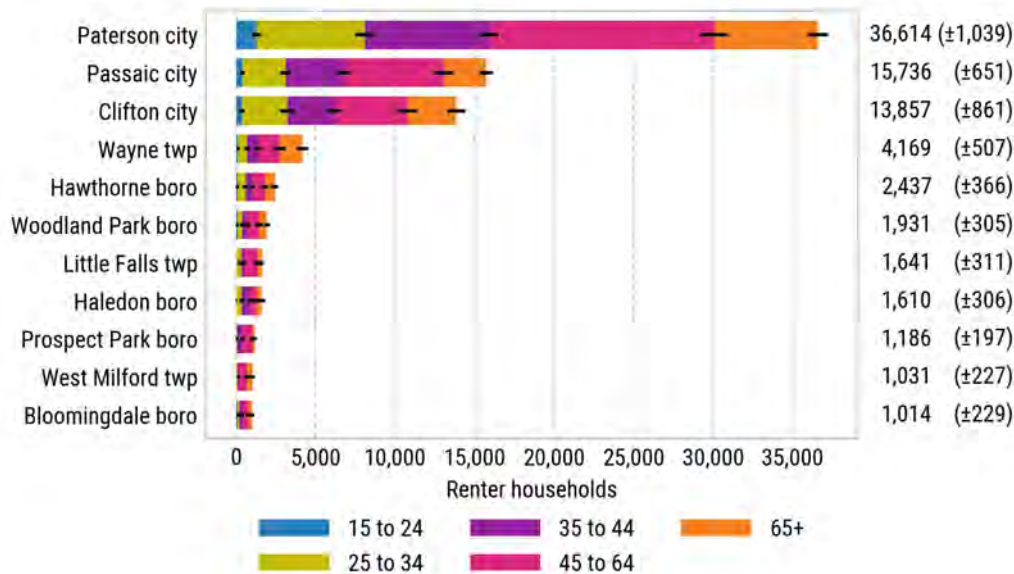
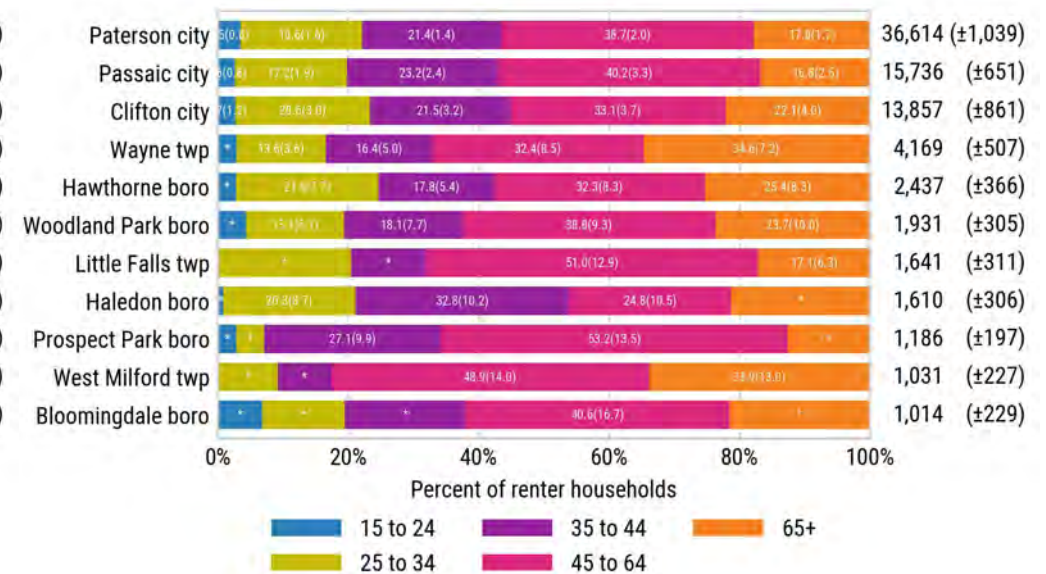


Fig 8B: Share of Renter Households by Age of Householder



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. In Passaic County, median household income among renter households is \$50,493, which is less than half of median household income for households that own a home.

Figures 9A and 9B show the number and share of renter households in each municipality by household income. The largest number of low-income renter households is in Paterson, where one in four renter households has an income that is less than \$20,000 annually. An estimated 30% of renter households in Prospect Park have incomes less than \$20,000 annually; however, the margin of error is large on this estimate given a small total number of renter households. Other municipalities with large shares of households with incomes below \$20,000 include Passaic (19%) and Clifton (16%). Municipalities with large shares of renter households with incomes at or above \$100,000 annually include Little Falls, Bloomingdale, and Wayne. Estimates are not calculated for some municipalities given high margins of error, designated by an “\*” (see Fig. 9A & 9B).

Fig. 9A: Number of Renter Households by Income

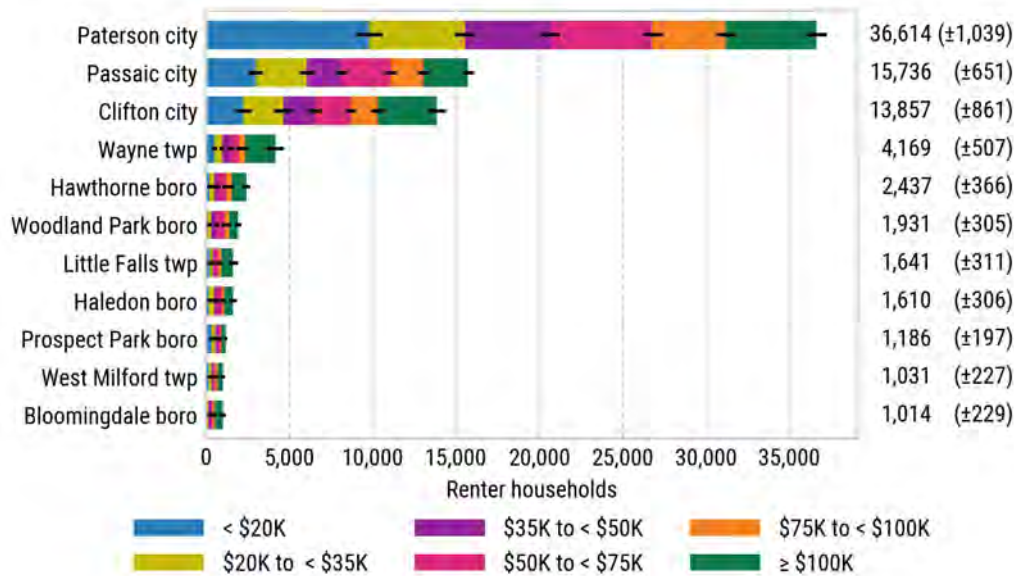
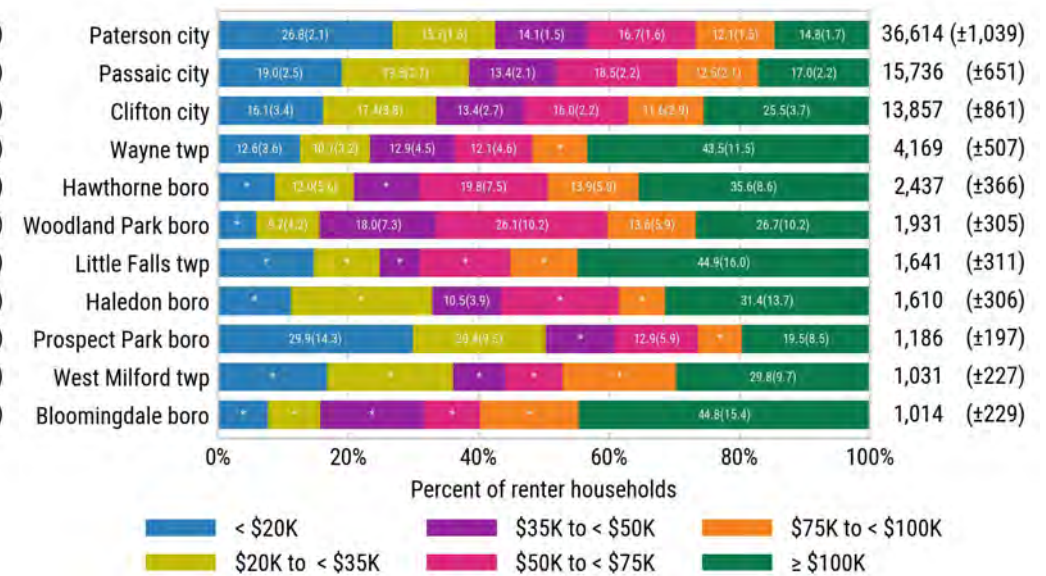


Fig. 9B: Share of Renter Households by Income



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 Passaic County is \$1,484 according to data from the 2022 Five-Year American Community Survey. This is slightly lower than the New Jersey median of \$1,577. Passaic and Paterson have the largest numbers and shares of units that rent for less than \$1,200 per month. West Milford also has a large estimated share of units renting for below \$1,250 per month, but the margin of error on this estimate is high given a small overall number of rental

units. Over 20% of units in Passaic, Paterson, and Little Falls rent for \$1,250 to \$1,499 per month. In Woodland Park, Haledon, Prospect Park, Bloomingdale, Clifton, and Hawthorne, over 35% of units rent for between \$1,500 to \$1,999 per month. In Wayne, half of units rent for \$2,000 or more per month. Other municipalities with large shares of units renting for \$2,000 or more include Bloomingdale, Little Falls, and Hawthorne (see Fig 10A & 10B).

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

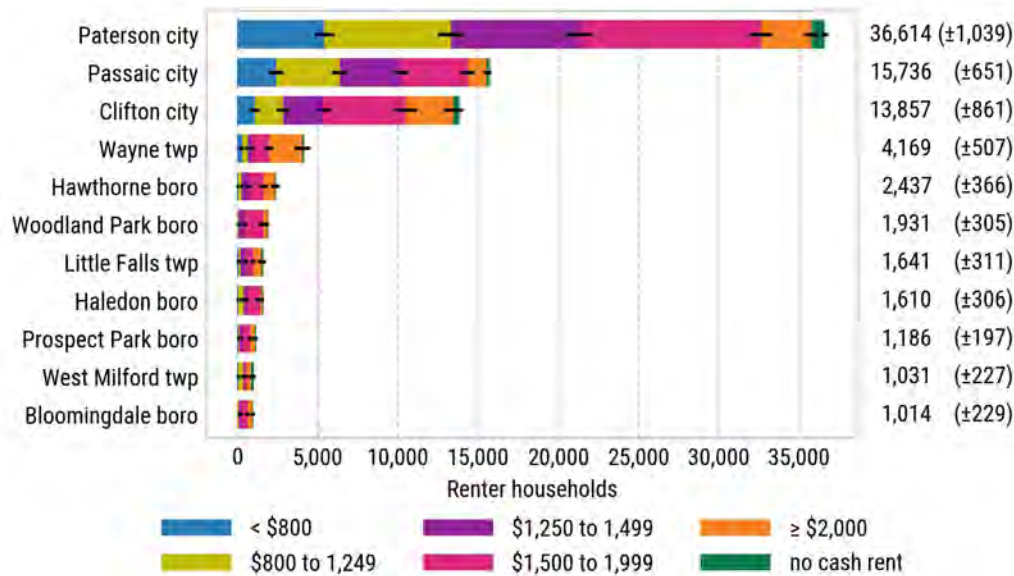


Fig. 10B: Share of Rental Units by Gross Rent



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.

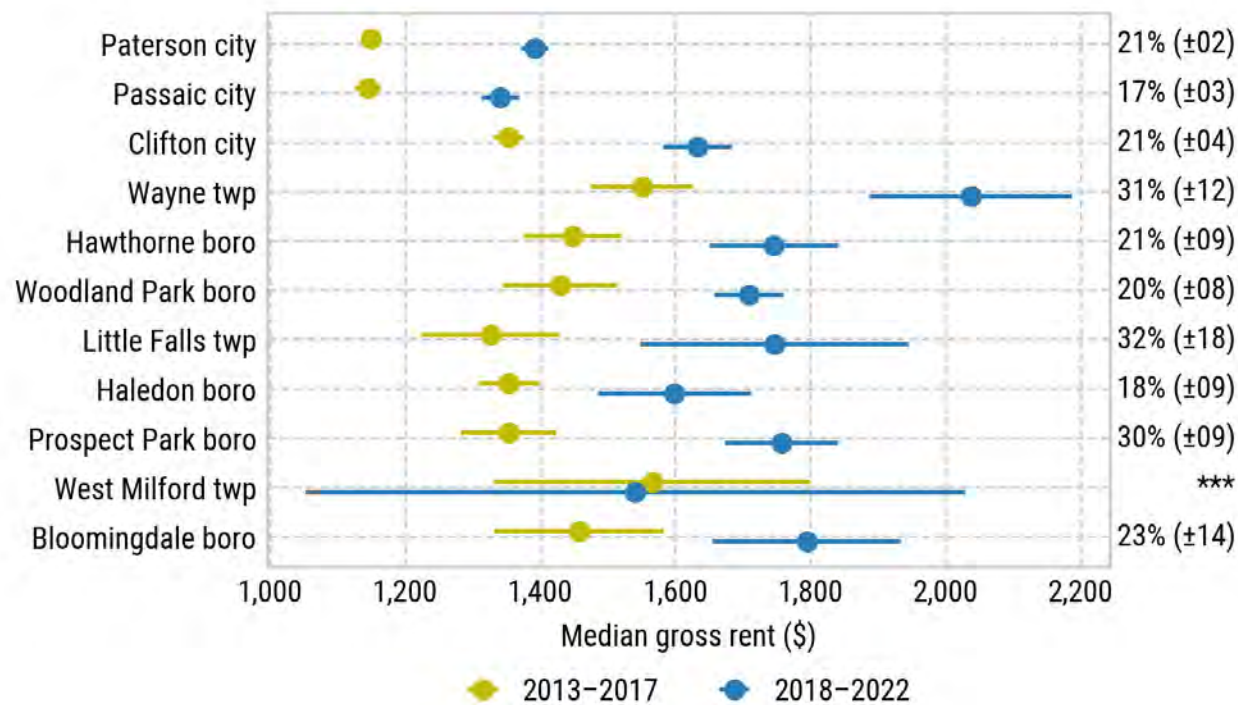
## Section 4: Rental Housing Costs and Affordability, continued

### Median Gross Rent over Time

Median gross rent in Passaic County grew from \$1,238 per the 2017 Five-Year American Community Survey (ACS) to \$1,484 per the 2022 Five-Year ACS, which is an increase of \$355 or 26%. Figure 11 shows the change in median gross rent 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 dots 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 Passaic County (with the exception of West Milford which had a very large margin of error and was therefore not calculated) saw increases in median gross rent over this period. The largest increase is observed in Little Falls at 32%. Other municipalities with large increases include Wayne (31%), Prospect Park (30%), Paterson (21%), Clifton (31%), and Hawthorne (21%) (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 very large margins of error. Municipalities with fewer than 1,000 rental units are excluded from the figure.



## Section 4: Rental Housing Costs and Affordability, continued

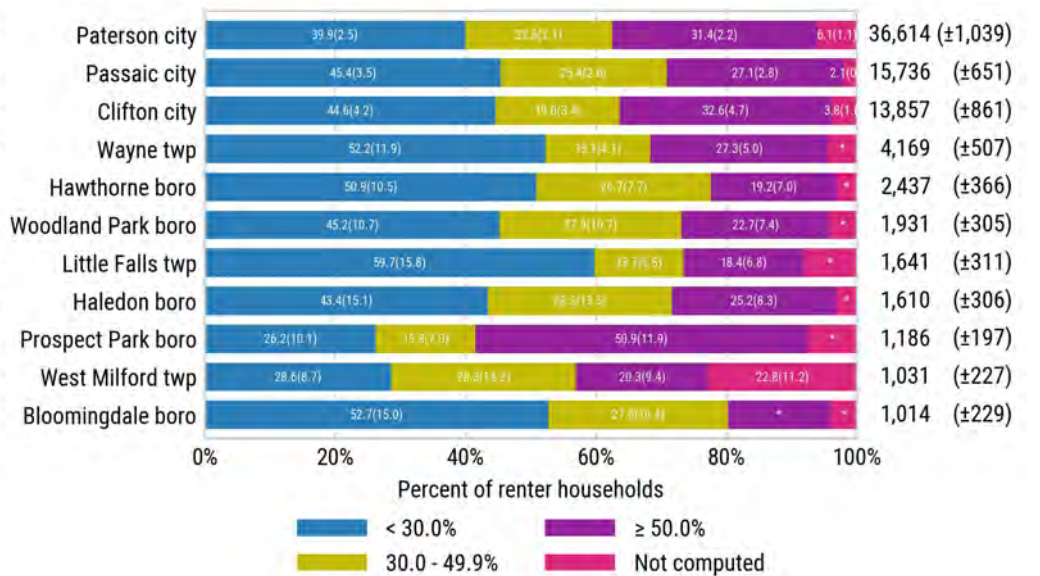
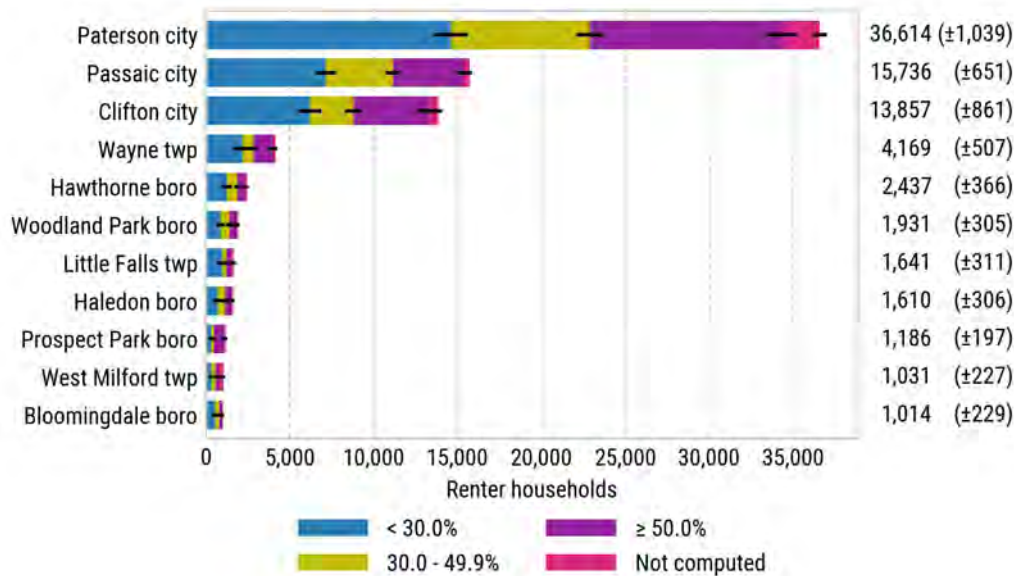
### Rent Burden

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 more than 50% of income on housing costs.

In Passaic County, more than half (52%) of renter households are rent burdened. This is higher than the statewide figure of 48%. Twenty-nine percent are severely rent burdened (compared to 25% statewide). All Passaic County municipalities contain rent burdened and severely rent burdened households. Paterson has the largest number of rent burdened households and second highest share of

rent burdened households at 54%. Prospect Park has the largest estimated share of rent burdened households. Two thirds of households in Prospect Park are rent burdened, and more than half are severely rent burdened. In Passaic and Haledon, 53% of all renter households are rent burdened. Fifty-two percent of renter households in Clifton are rent burdened, and 33% are severely rent burdened. The significant share of households in West Milford for which rent burden figures are not computed reflects households that do not pay cash rent or households with no income or a net income loss. This figure may be in part the result of a number of age restricted (age 55+) communities in West Milford (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 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. Figures 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 represent all renters in Passaic 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 (86%) of Passaic County’s estimated 31,764 renter households with incomes less than 30% of the area median (less than \$34,000 annually) are rent burdened, and 70% 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 76% are rent burdened and 16% are severely rent burdened. Combined, this means roughly 39,200 or 82% of renter households with incomes below 50% of AMI (less than \$56,600 annually) are rent burdened, and 24,800 or 52% are severely rent burdened in Passaic County.

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 (# of Households)

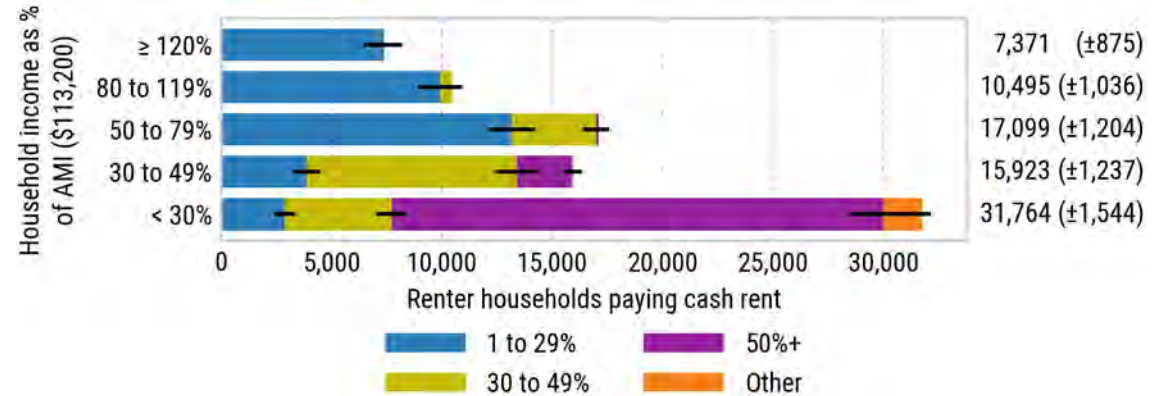
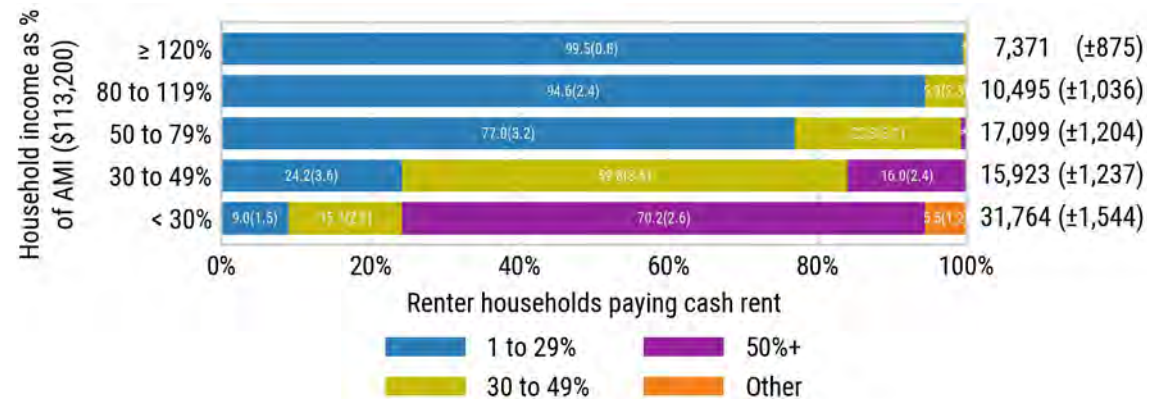


Fig. 13B: Rent Burden by Household Income (% of Households)



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 Paterson/Passaic County Continuum of Care (CoC) is the local planning body that coordinates housing and services for homeless families and individuals in Passaic County. Each year, every CoC must submit “Point-in-Time” (PIT) 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 PIT 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 392 unhoused persons in Passaic 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 (84%) were residing in emergency shelters, eight people were in transitional housing, and 55 people (14%) were unsheltered (see Table 2).

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

	Unhoused Persons	
	#	%
Emergency Shelters	329	84%
Transitional Housing	8	2%
Unsheltered	55	14%
<b>Total</b>	<b>392</b>	<b>100%</b>

Data Source: 2023 HUD PIT count as published by the New Jersey Housing and Mortgage Financing Agency (NJHMFA) and Monarch Housing Associates.

Of the 294 households counted in the PIT, 48 or 16% were families with children under age 18, all of whom were in emergency shelters. Of the 238 households comprised of only adults, most (77%) were in emergency shelters, eight people were in transitional housing, and 55 or 23% 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	48	183	0	231
Transitional Housing	0	8	0	8
Unsheltered	0	55	0	55
<b>Total</b>	<b>48</b>	<b>238</b>	<b>0</b>	<b>294</b>

Data Source: 2023 HUD PIT count as published by NJHMFA and Monarch Housing Associates.

Unhoused persons in Passaic County span all age groups. Twenty-two percent of unhoused persons were children under age 18. Nine percent (34 people) were young adults age 18 to 24, including four unsheltered persons. Five percent (19 people) were adults age 65 and older, including 3 unsheltered persons (see Table 4).

**Table 4: Age of Unhoused Persons**

Age	Emergency Shelters	Transitional Housing	Unsheltered	Total
0-5	46	0	0	46
6-17	42	0	0	42
18-24	22	8	4	34
25-34	50	0	12	62
35-44	54	0	16	70
45-54	52	0	9	61
55-64	39	0	6	45
65+	16	0	3	19
Info missing	8	0	5	13
<b>Total</b>	<b>329</b>	<b>8</b>	<b>55</b>	<b>392</b>

Data Source: 2023 HUD PIT count as published by NJHMFA and Monarch Housing Associates.

## Section 5: Unhoused Persons & Homelessness Programs, continued

There are 14 emergency shelter programs in Passaic County. Nine are brick-and-mortar emergency shelters and five are tenant-based scattered site/voucher programs. Passaic County has one site-based transitional housing program. There are 25 permanent supportive housing programs in Passaic County, 14 of which are site-based housing and 11 of which are tenant-based scattered site/voucher programs. There are five rapid re-housing programs in the county, all of which are tenant-based scattered site/voucher programs, and there are

seven other permanent housing programs, all but one of which are tenant-based scattered site/voucher programs. Collectively, these programs provide 1,227 beds, plus an additional 114 beds in the form of vouchers. Some beds in certain programs are reserved for special populations including 72 beds reserved for veterans, 26 for youth, and 332 for persons who are chronically unhoused (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	14	58	177	93	0	270	0	114	na	0	0
Transitional Housing	1	0	0	10	0	10	na	na	na	na	10
Permanent Supportive Housing	25	52	129	420	0	549	na	na	332	69	16
Rapid Re-Housing	5	6	24	20	0	44	na	na	na	3	0
Other Permanent Housing	7	69	182	172	0	354	na	na	na	0	0
<b>Total</b>	<b>52</b>	<b>185</b>	<b>512</b>	<b>715</b>	<b>0</b>	<b>1,227</b>	<b>0</b>	<b>114</b>	<b>332</b>	<b>72</b>	<b>26</b>

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 Passaic County. There are roughly 6,960 brick-and-mortar assisted units in Passaic County. Concurrently, there are roughly 6,600 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 682 in Passaic 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 1,300 or 19% 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

### Federally Assisted Units, continued

Nine of Passaic County's 16 municipalities contain project-based federally assisted units. More than half (58%) of these units are in Paterson, 18% are in Passaic, and 13% are in Clifton. The county's larger municipalities, namely, Paterson, Passaic, Clifton, and Wayne, contain units from multiple programs. Haledon, Hawthorne, and Ringwood only have Section 811 units which provide housing for people with disabilities. Pompton Lakes only has Section 8 PBRA units, and West Milford only has LIHTC units.

In Passaic County, 2,935 units receive a LIHTC subsidy. LIHTC units are located in Clifton, Passaic, Paterson, Wayne, and West Milford. The Section 8 Project-Based Rental Assistance (PBRA) program assists 2,663 units. Clifton, Passaic, Paterson, Pompton Lakes, and Wayne have Section 8 PBRA units. There are 1,368 Public Housing units in Passaic County located in Paterson and Passaic. There are at least 682 Project-Based Vouchers in the County.

Passaic, Paterson, and Wayne have Project-Based Vouchers. The Section 202 Supportive Housing for the Elderly program supports 596 units located in Clifton, Passaic, Paterson, and Wayne. The Section 811 program, which provides supportive housing for people with disabilities funds 71 units in the county. Clifton, Haledon, Hawthorne, Passaic, Paterson, and Ringwood have Section 811 units. Combined, roughly 8% of all rental housing units in Passaic County receive some form of project-based federal assistance. In Wayne, 13% of all rental units receive project-based federal assistance. In Paterson, 11% of rental units receive project-based federal assistance, and in Pompton lakes 10% receive project-based federal assistance. Bloomington, Little Falls, North Haledon, Prospect Park, Totowa, Wanaque, and Woodland Park have no project-based federally assisted units (see Table 6).

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

	Total Units	Units Assisted by Select Programs (units can be assisted by more than one program)						% of Rental Units with Fed. Assist.
		LIHTC	Sec. 8 PBRA	Public Housing	RAD PBV	Sec. 202	Sec. 811	
Clifton	937	473	460	0	0	352	5	7%
Haledon	4	0	0	0	0	0	4	0%
Hawthorne	12	0	0	0	0	0	12	0%
Passaic	1,258	346	414	383	316	95	4	8%
Paterson	4,029	1,510	1,683	985	245	142	38	11%
Pompton Lakes	99	0	99	0	0	0	0	10%
Ringwood	8	0	0	0	0	0	8	3%
Wayne	553	546	7	0	121	7	0	13%
West Milford	60	60	0	0	0	0	0	5%
<b>County Total</b>	<b>6,960</b>	<b>2,935</b>	<b>2,663</b>	<b>1,368</b>	<b>682</b>	<b>596</b>	<b>71</b>	<b>8%</b>

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.

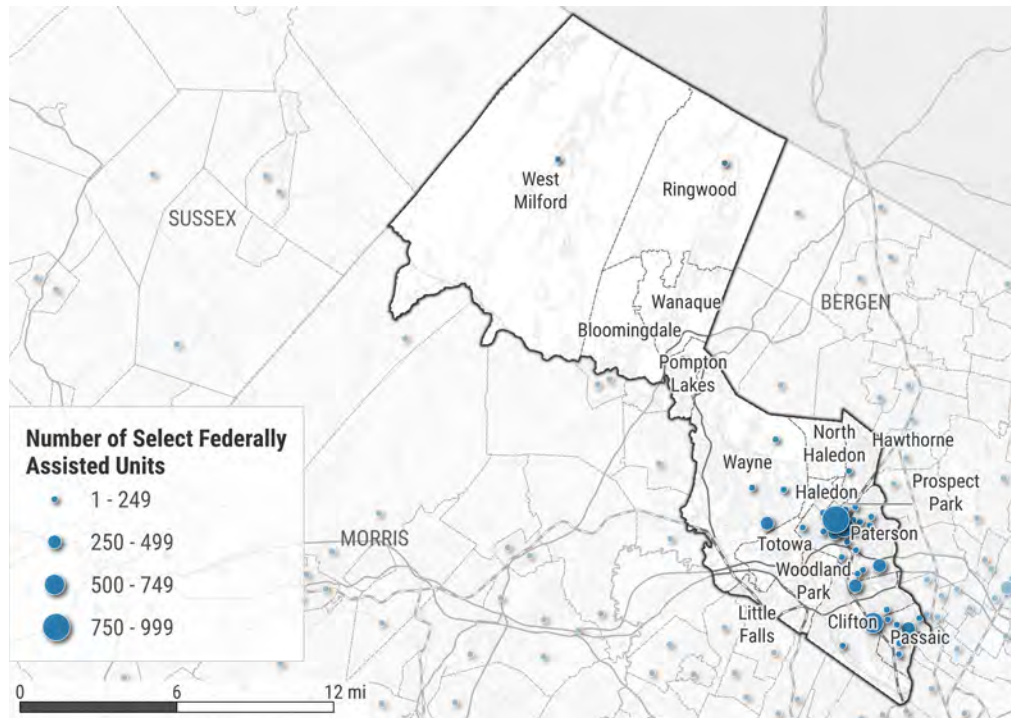
## Section 6: The Landscape of Housing Assistance, continued

### Location of Federally Assisted Units

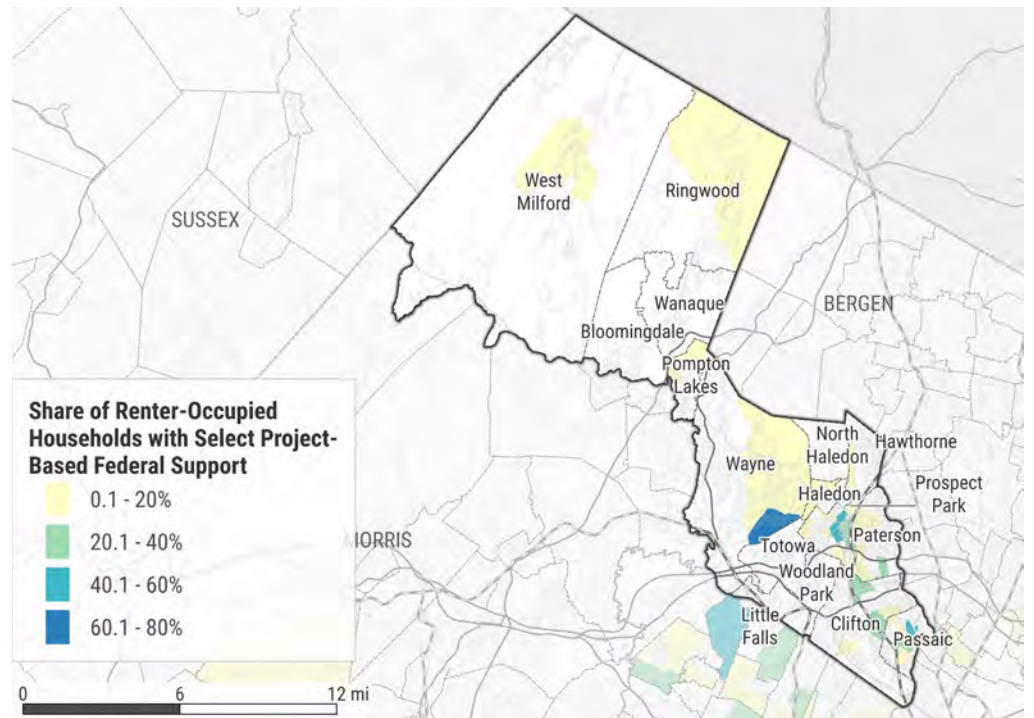
Figure 14A depicts the number of project-based federally assisted units by census tract in Passaic County (not including private market Tenant-Based Vouchers). Federally assisted units are primarily located in the southeastern, more densely populated part of the county, with few units in the less densely populated northwestern part of the county. Large numbers of federally assisted units are located in the central part of Paterson. Passaic, the central part of Clifton, and southern part of Wayne also have large numbers of units.

Fig. 14B shows the share of all rental units that have some form of project-based federal assistance by census tract (excluding private market Tenant-Based Vouchers). Census tracts in which more than 20% of rental units receive project-based federal assistance are located in parts of southeastern Passaic County including the southern part of Wayne, Paterson in and west of the downtown and in the southeast along the Clifton border, in the north and east of Clifton, and in the central part of Passaic.

**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 6,600 Tenant- and Project-Based Housing Choice Vouchers in use in Passaic County in 2023. All municipalities in the county contain households with vouchers. Paterson has the largest number at 2,885 followed by Passaic at 2,085, Wayne at 485, and Clifton at 418 (see Table 7).

**Table 7: Number of Housing Choice Vouchers by Municipality**

Municipality	Number of Vouchers	Municipality	Number of Vouchers
Bloomingtondale	21	Pompton Lakes	27
Clifton	418	Prospect Park	185
Haledon	235	Ringwood	10
Hawthorne	95	Totowa	20
Little Falls	22	Wanaque	32
North Haledon	12	Wayne	485
Passaic	2,085	West Milford	51
Paterson	2,885	Woodland Park	98
<b>County Total</b>			<b>6,681</b>

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 roughly 18,800 people across six programs in Passaic County. The average number of people per unit ranged from 1.0 for 811 PRAC units to 2.0 for Housing Choice Vouchers, reflecting the different populations they serve. More than half (58%) of units are studio/efficiency/one-bedroom units, 26% 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 was 37 months (over three years). This is longer than the statewide average of 33 months, or 2.75 years. The average length of time a

**Table 8: Characteristics of HUD-Subsidized Units**

	# of Units	# of People	People Per Unit	Bedroom Size		
				0-1BR	2BR	3+BR
Public Housing	1232	1,607	1.8	57%	26%	17%
Hsg. Choice Vouchers	6,681	13,124	2.0	49%	30%	21%
Mod Rehab	104	na	na	na	na	na
Proj. Based Sec. 8	2635	3,824	1.5	76%	18%	6%
202/PRAC	80	90	1.1	100%	0%	0%
811/PRAC	85	79	1.0	92%	8%	0%
<b>All HUD Programs</b>	<b>10,817</b>	<b>18,860</b>	<b>1.8</b>	<b>58%</b>	<b>26%</b>	<b>16%</b>

Data Source: 2023 HUD PSH. Totals may differ from Table 6 as they are from different data sources. Mod Rehab units are not included in subsequent tables due to a lack of data.

household has been in their unit is over 10 years (130 months). Long waiting lists and little turnover reflect the difficulty of accessing HUD housing and the strong need for affordable units. Average gross rent in assisted units was \$480, 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	90	177	\$464
Housing Choice Vouchers	36	122	\$506
Proj. Based Sec. 8	na	136	\$439
202/PRAC	na	118	\$420
811/PRAC	na	123	\$334
<b>All HUD Programs</b>	<b>37</b>	<b>130</b>	<b>\$480</b>

Data Source: 2023 HUD PSH.

## Section 6: The Landscape of Housing Assistance, continued

HUD programs serve some of Passaic County's most vulnerable renter households. Average annual household income (irrespective of household size) ranged from \$13,819 for residents in 811 PRAC units to \$20,754 for Housing Choice Voucher recipients. Fourteen percent of households have annual incomes less than \$10,000, and 81% 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	\$20,068	13%	85%
Hsg. Choice Vouchers	\$20,754	13%	80%
Proj. Based Sec. 8	\$18,899	14%	82%
202/PRAC	\$18,029	9%	84%
811/PRAC	\$13,819	9%	95%
<b>All HUD Programs</b>	<b>\$20,012</b>	<b>14%</b>	<b>81%</b>

Data Source: 2023 HUD PSH.

More than half of Passaic County households in HUD subsidized housing had a householder or spouse age 62 or older, and 6% had a householder or spouse age 85 or older. Twenty-five percent of households include children under age 18, and 21% of residents have a disability (see Table 11).

Fifty-three percent of householders in HUD assisted housing are of Hispanic/Latino origin (of any race). Thirty-four percent of householders in HUD assisted housing identify as Black (both Hispanic/Latino and non-Hispanic/Latino); 14% are white (not Hispanic/Latino); 1% 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	59%	7%	20%	22%
Housing Choice Vouchers	44%	5%	29%	23%
Proj. Based Sec. 8	68%	9%	17%	9%
202/PRAC	100%	20%	0%	3%
811/PRAC	35%	0%	0%	96%
<b>All HUD Programs</b>	<b>52%</b>	<b>6%</b>	<b>25%</b>	<b>21%</b>

Data Source: 2023 HUD PSH.

**Table 12: Householder Race/Ethnicity**

	Public Housing	Hsg. Choice Vouchers	Proj. Based Sec. 8	202/PRAC	811/PRAC	All HUD Progr.
Non-Hispanic/Latino	41%	46%	47%	77%	85%	<b>47%</b>
Black	37%	31%	26%	56%	35%	<b>31%</b>
Nat. Amer./AK Nat.	0%	0%	0%	0%	1%	<b>0%</b>
Asian/Pacific Isl.	0%	1%	1%	0%	0%	<b>1%</b>
White	3%	14%	16%	21%	45%	<b>14%</b>
Hispanic/Latino	59%	54%	53%	23%	15%	<b>53%</b>
Black	4%	3%	2%	1%	3%	<b>3%</b>
White	55%	50%	21%	15%	8%	<b>43%</b>
Other	0%	1%	30%	6%	5%	<b>8%</b>
Multiple Races	0%	1%	1%	0%	1%	<b>1%</b>

Data Source: 2023 HUD PSH. 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 for certain units. Six of Passaic County's 16 municipalities have a rent control ordinance. Rent increase caps range from 2% to 5% or are pinned to the Consumer Price Index. Some ordinances specify different limits based on certain conditions, such as whether heat is included in rent or if a tenant is age 65 or older. Some ordinances specify exemptions such as for motels, hotels, or mobile homes,

or that restrictions on rent increases end when a current tenant moves out, which is referred to as "vacancy decontrol." Ten municipalities (Bloomingdale, Haledon, Hawthorne, North Haledon, Pompton Lakes, Prospect Park, Ringwood, Wanaque, and West Milford) do not have a rent control ordinance. 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
Clifton	4+	<a href="https://ecode360.com/8518319">https://ecode360.com/8518319</a>
Little Falls	4+	<a href="https://ecode360.com/6922250">https://ecode360.com/6922250</a>
Passaic	2+	<a href="https://ecode360.com/8638096">https://ecode360.com/8638096</a>
Paterson	2+	<a href="https://ecode360.com/8553068">https://ecode360.com/8553068</a>
Wayne	4+	<a href="https://ecode360.com/7672350">https://ecode360.com/7672350</a>
Woodland Park	1+	<a href="https://ecode360.com/34550398">https://ecode360.com/34550398</a>

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

## Conclusion

The Passaic 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.



