



Cumberland County Rental Housing Profile

June 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...

Support for this report was provided by the **Robert Wood Johnson Foundation**. The views expressed here do not necessarily reflect the views of the Foundation. We thank our program officers Amy Gillman and Ray McGhee and the NJSOARH Advisory Committee.

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

Executive Summary	1
Introduction	2
About Cumberland County	2
Section 1: Renter Households.....	3
Section 2: Rental Housing Characteristics	5
Section 3: Renter Characteristics.....	7
Section 4: Rental Housing Costs and Affordability.....	11
Section 5: Unhoused Persons & Homelessness Programs	16
Section 6: The Landscape of Housing Assistance	18
Section 7: Rent Control Ordinances	22
Conclusion.....	22

List of Figures

Fig. 1: Share of Households that Rent	3
Fig. 2A & 2B: Rental Units by Units in Structure	4
Fig. 3A & 3B: Rental Units by Year Built	5
Fig. 4A & 4B: Rental Units by Number of Bedrooms.....	6
Fig. 5A & 5B: Renter Households by Size	7
Fig. 6A & 6B: Renter Household by Race.....	8
Fig. 7A & 7B: Renter Households by Ethnicity	9
Fig. 8A & 8B: Renter Households by Age of Householder	10
Fig. 9A & 9B: Renter Households by Income.....	11
Fig. 10A & 10B: Rental Units by Gross Rent	12
Fig. 11: Change in Median Gross Rent Over Time.....	13
Fig. 12A & 12B: Gross Rent as a Pct. of Household Income.....	14
Fig. 13A & 13B: Rent Burden by Household Income in Essex County	15
Fig. 14A & 14B: Federally Assisted Units by Census Tract.....	19

List of Tables

Table 1: Number and Share of Renter Households Over Time.....	3
Table 2: Number of Unhoused Persons (Sheltered and Unsheltered).....	16
Table 3: Household Characteristics for Unhoused Persons	16
Table 4: Age of Unhoused Persons.....	16
Table 5: Beds and Units by Program Type.....	17
Table 6: Select Federally Assisted Project-Based Units by Municipality	18
Table 7: Number of Housing Choice Vouchers by Municipality	20
Table 8: Characteristics of HUD-Subsidized Units	20
Table 9: HUD Program Waiting List and Tenure	20
Table 10: HUD Program Household Income Characteristics	21
Table 11: HUD Program Household Demographics.....	21
Table 12: Householder Race/Ethnicity	21

Executive Summary

Growth in the Number and Share of Renters

Cumberland County experienced a net increase of 3,883 renter households since 2000, and the share of households that rent increased from 32% to 37% of all households during this period. Bridgeton and Vineland account for more than half the growth in renter households in the last 20 years.

Many Rental Units are Single-Family Homes

Many rental units are single family homes as opposed to apartments in multi-unit buildings. In Cumberland County, approximately 44% of all rental units are single family homes compared to 21% statewide.

Mobile Homes as Rental Units

Cumberland County has over 600 rental units that are mobile homes, which comprise an estimated 4% of the rental housing stock. Statewide, mobile homes comprise less than 1% of rental housing.

Rents Have Increased

Median gross rent in Cumberland County grew by more than \$200 or 20% over the past decade. This increase is observed despite the county's large share of federally assisted rental units subject to limited rent increases. This means rent increases for market rate units over the past decade were likely higher. Of the over 100 municipalities in New Jersey with a rent control ordinance that sets limits on annual rent increases, none are located in Cumberland County.

Low Incomes Make Rents Unaffordable

Median gross rent in Cumberland County is lower than other parts of New Jersey. However, incomes are also lower, meaning that many households struggle to afford housing. Median household income is approximately 35% lower than the statewide figure, but rents are only 21% lower.

More than Half of Renters are Cost Burdened, and One in Three are Severely Cost Burdened

In Cumberland County, an estimated 57% of all renter households are cost burdened, meaning they spend more than 30% of income on rent. Thirty-five percent are severely cost burdened, meaning they devote more than 50% of income toward rent. These figures are significantly higher than the statewide rent burden figures of 48% and 25%, respectively.

Most Low-Income Renters Are Cost Burdened

In Cumberland County, the majority of low-income renters are cost burdened, and low-income households are much more likely to live in housing that is unaffordable than their wealthier counterparts. Roughly three-quarters (11,500 households) of low-income renters with incomes less than 50% of the area median are rent burdened in the combined Cumberland and Salem County area. Approximately 8,200, or half, of low-income households in Cumberland and Salem Counties are severely rent burdened.

Approximately 4,500 Rental Units are Federally Assisted, but Need Outpaces Demand

There are approximately 4,500 federally assisted units in Cumberland County spanning several programs including Public Housing, units constructed or preserved with Low-Income Housing Tax Credit (LIHTC) funding, Section 8 Project-Based Rental Assistance (PBRA) units, and U.S. Department of Agriculture units. Additionally, roughly 1,500 households receive a Tenant-Based Voucher for use in the private rental market (which may include LIHTC properties). Project-based assisted units comprise more than 20% of the county's rental housing stock. However, need for affordable housing outpaces demand. Federal programs serve some of the county's most vulnerable renters including those with very low incomes, older adults, and people with disabilities. However, long wait lists and eligibility requirements mean that many households that need affordable housing do not receive assistance. Nationally, only one in four households eligible for federal housing assistance receives it.

Introduction

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

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

About Cumberland County

Cumberland County (population 152,152) is a coastal county located in South Jersey on the Delaware Bay 60 miles southeast of Philadelphia and 35 miles southwest of Atlantic City. Cumberland County is low-lying and contains large areas of coastal marsh, protected wildlife areas, and agricultural land. The county has 14 municipalities (three cities, ten townships, and one borough). The largest municipality is Vineland (population 60,780) located in the northern portion of the county along the Atlantic and Gloucester County borders. Millville (population 27,491) is second largest and is in the center of the county, and the county seat of Bridgeton (population 27,263) is to the west. The county's three largest municipalities contain roughly three quarters of the population. The remaining 11 municipalities all have populations of less than 10,000 each. A very diverse community calls Cumberland County home including long-time residents who have lived in the region for generations and agricultural migrant workers. Cumberland's location and rural character comes with opportunities and challenges. Historically, the county has struggled with high rates of poverty and unemployment as well as health and transportation challenges. Many households struggle to access and afford adequate housing.



Section 1: Renter Households

Cumberland County experienced a net increase of 3,883 renter households from 2000 to 2020 (see Table 1). This increase occurred alongside an overall population decrease of 2,700 people from 2010 and 2020 and a slight increase in the overall number of households in the county (reflecting smaller household sizes on average). Two municipalities (Bridgeton and Vineland) account for more than half the growth in renter households, with each experiencing a net increase of over 1,000 renter households from 2000 to 2010. The share of households who rent in Cumberland County also increased during this period from 32.1% in 2000 to 37.3% in 2020, approaching the statewide figure of 39%. Bridgeton experienced the greatest increase in the share of renter households at 17% followed by Commercial Township at 12%.

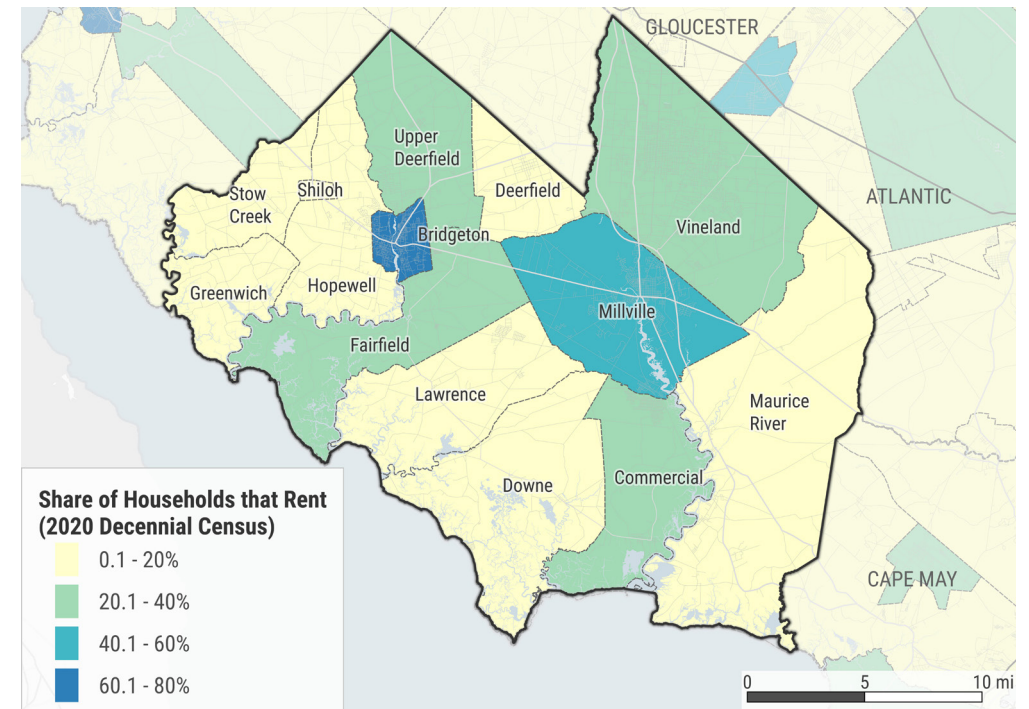
As of 2020, the largest number of renter households in Cumberland County live in Vineland, the county's largest city, with 7,866 renter households followed by Bridgeton at 4,530 and Millville at 4,412. Two municipalities exceeded the county rentership rate of 37.3% in 2020: Bridgeton, where two out of every three households rent, and Millville with a rentership rate of 41.0%. Nine municipalities have fewer than 500 renter households, reflecting small overall populations and low rentership rates in those municipalities (see Fig. 1).

Table 1: Number and Share of Renter Households Over Time

	2000		2010		2020	
	#	%	#	%	#	%
Bridgeton city	3,189	51.6	3,778	60.3	4,530	68.3
Commercial twp	390	20.8	504	26.8	586	33.0
Deerfield twp	162	16.0	178	16.3	206	18.7
Downe twp	61	9.3	82	12.7	105	17.9
Fairfield twp	276	15.8	433	23.0	424	24.1
Greenwich twp	45	13.8	53	15.8	43	13.7
Hopewell twp	268	16.5	286	17.2	307	18.7
Shiloh boro	37	19.1	36	18.2	37	18.9
Lawrence twp	80	8.7	141	12.8	139	13.0
Maurice River twp	160	12.0	169	12.4	196	15.6
Millville city	3,630	36.1	4,063	38.2	4,412	41.0
Stow Creek twp	65	12.1	65	12.0	71	13.6
Upper Deerfield twp	664	24.1	662	23.1	715	25.2
Vineland city	6,727	33.8	6,859	32.0	7,866	35.5
County total	15,754	32.1	17,309	33.3	19,637	37.3

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

A large share (44%) of Cumberland County’s rental housing stock exists as single family attached/detached homes, which is more than double the statewide figure of 21%. Also unique to Cumberland County is a significant number of rental units that are mobile homes, which comprise 4% of the county’s rental housing. Twelve percent of rental units are in two unit buildings; 12% are in five to 19 unit buildings; 4% are in 20 to 49 unit buildings; and 15% are in buildings with 50 or more units. Vineland, Millville and Bridgeton contain a mix of rental units in all building types ranging from single family homes to units in buildings with 50 or more units. In Upper Deerfield, most rental units are single family attached or detached homes. Commercial Township contains largely single family and mobile homes (see Fig. 2A & 2B).

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

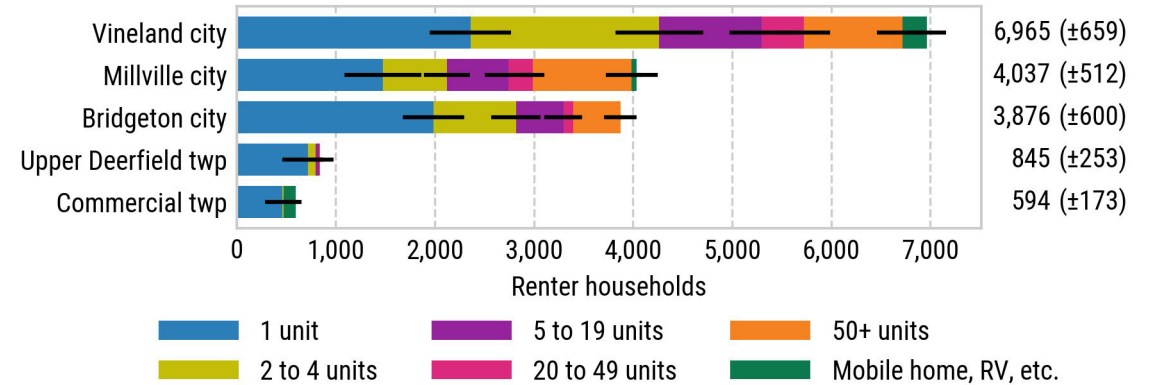
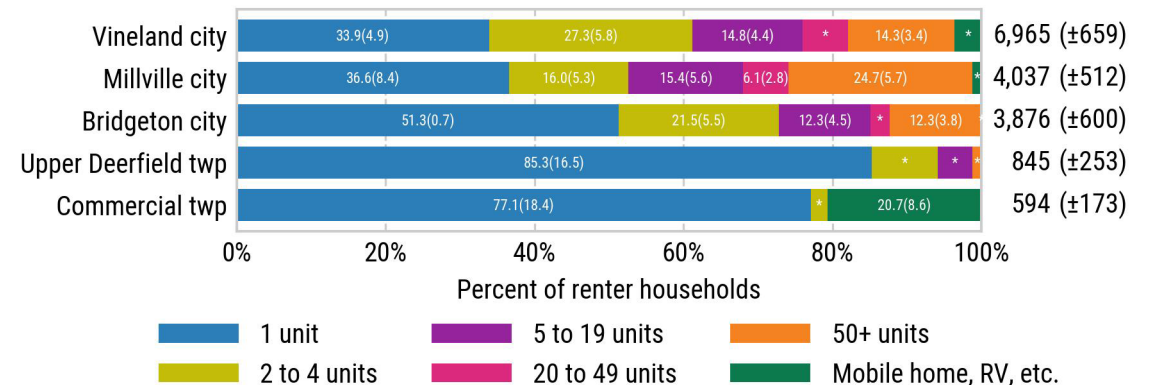


Fig. 2B: Share of Rental Units by Units in Structure



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

Section 2: Rental Housing Characteristics

Age of Rental Housing Stock

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

In Cumberland County, 16% of rental units were constructed prior to 1940. Most of these units are concentrated in Millville and Bridgeton. Cumberland County contains comparatively few new rental units. Nine percent of rental units were constructed since 2000 compared with 14% statewide and, of those, most are in Vineland. For all municipalities, the greatest shares of rental units were constructed between 1960 to 1979 (see Fig. 3A & 3B).

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

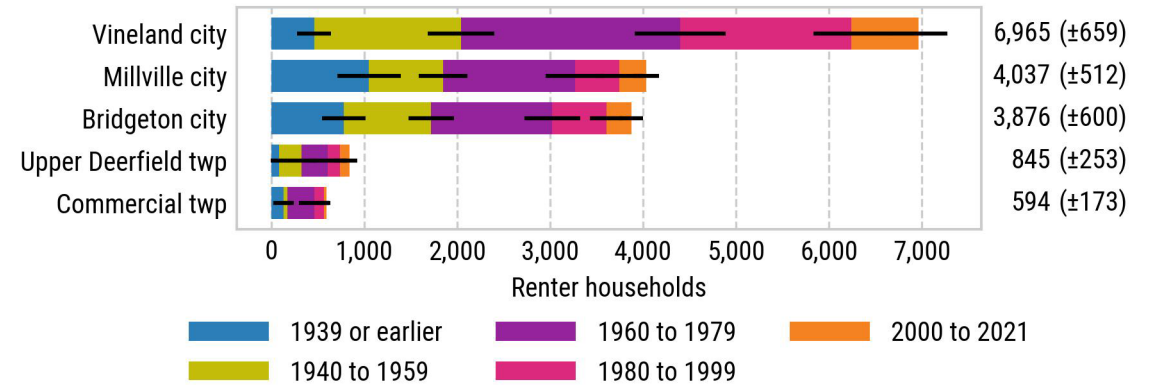
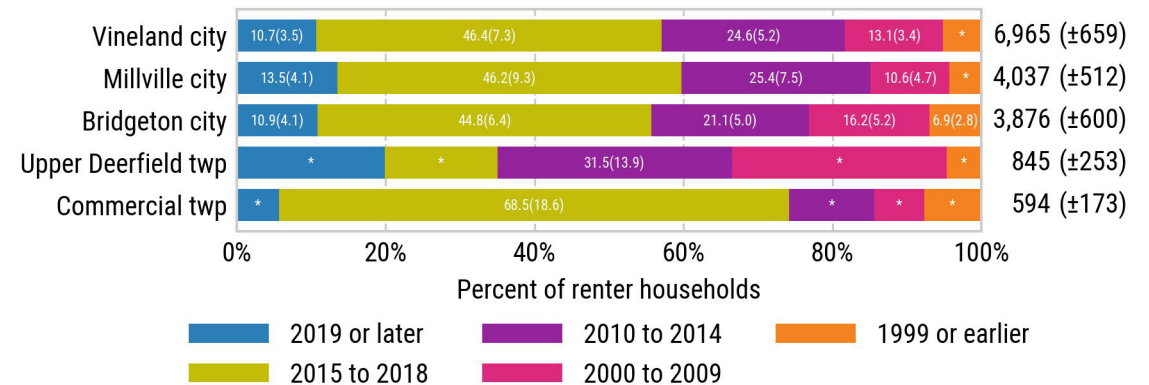


Fig. 3B: Share of Rental Units by Year Built



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

Section 2: Rental Housing Characteristics, continued

Rental Unit Size

Different household types have varying rental housing needs. Large families need affordable units with multiple bedrooms while persons living alone or older adults are more likely to need smaller, one-bedroom units. Approximately 8% of rental units in Cumberland County are studio apartments, which is similar to the statewide figure of 7%. Studios are located mostly in Vineland and Millville. Twenty-eight percent are one bedroom units (compared to 33% statewide). The largest shares and numbers of one bedroom units are in Millville and Vineland. Thirty-two percent of rental units are two bedroom units (compared to 37% statewide). The largest share and number of two bedroom units is in Vineland. One in three rental units in the county have three or more bedrooms, which exceeds the statewide figure of 24%. This is consistent with the large share of rentals that are single family homes. Bridgeton contains the largest number of three or more bedroom units (see Fig. 4A & 4B).

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

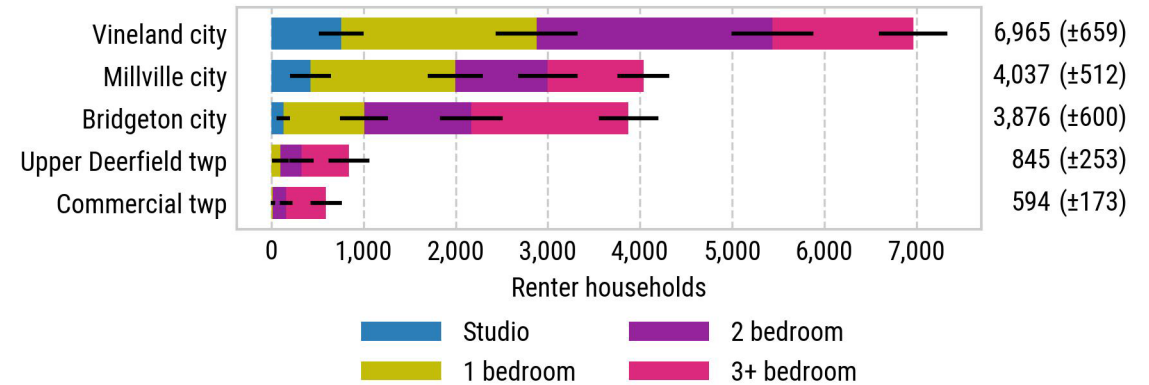
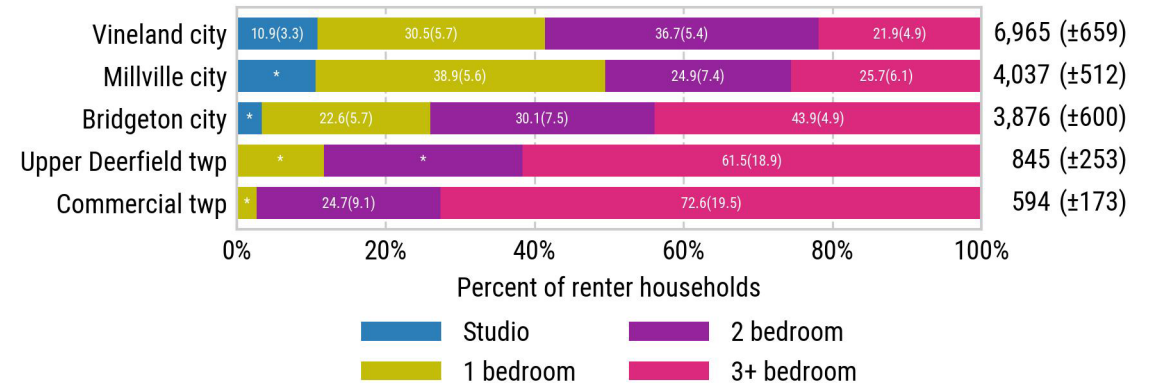


Fig. 4B: Share of Rental Units by Number of Bedrooms



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

Section 3: Renter Characteristics

Size of Renter Households

Understanding patterns in local household composition illuminates demand for certain types of rental units and whether the existing landscape of rental units is meeting that demand. Figure 5A contains the number of renter households by the size of the household, and Figure 5B contains the share of renter households by size. Household size in Cumberland County is similarly distributed to that of New Jersey as a whole except that Cumberland County has a slightly larger share of four or more person households. Thirty-four percent of households are single person households, 27% are two person households, 12% are three person households, and 26% are four or more person households. In Millville, half of all renter households are single person households. Two person households comprise the largest share of renters in Upper Deerfield. In Bridgeton, the largest share (45%) of households are four or more person households. Vineland contains a mix of all household types, with the largest share (34%) being single person households (see Fig. 5A & 5B).

Fig. 5A: Number of Renter Households by Size

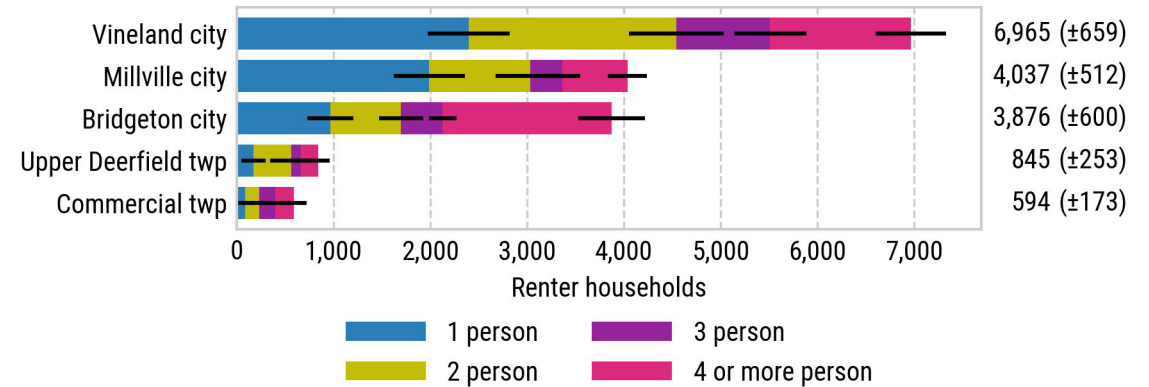
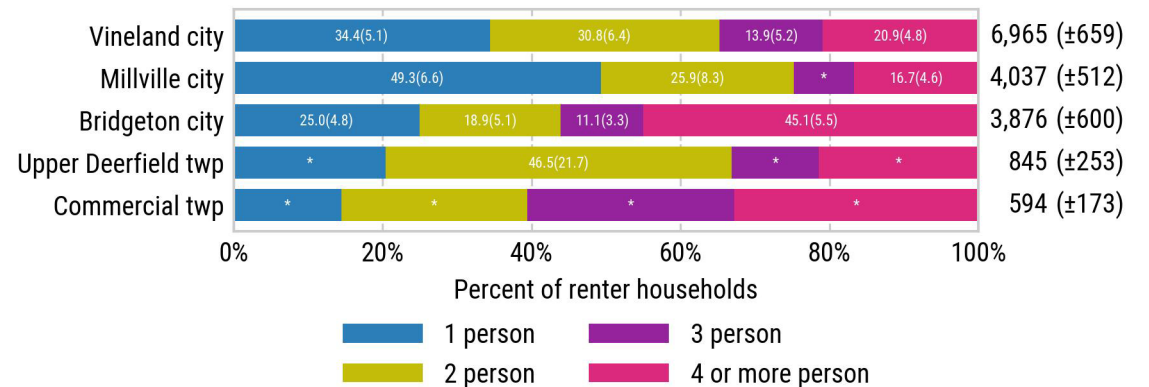


Fig. 5B: Share of Renter Households by Size



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

Section 3: Renter Characteristics, continued

Householder Race

Cumberland County is very racially and ethnically diverse, and renter households reflect that diversity. The Census Bureau treats race and ethnicity as separate categories. Therefore, Figure 6 shows householder race for all ethnicities and Figure 7 on the following page contains information about householder ethnicity. More than half of renters in Commercial Township, Upper Deerfield, and Vineland identify as white (of any ethnicity, both Hispanic/Latino and non-Hispanic/Latino). Over 35% of renter householders in Millville, Bridgeton, and Upper Deerfield identify as Black/African American. Large shares of multiracial households and those that identify as some other race (who are mainly Hispanic/Latino) live in Vineland and Bridgeton (see Fig. 6A & 6B).

Fig. 6A: Number of Renter Householders by Race

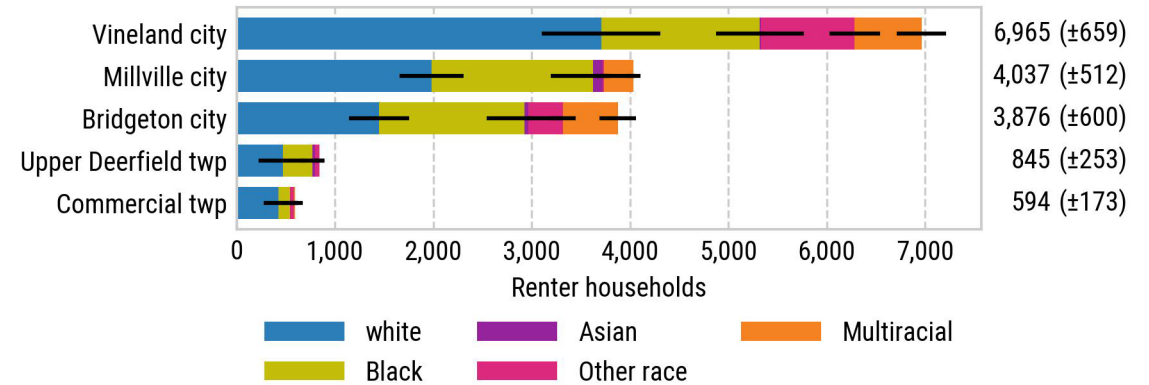
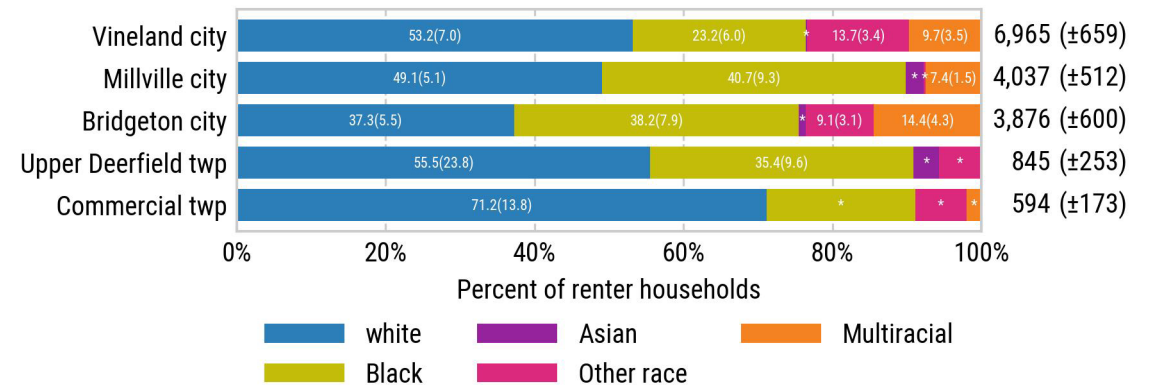


Fig. 6B: Share of Renter Householders by Race



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

Section 3: Renter Characteristics, continued

Householder Ethnicity

One in four householders in Cumberland County is of Hispanic/Latino origin, and half are renters. Figures 7A and 7B contain the number and share of Hispanic/Latino renter householders by municipality. Note that the Census treats race and ethnicity as separate categories, and figures for Hispanic/Latino renter households are for all races. The largest number of Hispanic/Latino renter householders is in Vineland followed by Bridgeton. Roughly half of renter householders in Vineland and Bridgeton are Hispanic/Latino. In Millville, Upper Deerfield, and Commercial township, more than 75% of renters are not Hispanic/Latino (see Fig. 7A & 7B).

Fig. 7A: Number of Renter Households by Ethnicity

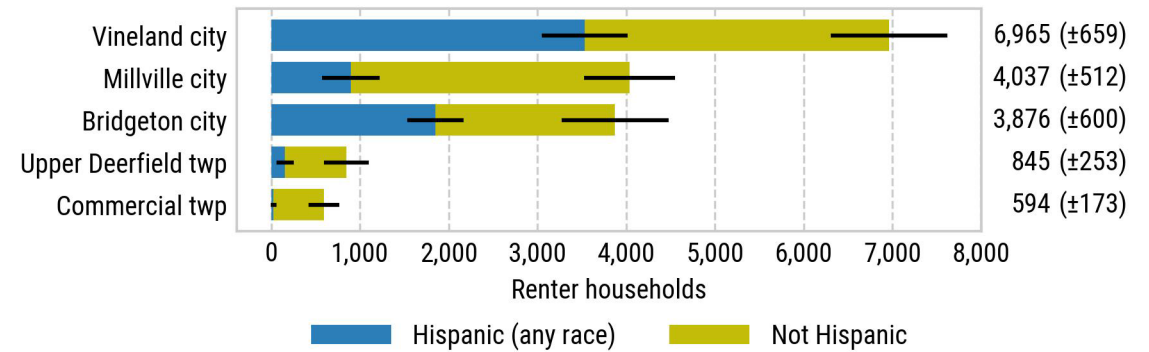
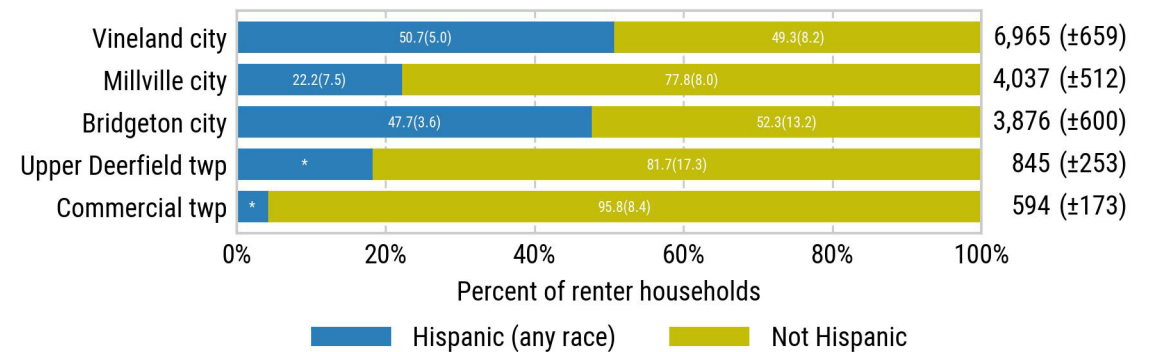


Fig. 7B: Share of Renter Households by Ethnicity



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

Section 3: Renter Characteristics, continued

Age of Householder

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

Renters in Cumberland County tend to be slightly younger compared to New Jersey as a whole. Twenty-nine percent of householders are age 34 or younger compared to 26% statewide. All municipalities in Cumberland County contain a mix of householder ages. Householders age 45 to 64 make up the largest share of renters in Millville and Vineland. Householders age 35 to 44 comprise the largest share in Bridgeton. The largest shares of renter householders age 65 and older are in Millville (one in four renter householders) and Vineland (one in five) (see Fig. 8A & 8B).

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

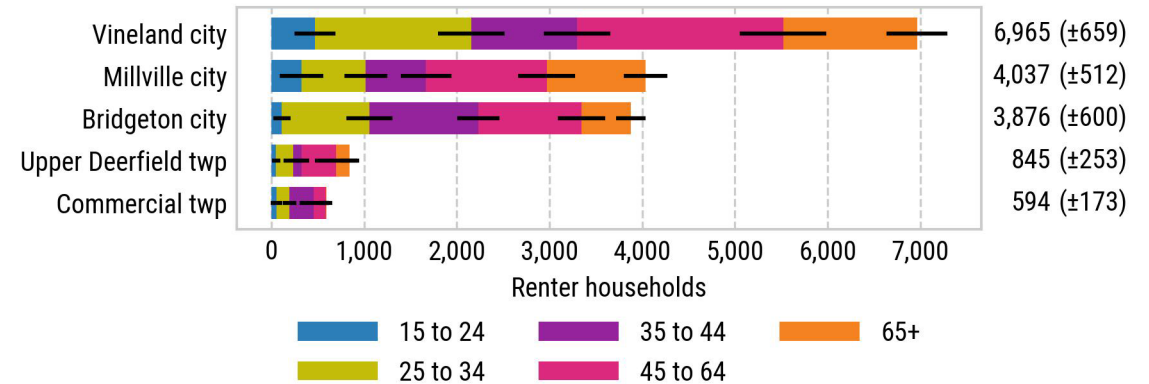
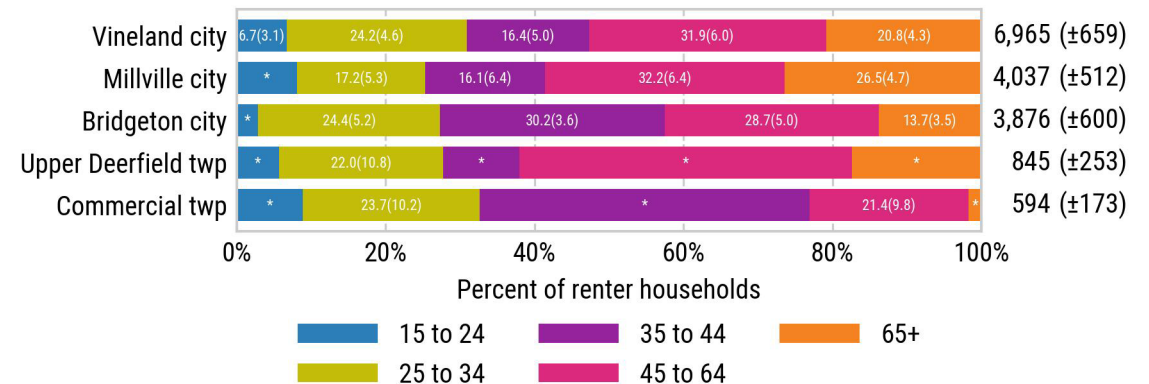


Fig 8B: Share of Renter Households by Age of Householder



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

Section 4: Rental Housing Costs and Affordability

Household Annual Income

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

Figures 9A and 9B show the number and share of renter households in each community by household income. Incomes are lower in Cumberland County compared to New Jersey as a whole, and the income gap between renters and homeowners is wider. Median household income in Cumberland County is \$58,397 compared to \$89,703 for New Jersey. Median household income is 2.5 times higher for Cumberland homeowners than renters (compared to 2.2 times higher statewide). More than half of all renter households in Vineland, Millville, and Bridgeton have annual incomes of less than \$35,000. An estimated 45% of renter households in Millville have annual incomes of less than \$20,000 (see Fig. 9A & 9B).

Fig. 9A: Number of Renter Households by Income

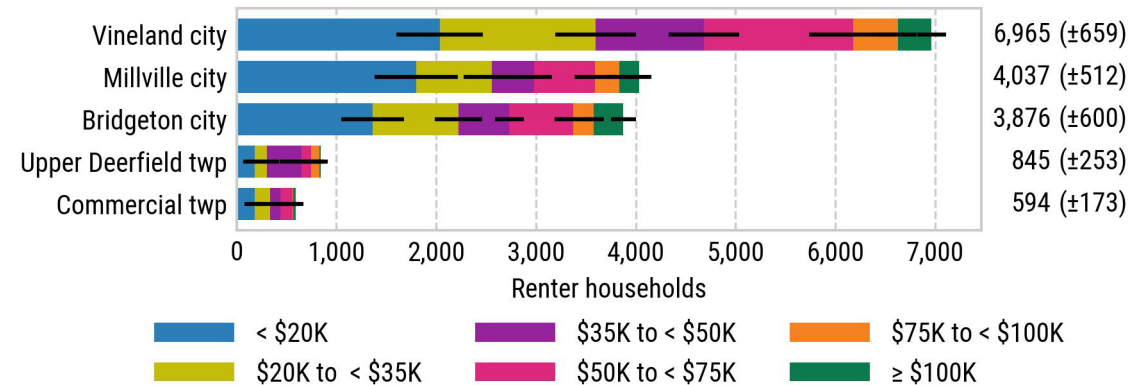
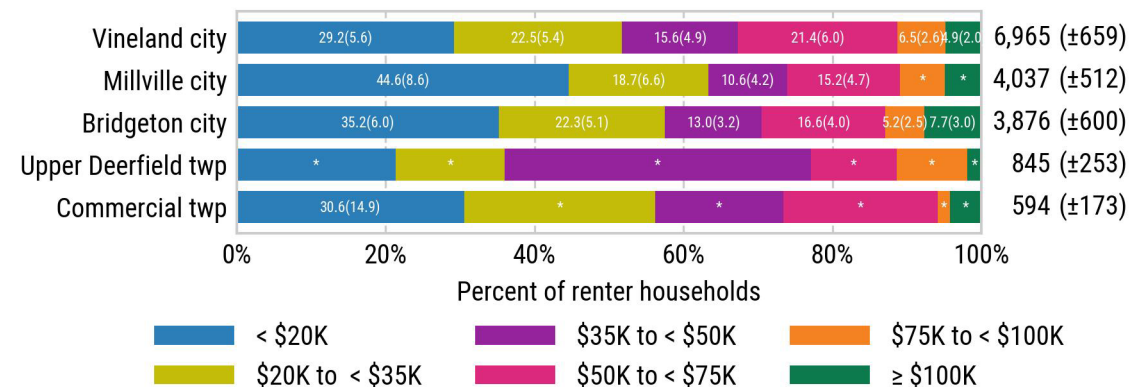


Fig. 9B: Share of Renter Households by Income



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

Section 4: Rental Housing Costs and Affordability, continued

Rental Costs

Median gross rent in Cumberland County is \$1,131 according to data from the 2021 Five-Year American Community Survey. This is lower than the New Jersey median of \$1,436. In Vineland, an estimated 42% of units rent for \$800 to \$1,249 per month, 23% rent for \$1,250 to \$1,499 per month, 20% rent for under \$800 per month, and 13% rent for \$1,500 to \$1,999 per month. In Millville, a third rent for less than \$800 and a third rent for \$800 to \$1,249. Rents in Bridgeton are evenly split across the cost spectrum, and in Commercial Township, more than half of units rent for \$1,250 to \$1,499 per month. High margins of error in small municipalities, indicated with an “*”, make discerning rent estimates difficult (see Fig. 10A & 10B).

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

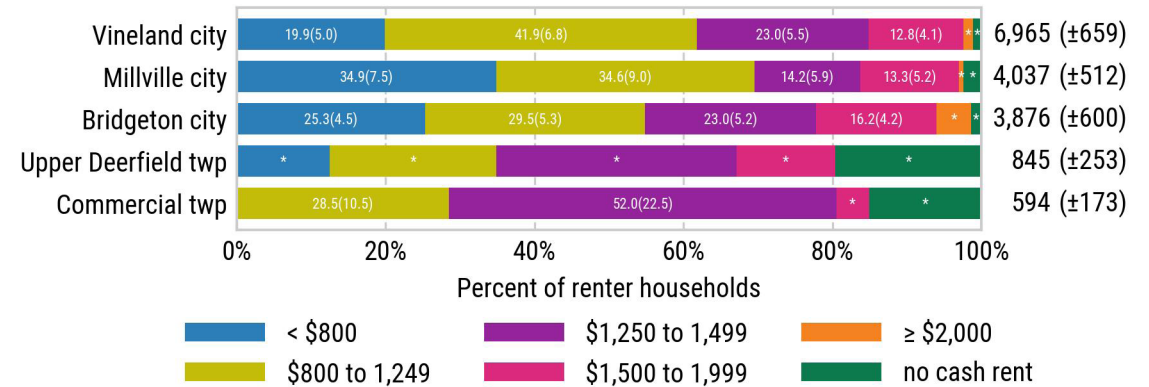
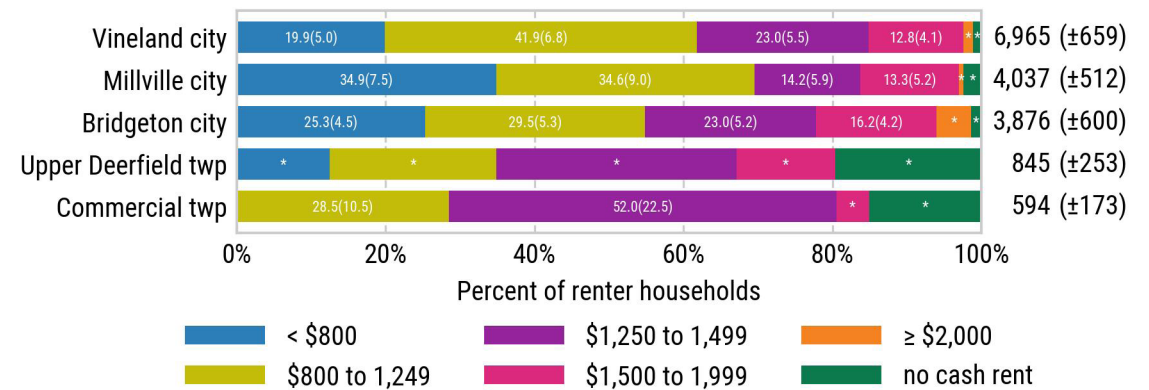


Fig. 10B: Share of Rental Units by Gross Rent



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

Section 4: Rental Housing Costs and Affordability, continued

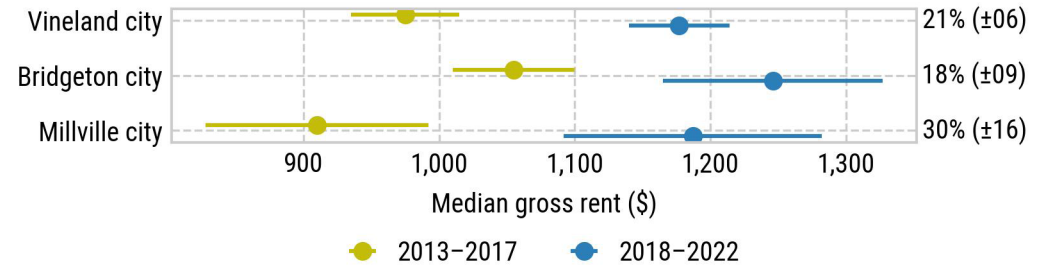
Median Gross Rent Over Time

Median gross rent in Cumberland County grew from \$1,003 per the 2017 Five-Year American Community Survey (ACS) to \$1,202 per the 2022 Five-Year ACS, which is an increase of \$199 or 20%. The increase in median gross rent is observed despite the county's large share of federally assisted rental units subject to limited rent increases. This means rent increases for market rate units over the past decade were likely higher.

Figure 11 shows the change for each municipality over this period. The green dots show median gross rent from the 2017 ACS in 2017 adjusted dollars, which includes survey responses from 2013 to 2017. The blue dot shows median gross rent for the 2022 Five-Year ACS in 2022 adjusted dollars, which includes survey responses from 2018 to 2022. Figure 11 only contains data for Vineland, Bridgeton, and Millville given large margins of error for smaller municipalities.

Vineland, Bridgeton, and Millville all saw increases in median gross rent over this period. The largest increase is observed in Millville at 30% followed by Vineland at 21% and Bridgeton at 18%. However, high margins of error make discerning trends over time difficult.

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.

Section 4: Rental Housing Costs and Affordability, continued

Rent Burden

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

Despite lower rents in Cumberland County, a greater share of renters are rent burdened compared to New Jersey as a whole. More than half (57%) of renter households are rent burdened in Cumberland County (compared to 48% statewide). Thirty-five percent are severely rent burdened (compared to 25% statewide). As the county's largest city, Vineland has the largest number of rent burdened and severely rent burdened households. An estimated 59% of renter households in Millville are rent burdened, and 38% are severely rent burdened. In Bridgeton, an estimated 58% are rent burdened and 35% are severely rent burdened (see Fig. 12A & 12B).

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

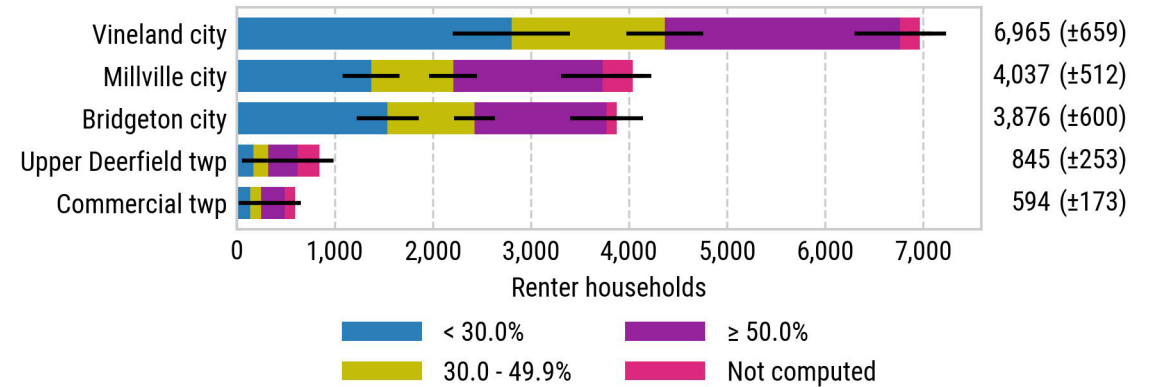
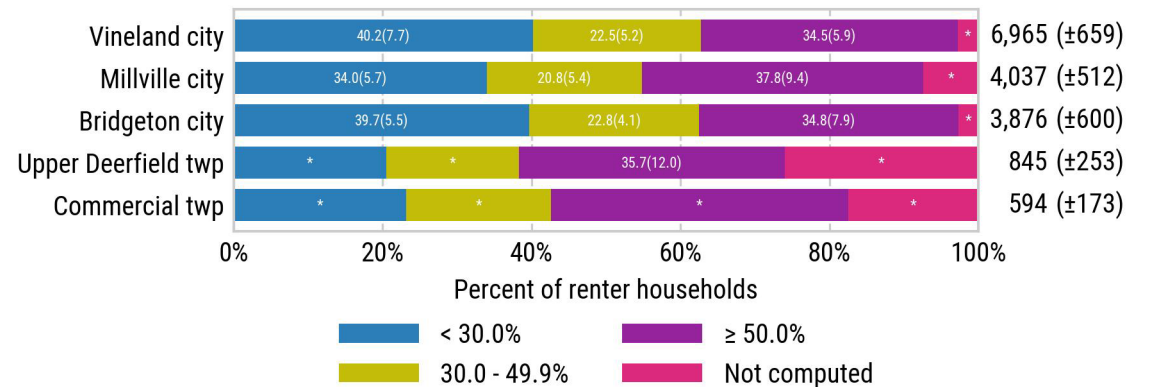


Fig. 12B: Gross Rent as a Pct. of Household Income (% of Households)



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

Section 4: Rental Housing Costs and Affordability, continued

Rent Burden by Income

Low-income households are more likely to be rent burdened than their wealthier counterparts. Figure 13A and 13B present gross income as a percentage of household income by area median income (AMI). Data are available at the Public Use Microdata (PUMA) level and therefore represent all renters in Cumberland County and neighboring Salem 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 (81%) of Cumberland and Salem County's estimated 9,888 renter households with incomes less than 30% of the area median (less than \$28,350 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, 73% are rent burdened, and 39% are severely rent burdened. Combined, this means roughly 78% or 11,500 renter households with incomes below 50% of AMI are rent burdened and 56% or 8,200 are severely rent burdened in the two-county area. Forty-five percent of renter households with incomes between 50% and 79% of AMI are rent burdened.

Few higher-income renters are rent burdened. Almost all renter households 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 in Cumberland and Salem Counties (# of Households)

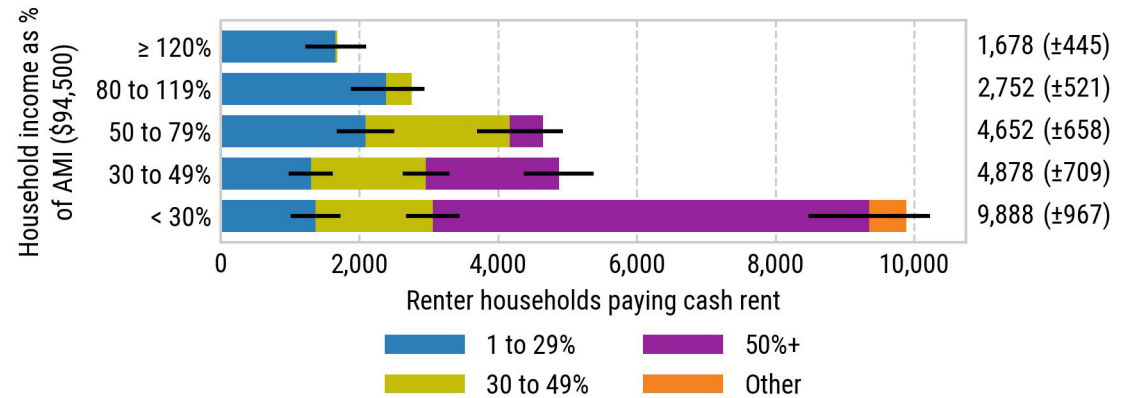
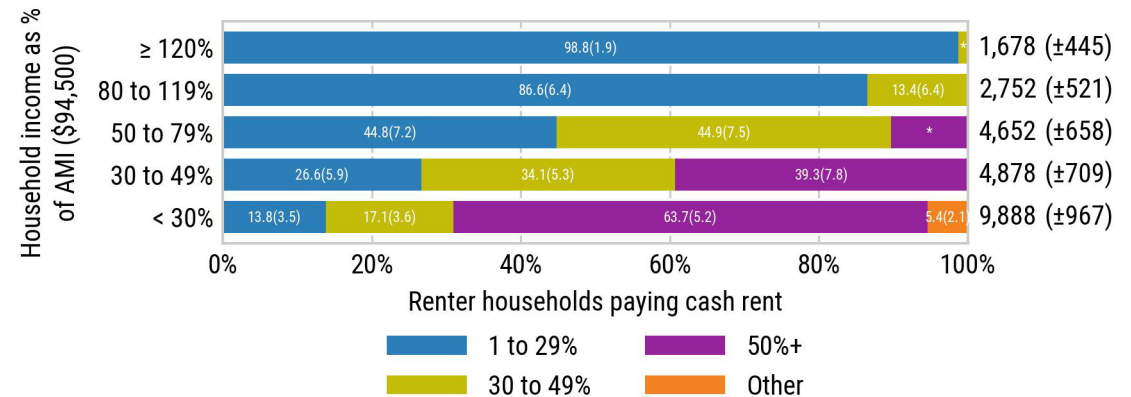


Fig. 13B: Rent Burden by Household Income in Cumberland and Salem Counties (% of Households)



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

Section 5: Unhoused Persons & Homelessness Programs

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

There were 164 unhoused persons in Cumberland 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 (80%) were residing in emergency shelters, and 20% were unsheltered. No persons were reported in transitional housing (see Table 2).

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

	Unhoused Persons	
	#	%
Emergency Shelters	131	80%
Transitional Housing	0	0%
Unsheltered	33	20%
Total	164	100%

Data Source: 2022 U.S. Department of Housing and Urban Development Point-in-Time count as published by NJHMFA and Monarch Housing Associates.

Of the 134 households counted in the PIT, 10% were households with children under age 18. Twelve households with children were residing in emergency shelters, and one was unsheltered. Among households comprised only of adults (including single adults), two thirds were in emergency shelters and one third were unsheltered. (See Table 3).

Table 3: Household Characteristics for Unhoused Persons

	Households w/ Adults & Children	Households with Only Adults (Incl. Single Adults)	Total
Emergency Shelters	12	92	104
Transitional Housing	0	0	0
Unsheltered	1	29	30
Total	13	121	134

Data Source: 2022 U.S. Department of Housing and Urban Development Point-in-Time count as published by NJHMFA and Monarch Housing Associates.

Unhoused persons in Cumberland County span all age groups. Twenty-six children were unhoused on the night of the PIT count including one unsheltered child. Nine persons were young adults age 18 to 24, two of whom were unsheltered, and nine were adults age 65 or older, one of whom was unsheltered (see Table 4).

Table 4: Age of Unhoused Persons

Age	Emergency Shelters	Transitional Housing	Unsheltered	Total
0-5	13	0	1	14
6-17	12	0	0	12
18-24	7	0	2	9
25-34	18	0	4	22
35-44	26	0	11	37
45-54	22	0	7	29
55-64	24	0	7	31
65+	8	0	1	9
Info missing	1	0	0	1
Total	131	0	33	164

Data Source: 2022 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 Southern New Jersey CoC (via HUD) funds 17 emergency shelter programs, three of which are located in Cumberland County. Of these three Emergency Shelters, one is a single site shelter, one is scattered site housing, and one is a tenant-based scattered site/voucher program. There are no transitional housing units in the county. There are four permanent supportive housing programs operating in Cumberland County, all of which are tenant-based/voucher programs. Two tenant-based rapid rehousing programs operate in Cumberland County, and there is one other permanent tenant-based scattered site/voucher housing program exclusively for veterans. There may

be additional programs based in Cape May, Gloucester, or Camden counties that also serve Cumberland County residents that are not listed in Table 5.

Collectively, these programs provide 307 beds plus 40 overflow/voucher beds to persons experiencing homelessness. Sixty units are reserved for persons facing chronic homelessness, and 35 are reserved for veterans. No beds are reserved specifically for youth/young adults (see Table 5).

Table 5: Beds and Units by Program Type

	# of Facilities/ Programs	Family Units	Year-Round Beds				Seasonal	Overflow/ Voucher	Subset of Total Bed Inventory		
			Family	Adult- Only	Child- Only	Total			Chronic	Veteran	Youth
Emergency Shelters	3	52	64	54	0	118	0	40	na	0	0
Transitional Housing	0	0	0	0	0	0	na	na	na	0	0
Permanent Supportive Housing	4	6	16	56	0	72	na	na	68	27	0
Rapid Re-Housing	2	7	24	16	0	40	na	na	na	0	0
Other Permanent Housing	1	9	31	6	0	37	na	na	na	0	0
Total	10	74	134	132	0	307	0	40	68	27	0

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

Section 6: The Landscape of Housing Assistance

Federally Assisted Units

Multiple federal programs together comprise the landscape of assisted housing in Cumberland County. There are roughly 4,500 brick-and-mortar assisted units in Cumberland County. In addition, there are 1,990 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 LIHTC properties); and 2) Project-Based Vouchers tied to units in specific buildings (of which there are at least 537 in Cumberland County).

The first column of Table 6 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 400 or 9% of units receive multiple forms of federal assistance (e.g., units with both Section 202 and Section 8 Project-Based Rental Assistance (PBRA) funding). 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. 1,915 units in Cumberland County receive LIHTC funding. 1,106 are Public Housing. 1,044 are Section 8 PBRA units. At least 537 units receive a Project-Based Voucher. 223 units are

funded through the Section 202 Supportive Housing for the Elderly program, and 65 units are U.S. Department of Agriculture (USDA) rural housing program units.

Six of the county’s 14 municipalities contain project-based federally assisted housing units. Eight contain no project-based assisted units (but some have households with Tenant-Based Vouchers). Bridgeton has the largest number of project-based units followed by Vineland and Millville. Five municipalities contain LIHTC units, three have Public Housing, four have Section 8 PBRA units, at least two have Project-Based Vouchers, one has Section 202 housing, and three have USDA units. A large share (23%) of all rental units in Cumberland County receive some form of project-based assistance. Almost all rental units in Upper Deerfield receive federal assistance. One in three units in Bridgeton receives federal assistance. Thirty percent of rental units receive assistance in Hopewell, and 24% receive assistance in Millville. In Vineland (the county’s largest city), 15% of units are federally assisted (see Table 6).

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

	Total Federally Assisted Units	Units Assisted by Select Programs (units can be assisted by more than one program)						% of Rental Units with Federal Assistance
		LIHTC	Public Housing	Section 8 PBRA	RAD PBV	Section 202	USDA	
Bridgeton	1,485	588	448	449	-	-	40	33%
Commercial	48	-	-	24	-	-	24	8%
Hopewell	93	92	-	-	-	-	1	30%
Millville	1,047	337	492	198	119	-	-	24%
Upper Deerfield	609	609	-	-	-	-	-	85%
Vineland	1,195	289	166	373	418	223	-	15%
Total	4,477	1,915	1,106	1,044	537	223	65	23%

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 in blue by census tract in Cumberland County. Cumberland County is largely rural and contains many wildlife preservation and agricultural areas without any development, particularly along the coast. Housing units, including federally assisted units, tend to be concentrated in municipal downtowns.

Large numbers of assisted units are located throughout Bridgeton. Half of assisted units in Millville are located in or near the downtown, and the other half are on the outskirts. Vineland has units peppered throughout with the largest concentration in and south of the downtown. Upper Deerfield's units are located in the center of the municipality. Few units, including federally

assisted units, are located in the more sparsely populated parts of the county including along the coast. Figure 14B shows the share of all rental units that have some form of project-based federal assistance by census tract. As a sparsely populated county, many municipalities only contain one or two census tracts, so discerning fine-grained geographic concentration patterns of units is difficult. Census tracts with more than 20% of rental units receiving federal assistance include Hopewell, multiple census tracts in Bridgeton, the eastern part of Millville, and Vineland south of the downtown. Tracts in white have no project-based federally brick-and-mortar assisted units.

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

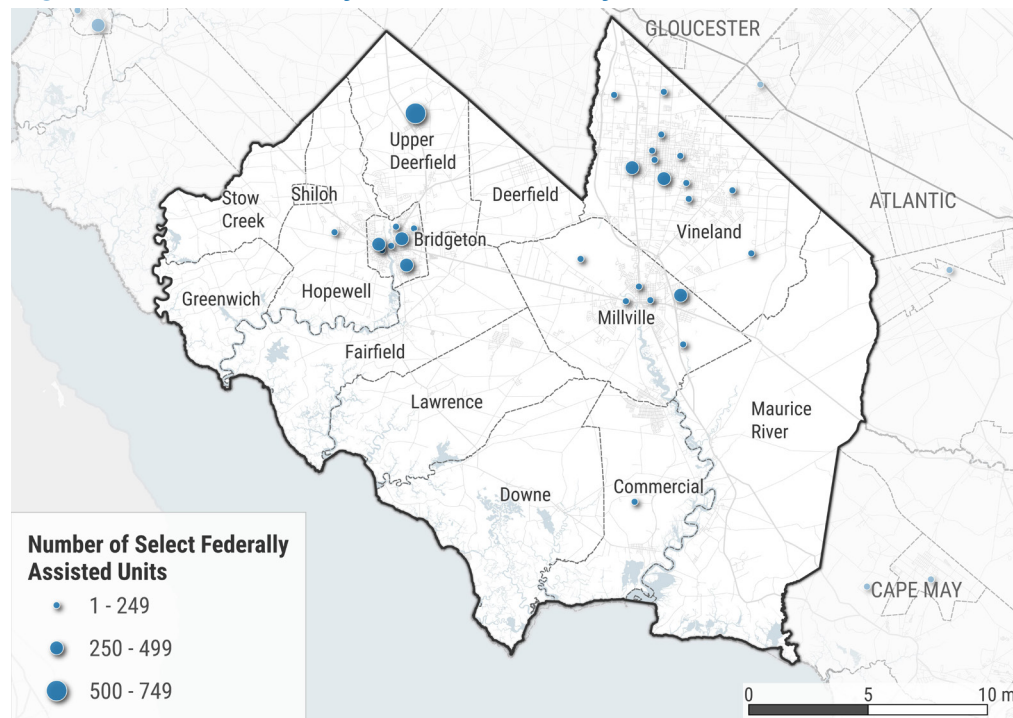
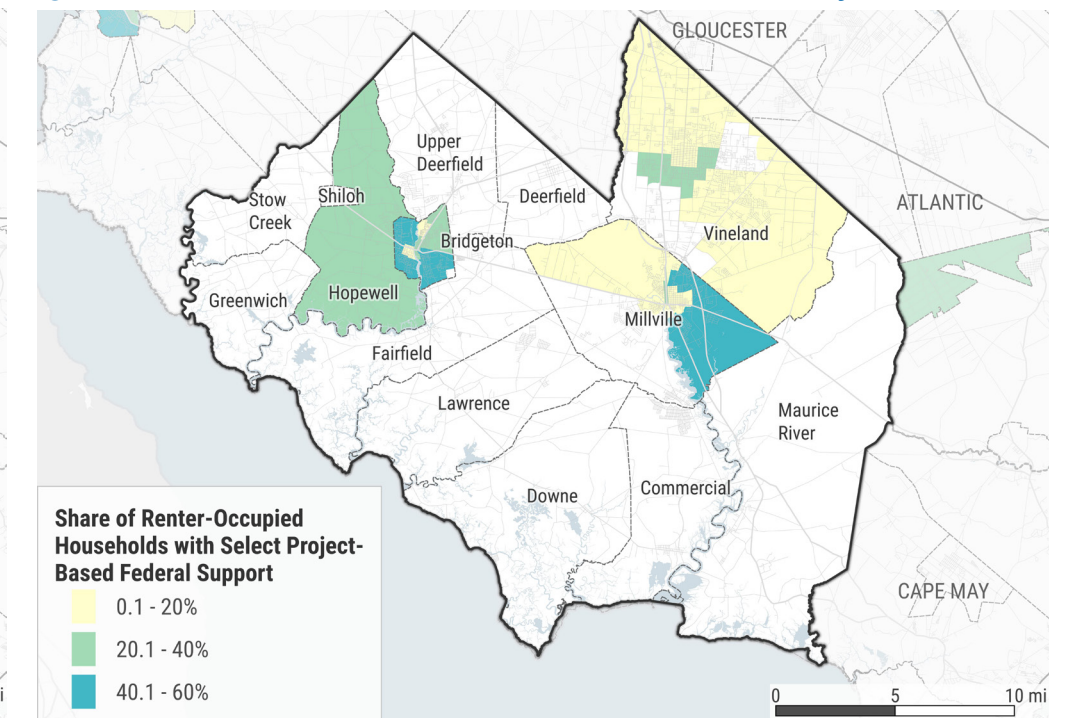


Fig. 14B: Share of Rental Units with Federal Assistance by Census Tract



Data Source: Sources: NJHMFA 2022, US HUD 2018, 2022a, 2022b. 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 2,000 Tenant- and Project-Based Vouchers in use in Cumberland County in 2023. Vineland had the largest number of vouchers at 969 followed by Millville at 596, Bridgeton at 251, and Commercial at 40. Several municipalities, namely, those with small populations, had few residents with a housing choice voucher (see Table 7).

Table 7: Number of Housing Choice Vouchers by Municipality

Municipality	Number of Vouchers	Municipality	Number of Vouchers
Bridgeton	251	Hopewell & Shiloh	13
Commercial	40	Lawrence	7
Deerfield	6	Maurice River	9
Downe	1	Millville	596
Fairfield	16	Upper Deerfield	95
Greenwich & Stowe Creek	2	Vineland	969
Total	2,005		

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

Characteristics of HUD Units and Households

HUD programs house roughly 8,300 people across four programs (Public Housing, Housing Choice Vouchers, Project Based Section 8, and 202/PRAC) in Cumberland County according to data from HUD’s 2023 Picture of Subsidized Households (PSH). The average number of people per unit ranged from 1.1 for 202/PRAC units to 2.3 for Project Based Section 8 units, reflecting the different populations they serve. Roughly half (47%) of units are studio/efficiency or one bedroom units, 25% are two bedroom units, and 28% are three or more bedroom units. (See Table 8).

Table 8: Characteristics of HUD-Subsidized Units

	# of Units	# of People	People Per Unit	Bedroom Size		
				0-1BR	2BR	3+BR
Public Housing	1,100	1,543	1.6	71%	12%	17%
Hsg. Choice Vouchers	1,998	4,403	2.2	40%	27%	33%
Proj. Based Sec. 8	1,042	2,281	2.3	31%	38%	31%
202/PRAC	124	126	1.1	100%	0%	0%
All HUD Programs	4,264	8,353	2.1	47%	25%	28%

Data Source: 2023 HUD PSH. Note voucher totals, which includes total reported households, may differ from Table 7 given the data come from different geographic aggregations.

The average time tenants spent on a waiting list before receiving a HUD-subsidized unit in Cumberland County was 27 months (over two years). This is lower than the statewide average time on a waiting list of 33 months, or 2.75 years. The average length of time a household has been in their unit is over 9 years (115 months). Long waiting lists and little turnover reflect the difficulty of accessing HUD housing and the strong need for affordable units in Cumberland County. Average gross rent in assisted units was \$422, which for most programs is set at 30% of a household’s income. HUD rents are considerably lower than market rate rents in Cumberland County, 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	18	101	\$444
Housing Choice Vouchers	31	125	\$443
Proj. Based Sec. 8	na	112	\$364
202/PRAC	na	84	\$360
All HUD Programs	27	115	\$422

Data Source: 2023 HUD PSH.

Section 6: The Landscape of Housing Assistance, continued

HUD programs serve some of Cumberland County’s most vulnerable renter households. Average annual household income (irrespective of household size) ranged from \$15,545 for residents in 202/PRAC units to \$18,956 for Public Housing residents. Fourteen percent of households have annual incomes less than \$10,000, and 70% 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	\$18,956	7%	67%
Hsg. Choice Vouchers	\$18,060	13%	70%
Proj. Based Sec. 8	\$15,585	27%	72%
202/PRAC	\$15,545	3%	68%
All HUD Programs	\$17,595	14%	70%

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

A third of all Cumberland County residents in HUD subsidized housing had a householder or spouse age 62 or older, and 3% had a householder or spouse over age 85. One in three households includes children, and one in four residents has a disability. (See Table 11). Reflecting Cumberland County’s renter household demographics, 41% of householders in HUD assisted housing identify as Black, 18% are white (not Hispanic/Latino), and 42% identify as Hispanic/Latino (of any race) (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	56%	3%	20%	37%
Housing Choice Vouchers	32%	2%	38%	28%
Proj. Based Sec. 8	22%	2%	52%	11%
202/PRAC	100%	13%	0%	9%
All HUD Programs	37%	3%	36%	25%

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	76%	53%	54%	49%	58%
Black	43%	38%	41%	13%	39%
Nat. Amer./AK Nat.	0%	1%	1%	1%	0%
Asian/Pacific Isl.	0%	0%	0%	2%	0%
White	32%	14%	10%	34%	18%
Hispanic/Latino	24%	47%	46%	51%	42%
Black	1%	2%	3%	0%	2%
White	23%	44%	33%	23%	36%
Other	1%	1%	11%	28%	4%
Multiple Races	0%	1%	2%	0%	1%

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

Section 7: Rent Control Ordinances

Over 100 municipalities in New Jersey have some form of a rent control ordinance that limits the amount rent can increase each year on certain units. None of these municipalities are located in Cumberland County, meaning no Cumberland County municipalities 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.

Conclusion

The Cumberland 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.



