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UNDERSTANDING THE ROLE OF **HOUSING NAVIGATORS**

RALPH W. VOORHEES PUBLIC SERVICE FELLOWS

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NEW COMMUNITY
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Introduction

It has become increasingly challenging for homeless and precariously housed individuals to locate and retain secure affordable housing. An insufficient number of affordable units along with intricate social service and healthcare support networks make finding and retaining housing and services an ongoing challenge. While everyone needs affordable housing, lower-income households, especially those making 50 percent or less of Area Median Income (AMI), have the most difficulty locating affordable units. Housing is considered affordable when households pay less than 30 percent of their income for rent (Soucy et al, 2024). Nearly a third (31%) of American households were rent burdened in 2023 (DeSilver, 2024). In New Jersey, nearly a third of renters found themselves struggling to afford necessities such as food, healthcare, medicine, childcare, car payments, and auto repair and utility bills in 2021 (Seymour et al, 2024). In Newark, New Jersey's largest city, 60 percent of residents are rent-burdened, double the national rate, and nearly a third (33%) spend at least half of their income on rent. Suggesting just how big the problem is, Nelson and Troutt (2021) estimated that Newark needs an additional 16,234 units that rent for 750 dollars per month or less to meet the needs of renters with incomes below 30,000 dollars.

It is in this context that the work of housing navigation has become increasingly important. Housing navigators act as mediators and advocates, linking people to housing and an array of other supports including healthcare, transportation, employment, education, and financial stability planning. They consider the dignity, experiences, and views of clients as they work with them to locate a suitable home. To link clients to housing, they identify and collaborate with landlords to find and retain housing tailored to the needs of the clients, and many continue to support clients providing help to address problems, if they arise. For some this means searching for housing in proximity to clients' jobs, their children's schools, support networks, safe environments, and new opportunities. For others it means moving to "high-opportunity areas" that provide pathways for upward mobility, such as better job opportunities, high income levels, and education attainment (Deluca et al., 2023).

Exploring The Contemporary Work of Housing Navigation

During the Fall 2024 semester, the Ralph W. Voorhees Public Service Fellows partnered with New Community Corporation (NCC), a 56-year-old community development corporation in Newark, New Jersey that offers a wide range of services for homeless families "Under One Roof" (NCC, n.d.). NCC would like to add a housing navigator to their staff and asked us to explore what housing navigation work looks like across the country today.

To do this, we created a research project that included reviewing online housing navigator job listings and identifying common responsibilities, skills, and forms of care. First, we read academic articles about housing navigation to learn more about the initiatives and ongoing supportive services. Second, we identified and compiled 76 job advertisements for Housing Navigators, Specialists,

Coordinators, and Managers from nine different job platforms including Indeed, Glassdoor, LinkedIn, Google Jobs, ZipRecruiter, Handshake, Monster, Glassdoor, and WhatJobs. After thorough review, we selected 54 of the 76 job descriptions for further analysis as they were most closely aligned to the work of housing navigation. The final sample of 54 job descriptions consisted of housing navigator job ads listed by non-profits, government-based organizations, religious-based and Federally Qualified Health Centers from 20 states and 41 cities. Nearly half were from California (15 ads) and New York (10 ads). Some sought navigators to work with target populations including youth, LGBTQ+, Black, Indigenous and People of Color (BIPOC), veterans, domestic violence survivors, homeless families, and women, often reflecting an organization's mission. A few organizations provide housing for their clients while others link people to external housing. In most ads, the average wage was 24 dollars per hour while the highest was 32 dollars per hour.

Using job ads produced rich data but also introduced some challenges. Some job ads included highly detailed lists of job responsibilities, skills, and forms of care. These detailed ads were relatively easy to code and analyze. Other job ads included less information. In some instances, this might be because there were fewer job responsibilities, skills, or forms of care associated with that position, but it could also be that some ads just included less detailed information. Additionally, we had difficulty precisely grouping certain responsibilities due to overlap between categories or an insufficient amount of description in the job ad. Finally, a few job ads combined the work of housing navigation and case management/social work, resulting in more complex job responsibilities than those associated of a housing navigator.

To better understand housing navigation work today, we analyzed job ad information about housing navigator responsibilities, skills, and experience with different forms of care.

We identified

- five common job responsibility themes: housing application, screening and training; housing search and placement; landlord relationships and ongoing support; housing subsidies, legal, social services, and healthcare, and documentation and recording;
- six commonly listed skills: education, experience, data systems and Office suite, housing programs, ability to drive, and bilingual language ability, and
- a set of specific forms of care: trauma-informed, culturally competent, and inclusive care.

The remainder of the report is organized as follows: we briefly discuss literature about housing navigation. Following this, we review the results of our job ad analysis, highlighting common housing navigator responsibilities, skills, and forms of care. Based on this analysis, we then offer guidance for organizations seeking to hire their own housing navigators. The report concludes with a summary of our findings and a discussion about the current role of housing navigators.

New Community Corporation

New Community Corporation's (NCC) mission is to "help residents of inner cities improve the quality of their lives to reflect individual God-given dignity and personal achievement" (NCC, n.d). Established in 1968, NCC has grown into one of the larger and most comprehensive community development organizations in the United States. It operates more than 1,812 affordable housing units, early childhood learning centers, youth services, adult education, family transitional housing, mental health support, a long-term care facility, a food pantry, a community newsletter, and arts and cultural events. NCC's Harmony House, a family transitional shelter, helps people find permanent housing and services to support independence. NCC's Family Resource Success Center, a one-stop center, facilitates on-site and external access to services including financial literacy, screening to see whether clients qualify for government benefits, SNAP (food assistance), energy and water assistance, homelessness assistance and prevention, rental support, substance abuse programs, health care, prescription drug initiatives, prenatal services, tax preparation, and advocacy (NCC, n.d. pg.24).

Housing Navigation Literature

Historically, discriminatory practices have contributed to the continuing segregation of cities, with wealth and opportunities being saturated in suburban or elite neighborhoods while promoting an uneven spread of poor housing conditions in urban neighborhoods (Sadler and Lafreniere, 2017). To improve housing conditions and promote self-sufficiency for those unhoused, the Creating Moves to Opportunity (CMTO) program was initiated to allow Housing Choice Voucher (HCV) participants in a treatment group to move to “high-opportunity areas” that provide pathways for upward mobility, such as better jobs, higher income, and education attainment (Deluca et al., 2023). In an analysis of interviews with families participating in the CMTO program in Seattle and King County, many reported histories of trauma, abuse, and instability. These lived experiences undermined their psychological well-being and housing security and hindered their optimism. Participants described the housing search process as demoralizing, as they experienced repeated application rejections due to poor credit histories, low incomes, and past evictions. In answering the question of “what explains the segregation of low-income families into high-poverty, low-opportunity neighborhoods?”, the program used three main elements for their intervention: customized search assistance; increased landlord; and short-term financial assistance. They found an increase in the treatment group moving to high opportunity areas from 15 to 53 percent, mostly driven by customized search assistance, furthering the need for a housing navigator.

The work of housing navigation has grown beyond the confines of programs like CMTO. Housing navigators work for a variety of organizations. They are in frequent communication with landlords, negotiating lease terms and communicating client circumstances (Deluca et al., 2023). Housing navigators possess a deep understanding of services that enables them to efficiently address client needs. By fostering positive relationships, navigators provide client motivation and support such as transportation and appointment scheduling. Navigators work directly with families offering tailored assistance such as providing information about high-opportunity areas, preparing rental documents, addressing delinquencies such as credit and rental history issues while identifying units to fit client needs (Bergman et al., 2024). In interviews with CMTO participants, to measure the program’s effectiveness, most participants shared that navigators were effective in reducing psychological costs from the increased accessibility for assistance, increased confidence in themselves while communicating with landlords and being able to expect more for themselves.

Housing navigators provide clients with trauma-informed, culturally competent, and inclusive care which is essential to unhoused individuals finding affordable and stable housing. This aligns with our findings from analyzing 54 housing navigator job descriptions which we discuss next.

Housing Navigation Job Responsibilities, Skills, and Forms of Care

By analyzing 54 housing navigator job ads, we identified housing navigator job responsibilities, skills, and forms of care. First, we discuss housing navigator job responsibilities.

Job Responsibilities

Each housing navigator job ad includes a list of job responsibilities which reveal the spectrum of activities in contemporary housing navigation work. Navigators conduct intake sessions and create client plans; they link clients to services and resources; they help them locate and secure housing and mediate with landlords, and, in some cases, they support clients after they are housed. Housing navigator responsibilities go beyond helping people locate permanent housing. They include having strong interpersonal relations and being engaging and able to use appropriate forms of care that meet individual needs, especially when working with vulnerable populations. Housing navigators connect with landlords. They also build relationships with government agencies and nonprofits to provide robust networks of care. These strong relationships with other service providers help facilitate referrals to access services.

We grouped responsibilities into five themes and discuss each below:

- Housing application, screening, and training,
- Housing search, placement, and assistance,
- Landlord responsibilities and continuing support,
- Housing subsidies, legal, social services, and healthcare, and
- Documentation and recording.

Housing Screening, Application, and Training

Housing screening, application, and tenancy training is the first job responsibility theme. Housing navigators conduct intake and screening processes to assess client needs such as transportation, social services, and education, and they refer clients to places that provide these resources. More than half of the job ads (33) specified intake and gathering client documentation, such as birth certificates, social security cards, passports, and identification cards as a job responsibility. Housing navigators may aid in the process of securing these documents. Once navigators have helped clients gather identification and required documents, they assist clients with housing applications and supportive/subsidized housing paperwork, which was highlighted in 18 job ads. Thirteen ads emphasized educating clients on housing regulations and their rights in maintaining their housing. They may also work with clients to address a variety of challenges such as low credit scores, criminal records, and prior evictions. Though only three job ads explicitly mentioned working with clients related to tenant screening processes (i.e. credit scores and background checks), we

imagine that housing navigators often talk with clients about screening.

Housing Search, Placement, and Assistance

Housing search, placement, and assistance is the second job responsibility theme and the tasks associated with it are essential in placing clients in affordable housing. Housing navigators look for homes that are best suited for individual clients. This work is time-consuming and requires fluency in local housing markets and housing subsidy programs and processes. Tracking the housing market and building a dataset of potential apartments is the first step in the housing search process and is outlined in 24 listings. Housing navigators work with clients to assess viable housing options, with over half (35) of job ads listing this as a responsibility. Some job ads (16) identify coordinating property viewings as a job responsibility, and 12 list working with the client to choose the best option. Some housing navigators help tenants complete lease agreements. A few job ads (15) also list providing move-in assistance such as locating furniture or providing deposits and down payments as job responsibilities.

Landlord Relations and Continuing Support

Mediating the relationship between landlords and tenants is an essential part of housing navigation and is at the center of this theme. As noted in the last section, many housing navigators begin the process of developing landlord relationships as they locate potential housing units, well before they have tenants to place. Thirty-five job ads identify building relationships with landlords as a key responsibility. These relationships are often needed to place tenants and to negotiate challenges as they arise once people are housed. Twenty-four job ads required navigators to assist with lease agreements. And more than half (29) list mediating communication between landlords and clients as a responsibility. This mediation continues in some cases well after people have moved in. Navigators advocate to resolve maintenance and lease renewal issues, locate financial support if tenants run short on rent, and continue linking clients to resources as needed. Twenty job ads required navigators to assist with rental payments, delinquencies, maintenance, and lease renewals.

Housing Subsidies, Legal, Social Services, and Healthcare

In addition to locating housing, housing navigators refer clients to a wide variety of resources. For example, 43 ads expect navigators to connect clients to social services, healthcare, education, transportation, financial literacy, and employment. Ten ads noted that this referral work continues after people are permanently housed. To do this work effectively, many organizations expect that navigators work with clients to create a plan to secure permanent housing and access resources. Developing a plan, noted in 34 ads, also often includes developing a budget. Some ads (7) expect navigators to link clients to legal support to address things like rental delinquency, eviction, and foreclosure. And five ads anticipate that navigators may need to respond immediately in the case of an

emergency.

Documentation and Recording

As a housing navigator, maintaining documents that track clients and ensure compliance with regulations is important to providing ongoing support. The importance of maintaining up-to date client records, housing process, and placements was emphasized in 42 ads. Keeping the program running means ensuring regulatory compliance with agencies such as the US Department of Housing and Urban Development, a responsibility 17 ads note. Recording outcomes contributes to program success by pinpointing strengths and weaknesses, as noted in 10 jobs listings.

The five themes of job responsibilities discussed above embody the broad scope of housing navigation work. The following section describes the skills housing navigators need to perform this wide range of responsibilities.

Job Skills

We identified the six most commonly mentioned skills in job advertisements. Nearly half of the ads include education requirements, Office Suite proficiency, and the ability to drive. Only a few require knowledge of housing programs, data systems, and bilingual fluency. We noticed that, to some extent, required skills varied based on target population, type of organization, and location. For instance, organizations that serve immigrant populations often require language skills. While those in places with robust public transit do not require the ability to drive. Specialized health organizations such as Federally Qualified Health Centers (FQHC) required housing navigators to follow regulations such as Health Insurance Portability and Accountability Act (HIPAA).

Education

Most job ads required (28) or preferred (15) a Bachelor's degree. Some (13) required a High School Diploma or General Educational Degree (GED), and eight listed Associate degrees. Few required a Master's degree. Some job listings specified degrees in Human Services, Social Work, Psychology, Public Health, Public Policy, Health Administration, or Business. A handful of ads allow experience to replace some of the education requirement.

Experience

Job ads classified experience by type or length of experience which ranged from one to seven years. In 40 job listings, half required one-year and half required two-years of experience. Six job listings required three-years of experience, and seven required four or more years of experience. Experience could replace a degree requirement in 11 job listings. Specific work experience related to responsibilities of a housing navigator include community outreach, tenant advocacy, or housing search assistance. Experience with an organization's target population was also a common theme. Some job ads preferred lived or work experience with domestic violence survivors, youth, unhoused individuals, or individuals with mental health and substance use conditions.

“4-year degree in human services or comparable combination of education/work related experience required”- Ascencia, CA
“Relevant experience may be considered in place of education”-Access Services, PA
“In Lieu of Bachelors, qualified candidates with High School Diploma/Equivalency plus 2-3 years of experience working the real estate market in NYC” - Good Shepherd Services, NY
“Five years of relevant experience may substitute for education” - New England Center and Home for Veterans, MA
“May be substituted with an associate's degree and 5 years' experience providing case management services in a social setting, one of which must be case management specific to housing referrals and placements.” - Reentry Housing Navigator, IL
“Work Experience to include direct work experience, **lived experience**, training or volunteer work with patients experiencing homelessness, as well as those with active mental health and substance use conditions”
-Celebrating Life Community Health Center, CA

Data Systems and Office Suite

Many jobs desired applicants to have proficiency with data systems that coordinate care for those who are homeless and precariously housed as well as with basic programs such as Office Suite. Specifically, 28 job listings mentioned proficiency in Office Suite as a requirement. Eight mentioned knowledge of Homeless Management Information System (HMIS), while a handful identified systems used in particular states or cities, often as a local portal for a Coordination of Care (CoC) system.

Housing Programs

Eight organizations require housing navigators to know about housing programs. The Department of Housing and Urban Development (HUD), Permanent Supportive Housing (PSH), programs associated with Continuums of Care, and the HUD-VASH program for veterans were the most often listed housing programs. Programs individual states and local agencies offer were also listed a handful of times. Some ads requested familiarity with specific programs or approaches like Housing First or Rapid Re-Housing.

Driving

Many ads require that people know how to drive and have a valid driver's license. Of the 54 total listings, 28 required applicants to have a driver's license. Of these, 17 require housing navigators to have their own vehicle which they might need to view apartments or transport clients from place-to-place. The extent to which driving is required varies across the listings which include jobs in 20 states. Places with extensive public transit do not necessarily require the ability to drive.

Language

There were job 14 listings that required housing navigators to have proficiency in other languages including Spanish, Haitian Creole, Chinese, Korean, Vietnamese, and Arabic. Some job postings offered differential pay or bonuses to those who are bilingual. The job ads showcased an array of skills needed for housing navigation work. We observed the importance of experience and strong communication skills throughout the ads especially when assisting vulnerable populations.

“Bilingual skills are compensated by an additional 6%, above base pay”-Family Service of Rhode Island, RI

“\$2K for bilingual bonus” - San Fernando Valley Community Mental Health, CA

“Differential pay”-Vancouver Housing Authority, WA

“Understanding of the systemic nature of oppression, particularly the intersection of gender, race, and class and how this can affect housing” -Wafa House, NJ
“Cultural humility” -Downtown Women’s Center, CA
“Communication with and about young people must reflect a “strength-based” and “trauma-informed” approach” -Covenant House, CA
“Background in Mental Health services, Trauma Informed Care, and/or Harm Reduction a plus”
-Coalition for Responsible Community Development, CA

Forms of Care

Some ads require that housing navigators have familiarity with certain forms of care such as inclusive, trauma-informed, and culturally competent care depending on the organization’s target population. Foster children, domestic violence survivors, recovering addicts, veterans, LGBTQ+ youth, and those who are chronically homeless may all benefit from particular forms of care. Many of these groups may face discrimination or hold past traumas. Many organizations working with these groups emphasized the need for specialized care, with awareness and sensitivity to clients.

In addition to listing the job responsibilities, skills, and forms of care that we discussed above, some organizations listed other skills and responsibilities that align with their mission and goals. This included aspects of attending external and internal community meetings, physical working conditions, and strong interpersonal skills. We observed that most of the job ads had their benefits and compensation package included

in the ad, such as health benefits, 401K, tuition reimbursement, student loan assistance, and paid time off. Most organizations required housing navigators to oversee managing grants and outreach with other agencies for partnerships or more aid. This may include working with state agencies such as Department of Children and Family services.

Housing Navigation Today

Though a fairly new role in the messy housing landscape of this country, the need of a housing navigator has become increasingly necessary in recent years. With its complex systems and barriers to entry, the market is especially challenging for lower-income households to find housing within their means and preferred location. Providing an essential link between individuals or families experiencing housing instability as well as the resources needed to secure and retain stable, safe housing, housing navigators serve to break the cycle of homelessness. Housing navigators are crucial to aid in this neglected area, by assisting clients with finding viable property options, liaising between landlords and clients, as well as connecting clients to other necessary services they may lack. The following responsibilities were the most commonly listed among the 54 job ads researched, for housing navigation and similarly titled jobs. Found in the Housing Subsidies, Legal, Social Services, Landlord Relationships, and Healthcare and Documentation and Recording categories of responsibility, we identified client advocacy, client assistance, and record keeping as recurring themes. Underscoring the wide array of issues unhoused and precariously-housed individuals face, 43 ads listed advocating for clients and connecting them with monetary, legal, healthcare and other services. The need for housing navigator's efforts for lasting housing solutions remains another key feature of a housing navigator. Client assistance, namely in developing plans for budget and long-term, stable, and permanent housing, as emphasized in 34 job listings. Landlord relationships contribute similarly to this endeavor, and found in 34 listings. Lastly, of course, documentation of client records, processes, and placements are essential for the organization to hold accounts of their work. Our research culminates in a Housing Navigator Job description resource to aid NCC's creation of a housing navigator position. Addressing all areas of potential responsibilities within this role, we have consolidated the data into an easy-to-use questionnaire to identify areas of need for the organization.

Housing Navigator Job Advertisement Description Resource

This tool will guide the creation of a housing navigator job listing tailored to NCC's needs. The following sections and questions reflect the combination of skills, tasks, and responsibilities that various organizations require of housing navigators, based on our review of 54 job listings from several websites, including LinkedIn, Monster, Handshake, Glassdoor, ZipRecruiter, Indeed, WhatJobs, and Google Jobs.

Responsibilities and Tasks

- 1) Housing Screening and Search
 - a. Do you require the housing navigator to:
 - i. track the housing market and maintain an available housing list?
 - ii. perform a client intake, assess needs, and gather client documentation/information?
 - iii. provide guidance on tenant screening and requirements?
 - iv. help clients find housing by assessing available housing options?
 - v. conduct property inspections?
 - vi. coordinate property viewings?
- 2) Housing Placement, Application and Assistance
 - a. Do you require the housing navigator to:
 - i. help clients choose the best housing options?
 - ii. assist clients in completing rental applications?
 - iii. offer tenancy skills training?
 - iv. provide move-in assistance with deposits and down payments or acquiring furniture?
- 3) Landlord Relationships
 - a. Do you require the housing navigator to:
 - i. facilitate relationships with landlords, property owners, and housing agencies?
 - ii. mediate communication between clients and housing providers?
 - iii. negotiate lease terms?
 - iv. facilitate rental payments or address delinquencies, maintenance, and renewals?
 - v. provide tenants ongoing support with landlords, property owners, and housing agencies?
- 4) Housing Subsidies, Legal, Social Services, and Healthcare
 - a. Do you require the housing navigator to:
 - i. advocate for and connect clients to housing and social services including health, education, transportation, employment, and financial literacy?
 - ii. provide legal and tenancy protection information/referrals?
 - iii. help client with housing stability, budget, or case management planning?
 - iv. assist in crisis intervention and emergency services?
 - v. provide ongoing support with housing subsidies, legal, social services, and healthcare?
- 5) Documentation and Recording
 - a. Do you require the housing navigator to:

- i. maintain accurate and up-to-date client records, including housing search process and placement?
- ii. track programs and compliance?
- iii. track and report outcomes?

Skills

- 1) Education
 - a) Is the housing navigator required or preferred to have a:
 - i) high school diploma or GED?
 - ii) associate's degree?
 - iii) bachelor's degree?
 - iv) level of experience that can replace education?
- 2) Experience
 - a) Is the housing navigator required or preferred to have:
 - i) 1, 2, 3, or 4+ years of experience?
- 3) Drivers' License
 - a) Is the housing navigator required to:
 - i) have a valid driver's license?
 - ii) possess a personal vehicle?
 - iii) transport clients?
- 4) Housing Programs
 - a) Is the housing navigator required to be proficient in:
 - i) Housing Subsidy Programs?
 - ii) Coordinated Care Systems?
- 5) Data Systems and Office Suite
 - a) Is the housing navigator required to be proficient in:
 - i) HMIS?
 - ii) Microsoft Suite such as Word, Excel, Access, and PowerPoint?
- 6) Language
 - a) Is the housing navigator:
 - i) required/preferred to be bilingual? If preferred, will the housing navigator be compensated more?

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