

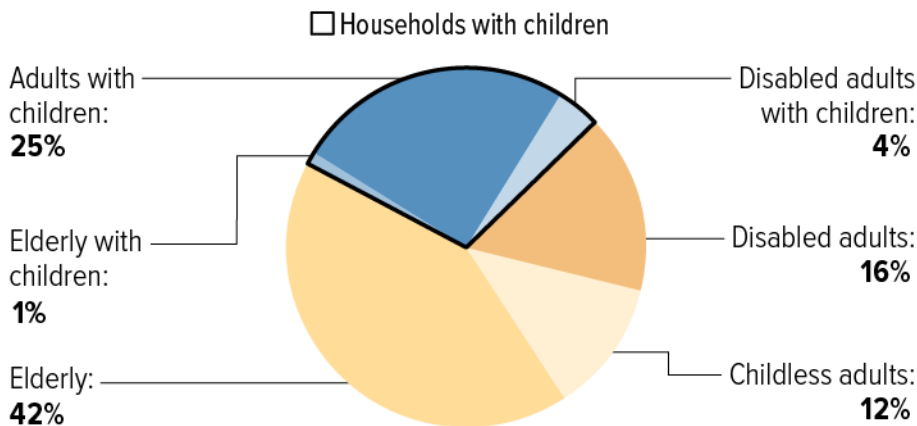
New Jersey

Fact Sheet: Federal Rental Assistance

Federal rental assistance helps struggling New Jersey seniors, people with disabilities, veterans, and working families keep a roof over their heads and make ends meet. Over 157,000 low-income households in New Jersey use federal rental assistance to rent modest housing at an affordable cost; at least 72 percent have extremely low incomes.*

Who Does Federal Rental Assistance Help?

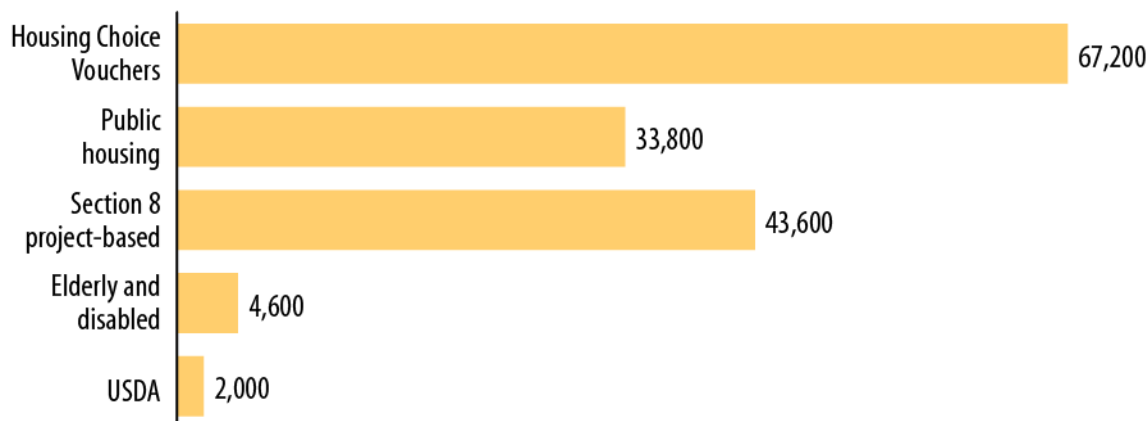
88 Percent of Households Using Federal Rental Assistance in New Jersey Include Children or People Who Are Elderly or Disabled



- Rental assistance supports low-wage **working families**: in 2016, **78 percent** of non-elderly, non-disabled households receiving HUD rental assistance in New Jersey were working, worked recently, or likely were subject to work requirements.
- These programs brought **\$1,619,000,000** in federal funding into New Jersey in 2016.

What Major Types of Federal Rental Assistance Do New Jersey Families Use?

Number of households assisted



* Low-income households have incomes that do not exceed 80 percent of the local median income, which is equivalent to \$59,150 for a family of three in New Jersey. Extremely low-income households have incomes that do not exceed 30 percent of the local median income, which is equivalent to \$23,700 for a family of three in New Jersey.

Most New Jersey Renters in Need Receive No Assistance

325,000 low-income households pay more than half their income for rent, 21 percent more than in 2007.

Who are these households?

40% have children

35% are elderly or disabled

58% are working

55% live in poverty

Federal Rental Assistance Programs Have Not Kept Pace with Growing Need

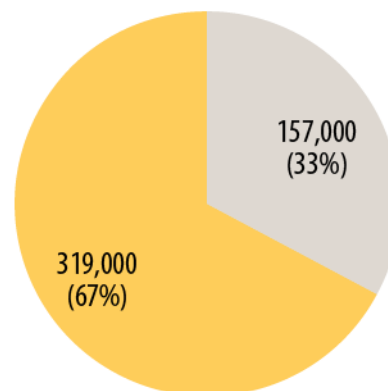
For every assisted household in New Jersey, twice as many low-income households are homeless or pay more than half their income for rent and do not receive any federal rental assistance due to limited funding.

When housing costs consume more than half of household income, low-income families are at greater risk of becoming homeless.

- The single-night census in 2016 found that **8,895** people in New Jersey were homeless or living in shelters, including **556** veterans and **3,355** people in families with children.
- Another **10,150** school-age children lived in unstable housing, such as doubled up with other families, during the 2014-2015 school year.

Rental Assistance in New Jersey Falls Far Short of Need

■ Households receiving rental assistance
■ Unassisted low-income renter households paying more than half their income for housing



For more on federal rental assistance programs, including New Jersey-specific information, please see:

- Sources and Methodology: <http://www.cbpp.org/cms/index.cfm?fa=view&id=3464>
- Policy Basics on Federal Rental Assistance: <http://www.cbpp.org/research/housing/policy-basics-federal-rental-assistance>
- Federal Rental Assistance in Urban and Rural Areas: <http://www.cbpp.org/sites/default/files/atoms/files/RentalAssistance-RuralFactsheetandMethodology.pdf>
- Federal Rental Assistance Going to Families with Children: <http://www.cbpp.org/research/housing/rental-assistance-to-families-with-children-at-lowest-point-in-decade>

(CHART 1) Note: “Childless adults” are households headed by a person under age 62 without disabilities and without children under 18 in the home. “Disabled adults” are households headed by a person with a disability. “Elderly” households are headed by a person age 62 or older. This chart includes data on the following programs: Housing Choice Vouchers, Public Housing, Section 8 Project-Based Rental Assistance (including Moderate Rehabilitation), Supportive Housing for the Elderly and People with Disabilities (Section 202 and 811), Rent Supplement, Rental Assistance Program, McKinney-Vento Permanent Supportive Housing, Transitional Housing, and Safe Havens, Housing Opportunities for Persons with AIDS, and USDA Section 521 Rural Rental Assistance. Sources: CBPP tabulations of 2016 HUD program data, and the USDA’s FY 2016 Multi-Family Fair Housing Occupancy Report.

(CHART 2) Note: Elderly and disabled households receive rental assistance through all of the programs listed. The bar labeled “Elderly and disabled” specifically refers to HUD’s Supportive Housing for the Elderly (Section 202) and Supportive Housing for Disabled Persons (Section 811) programs. The bar labeled “USDA” refers to the USDA’s Rural Rental Assistance Program (Section 521). Sources: CBPP tabulations of 2016 HUD program data and the USDA’s Multi-Family Fair Housing Occupancy Report for FY 2016.

(INFOGRAPHIC) Note: All households are low-income and pay over 50 percent of their monthly income on rent and utilities or have zero income but positive housing costs. “Elderly or disabled” households have a head of household or spouse age 62 or older or contain an adult with a disability. Households with kids have a child under 18 in the home; this group includes households headed by elderly or disabled persons. Working households had at least one member who worked in 2015. Source: CBPP tabulations of the 2015 American Community Survey.

(CHART 3) Note: “Low-income” households are families whose incomes do not exceed 80 percent of the median family income for the area. Area median incomes are based on HUD’s 2016 Section 8 Income Limits. Housing costs include rent and utilities. Source: CBPP tabulations of 2016 HUD program data, the USDA’s Multi-Family Fair Housing Occupancy Report for FY 2016, and the 2015 American Community Survey.