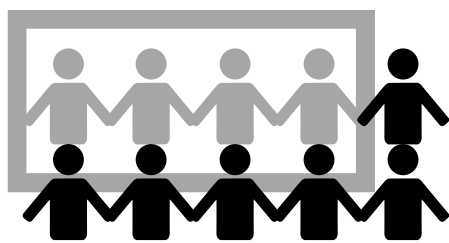


HOUSING FACT SHEET

JERSEY CITY TOGETHER



4 IN 10

ARE "COST-BURDENED"

That's 40,000 households in Jersey City alone.

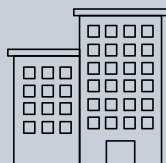
more than **2 IN 10**

are spending **HALF** their pre-tax income on housing.*



In the last 4 years, there have been **20,000+** eviction cases in Jersey City. That's 5,000+ each year. 75+% of evictions are preventable with legal counsel & many take place in the city's tens of thousands of rent-controlled units. Some landlords use evictions as a tool to increase rents.

The Jersey City Housing Authority (JCHA) estimates they will need to invest **\$80+ million** over the next 10 years to maintain existing public housing. Another 1,000+ private, currently "affordable" apartments will disappear during this time if nothing is done to maintain their affordability.



There are currently **37,000+** units proposed in Jersey City, with 9,000 under construction. In 2019, Jersey City has as many apartments being built as Manhattan. Almost all are luxury.

WHAT IS AFFORDABLE HOUSING?

"Affordable housing," as a technical term, refers to housing with income restrictions. These restrictions are usually linked to data from the federal government about the "area median income" (AMI) for a particular jurisdiction or region. The amounts vary by household size & assume a household pays no more than 30% of their gross income towards housing.

While the incomes that qualify can be broad (20% to 120% of the AMI) depending on the development's rules, "affordable housing" typically refers to housing that is affordable for families at 80% of AMI and below. Housing between 80% and 120% of the AMI is often called "workforce housing." **In Jersey City, many of the jobs that form the backbone of our city's workforce make below 80% of the median income.**

See below for examples of income limits in Hudson County as of 2019:

	80% of AMI	100% of AMI	120% of AMI
Household of 1	\$51,350	\$64,200	\$77,000
Household of 4	\$73,350	\$91,700	\$110,000

AFFORDABLE FOR WHOM?

Hospital Nursing Assistants <i>(may earn less in nursing homes)</i>	\$31,200
Jersey City BOE Teacher Aids <i>(starting)</i>	\$32,000
Accounts Clerks for City Hall <i>(starting)</i>	\$35,000
Hotel Workers in Jersey City <i>(starting, non-tipped)</i>	\$36,400
Jersey City Police Officers <i>(starting)</i>	\$41,000
Jersey City Firefighters <i>(starting)</i>	\$42,250
Jersey City BOE Teachers <i>(starting)</i>	\$54,700

* - sources: <http://www.njtogether.org/housing>