

HELP US BY LISTENING TO JUST FIVE PEOPLE BEFORE THE END OF THE YEAR!

The Housing Crisis in Jersey City is big. And it impacts everyone in Jersey City. If we are going to lay the groundwork to take bigger action, we need to listen again and strengthen our team!

All it takes is a few minutes of your time. Here is what we're asking you to do.

1) ENGAGE FIVE PEOPLE YOU KNOW OR WANT TO MEET!

You can do it in a group or individually. You can do it in your home, at a coffee shop, or knocking on people's doors.

2) SHARE A LITTLE BIT ABOUT THE HOUSING CRISIS IN JERSEY CITY

In a short conversation, share with them some of the facts about the housing crisis in Jersey City. These are on the back of this sheet. You can also download the fact sheet (and this explanation) on our website at <http://www.njtogether.org/housing>.

But don't just talk about numbers. **Share how the housing crisis is impacting YOU or people you know / care about.** You can even share some of the stories you heard at the action.

3) ASK THEM TO SHARE BRIEFLY HOW THEY ARE SEEING THIS CRISIS

What are the ways the housing crisis is impacting them personally? How is it impacting the people they care about?

4) WRITE DOWN WHAT YOU HEARD

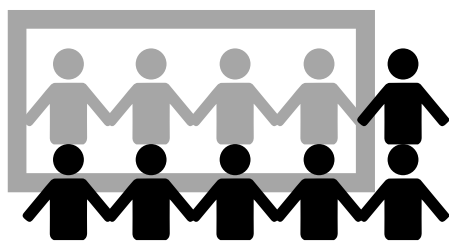
The way we will build power to address this crisis is by listening & strengthening our team. Write down what you learn from each person below, and share their contact information (if they agree!). We will add them to our email list. If they are interested in getting involved more, check the "want to get involved" box! **Send in your form to housing@njtogether.org.**

Your Name _____ Phone _____ Email _____

STORY	NAME	EMAIL & PHONE	WANT TO GET INVOLVED?

HOUSING FACT SHEET

JERSEY CITY TOGETHER



4 IN 10

ARE "COST-BURDENED"

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

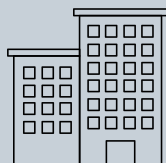
more than **2 IN 10**

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>