

2013 Housing Profile: Northern New Jersey, NJ

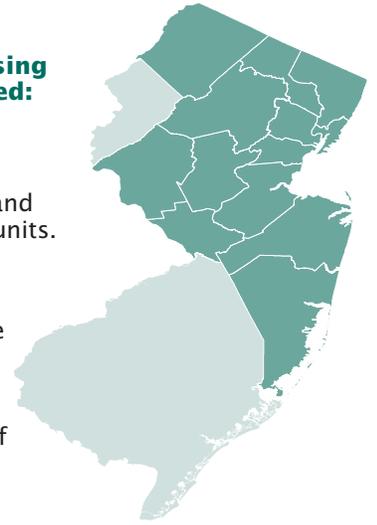
American Housing Survey Factsheets

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The 2013 American Housing Survey (AHS) Factsheet series provides results from the 2013 AHS for 25 selected metropolitan areas and the United States. National data are collected every other year and metropolitan area data are collected on a rotating schedule.

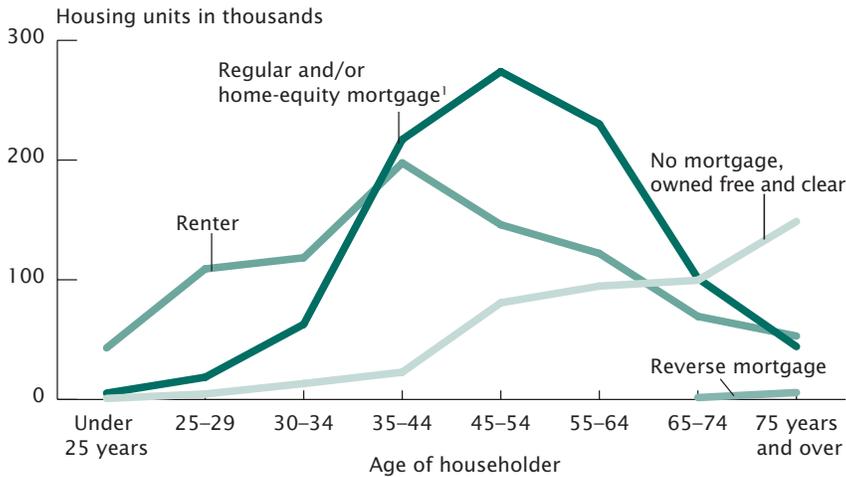
Number of housing units interviewed: 3,721

In the AHS, every housing unit represents itself and about 679 other units.



The AHS coverage of the **Northern NJ Metro Area** does not match the 2009 Office of Management and Budget definition.

OWNER- AND RENTER-OCCUPIED HOUSING UNITS BY AGE



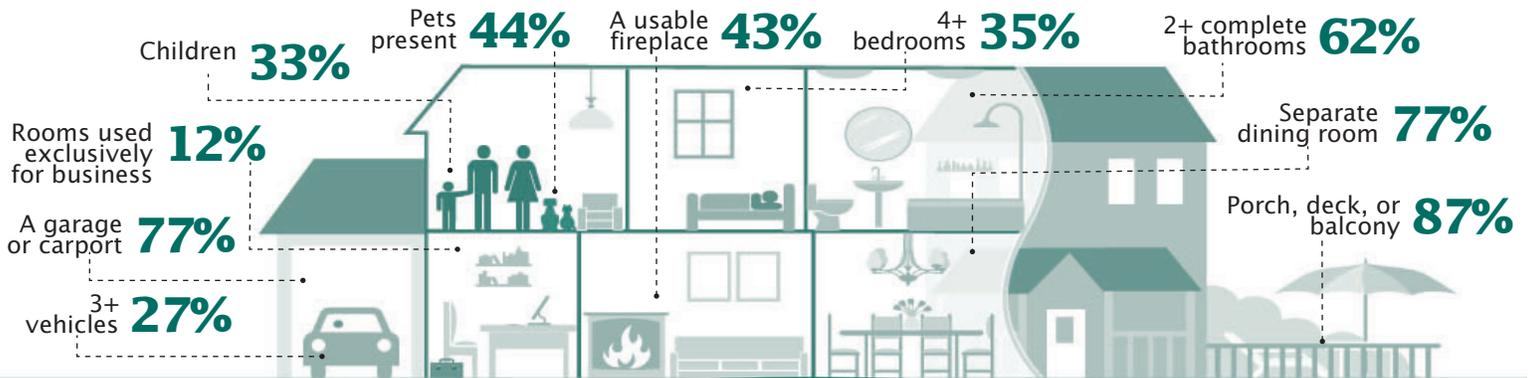
¹ Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2013 American Housing Survey.

HOUSING INVENTORY

	Number	Percent
Total Units	2,525,400	100.0
Owner-occupied units	1,426,200	56.5
Renter-occupied units	858,500	34.0
Vacant units	179,800	7.1
Seasonal units	60,900	2.4

OWNER-OCCUPIED HOUSING UNITS WITH:



WHAT IS THE AHS?

The AHS is the most comprehensive housing survey in the United States. The same units have been interviewed since 1985, with new construction, demolitions, and conversions taken into account.

People in nearly every field use information from the AHS to evaluate and study the physical and financial characteristics of the nation's housing stock. In addition to the indicators presented in Tables 1 and 2, the AHS provides data on multi-family and single-family homes, manufactured/mobile homes, equipment and appliances, characteristics of the occupants, and more.

Table 1.

Physical Characteristics—All Occupied Housing Units: 2013

Characteristics	Total	Owner-occupied	Renter-occupied
Total (thousands)	2,284.7	1,426.2	858.5
One unit, detached (percent)	55.3	79.8	14.7
Newly constructed multiunits (percent) ¹	0.4	0.3	0.5
Cooperative or condo (percent)	11.5	12.0	10.7
Median:			
Year built	1961	1963	1958
Square footage per unit	1,500	1,850	800
Percentage using:			
Well water (primary source)	5.0	7.5	1.0
Public sewer	92.9	89.8	98.1
Main house heating fuel (percent):			
Electricity	13.4	9.3	20.2
Piped gas	73.0	76.4	67.3
Other	13.6	14.2	12.5
Percentage with:			
Central air	52.4	68.1	26.3
Warm-air furnace (main heating)	47.2	55.0	34.3
Unsafe drinking water	12.4	7.9	19.8
Prepared emergency evacuation kit	57.1	56.9	57.3
House or building number clearly visible	77.7	77.5	78.0
Signs of mice in last 12 months	9.9	8.7	11.8
Waterfront property	2.0	2.3	1.4
Missing roofing material ²	2.7	3.5	1.3
Leakage from outside structure	10.1	11.6	7.6

¹ In past 4 years.

² Excludes multiunit structures.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2013 American Housing Survey.

Table 2.

Financial Characteristics—Owner-Occupied Housing Units: 2013

Characteristics	Total	New construction past 4 years	Black alone	Hispanic	Elderly (65+ years)	Below poverty
Median:						
Year mortgage originated	2008	2011	2006	2007	2003	2005
Purchase price (dollars)	200,000	305,000	169,000	215,000	86,000	120,000
Home value (dollars)	320,000	450,000	250,000	250,000	300,000	250,000
Current total loan as percentage of value (percent)	62.0	58.0	73.0	80.0	34.0	40.0
Ratio of value to current income	3.6	4.4	2.9	3.8	6.1	36.5
Percentage with:						
No mortgage, owned free and clear	32.6	34.2	22.8	25.2	61.9	48.5
Regular and/or home equity mortgage ¹	66.8	66.3	76.4	74.8	36.2	50.5
Line-of-credit	7.5	Z	4.4	4.4	8.1	1.6
Refinanced primary mortgage	25.7	19.6	26.7	24.7	9.3	14.8
Two or more regular and/or home equity mortgages ¹	7.9	8.5	5.9	7.6	3.9	3.5
Missed or late mortgage payment(s)	4.9	4.5	10.9	7.6	2.0	5.6
Median monthly expenditures (dollars)						
Total housing	1,753	1,684	1,828	1,851	1,119	1,107
Mortgage payment	1,700	2,300	1,692	1,776	1,107	1,100
Property insurance	75	63	71	75	75	67
Real estate taxes	643	708	583	600	583	483
Routine maintenance	42	8	42	42	42	33
Electricity	104	94	100	99	93	93
Trash removal	30	32	30	40	32	30

Z Rounds to zero.

¹ Regular mortgages include all mortgages not classified as home-equity credit lines or reverse annuity mortgages.

Source: U.S. Census Bureau and U.S. Department of Housing and Urban Development, 2013 American Housing Survey.

SOURCE AND ACCURACY

The AHS is sponsored by the Department of Housing and Urban Development (HUD) and conducted by the U.S. Census Bureau. Data presented are based on the sample of units that responded to the 2013 AHS, using weighting consistent with the 2010 Census. The resulting estimates are representative of the entire population. For information on sampling and estimation methods, see <www.census.gov/programs-surveys/ahs/about/methodology.html>.

FOR MORE INFORMATION

Visit the AHS Web site for a complete set of tables, definitions, and more at <www.census.gov/programs-surveys/ahs.html>. Additional information is available on HUD's Web site at <www.huduser.org>. Please contact us at 888-518-7365 (toll-free) or e-mail us at <ahsn@census.gov> with any inquiries about these data.