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By Bridget Clerkin/For The Times

LAWRENCE -- When Tilisha Williams recently lost her job, she could no longer make rent on her \$850-per-month apartment, where she lived as a single parent with her 2-year-old daughter. She moved from the apartment to a motel, and from the motel to a shelter, and had trouble finding an affordable place to live even after she found part-time work.

"I had just enough money to survive, even with living in the shelter," she said. "It hit me really hard."

Her situation represents a growing problem throughout the state, where it is becoming increasingly harder to find affordable housing. New Jersey is the fourth most expensive state in the nation to rent a two-bedroom apartment, according to a report released this week by the National Low Income Housing Coalition. Only California, Washington, D.C., and Hawaii residents face higher rents.

In Mercer County alone, 63 percent of residents can't afford an apartment at the fair market rate of \$1,267 per month, the study said.

A Mercer County family would need to earn an annual salary of \$50,680 -- or \$25.04 per hour -- to keep up with that cost. According to the report, the mean wage for a New Jersey renter is \$16.40 per hour, and an individual making that income would need to work 61 hours per week to afford their rent.

Those earning minimum wage, which is currently \$7.25 in New Jersey, would need to work 134 hours per week, 52 weeks a year -- the equivalent of holding down 3.4 full-time jobs a week -- to consistently make Mercer County rent payments, the study found.

The statistics, which represent 2011's numbers, were based on the idea that a family should spend no more than 30 percent of its income on rent.

"It's a dark situation families face in every state, and here in New Jersey, in every county," said Celia Murphree Bernstein, director of operations for HomeFront, a statewide organization focused on curbing homelessness.

HomeFront is currently working on increasing the number of affordable housing units available in the state, offers rent assistance programs and runs shelters for those in need, including the one Williams, the single mother, stayed in.

"It allowed me to do other things and have more money for my daughter," Williams said of her time at the shelter and her use of a HomeFront rent assistance program. "I had some extra time because I didn't have to work so hard and I was able to take online classes."

Williams is now back to living in an apartment, but those at HomeFront and the Housing Community Development Network of N.J. -- a group of similarly-aligned organizations -- worry that her success story may be harder to repeat in the future due to a dwindling amount of funding for such programs.

Particularly worrisome is that any amount left over from the \$225 million that the state's municipalities have accumulated for affordable housing expenses can be claimed by the state on July 1 of this year, Herb Levine, executive director of the Mercer Alliance to End Homelessness, said.

The state's authority over the money is tied to the abolition of the Council on Affordable Housing, which established guidelines for satisfying housing needs in New Jersey communities.

According to Levine, municipalities have not spent much of that money due to ongoing litigation concerning affordable housing standards that have put many potential housing projects on hold.

"For something as important as housing, it's very difficult to get funding," state Sen. Shirley Turner (D-Trenton), whose jurisdiction includes parts of Mercer and Hunterdon counties, said. "People working three or four jobs can't afford a place to live, and that's a sad, sad thing in this rich country of ours."

"Housing can't be more important," she continued. "It's not just a roof over your head, it's a place to call home."