



PY 2024 Consolidated Annual Performance and Evaluation Report (CAPER)

PUBLIC COMMENT DRAFT

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

In Program Year (PY) 2024, the City of Paterson's Department of Community Development focused on executing the initiatives outlined in the Annual Action Plan (AAP). This plan covers the period from January 1, 2024, to December 31, 2024. Below are the highlighted accomplishments organized by priority.

Affordable Housing: With CDBG funds, the City assisted 11 LMI owner-occupied and 26 LMI renter-occupied households with the housing rehab program. Eligible LMI households were awarded up to \$15,000 to make necessary major systems repairs to their homes. Several of the units were 2-unit buildings, with an owner and renter.

HOME funds helped complete NJCDC's 157 Wayne Ave. affordable rental development, which assisted 4 LMI renter households. The City also completed the Hinchliffe Housing Urban Renewal 127 Jasper Street senior housing project which assisted 15 LMI renter households. The City also completed rehab of the Argus Ellison Rental Development at 15 Ellison Street, which assisted 10 LMI renter households.

The Hamilton Square rental rehab development located at 20 Mill Street funded is still ongoing. The rehab was funded by the city with HOME and HOME-ARP. While the rehab has been completed and the units have recently been rented this HOME activity is still pending HOME accomplishment reporting and will be reported when the activity has been completed. This activity will be reported in a future CAPER once it has been completed.

Public Facilities & Infrastructure: The City had several public facility improvement activities that went to benefit low/mod areas citywide. Activities reported in the PR-23 for PY 2024 included improvements at the Bauerle Fieldhouse located in the 5th Ward of the City with a citywide low/mod benefit of 144,660 persons, and a purchase of three ambulances for the Paterson Fire Department with as estimated benefit to 143,370 persons living in low/mod areas citywide. The CR-05 table below only reports 144,660 persons assisted so as to not duplicate reporting of citywide benefits.

Public Services: Public services assisted 276 LMI and special needs residents with vital services to maintain or improve their quality of life in the City. These benefits are associated with the Catholic Charities Seniors Activities program, which was established with the goal of enhancing the quality of life for seniors of the three buildings at Governor Paterson Towers and the surrounding community.

Assisting Persons Living with HIV/AIDS: The HOPWA program assisted 93 individuals and their families living with HIV/AIDS with TBRA rental assistance. There were also 35 individuals assisted with short-term rent, mortgage, and utility assistance, as well as a total of 28 individuals assisted with permanent/short-term facility-based housing and permanent housing placement services to help avoid homelessness. Full HOPWA program activities and accomplishments are reported in the PY 2024 HOPWA CAPER report.

Reduce Homelessness: Emergency shelters provided by St. Paul's CDC and St. Peter's Haven assisted a total of 80 individuals. Rapid Rehousing rental assistance was provided by Catholic Family and Community Services (CFCS) and assisted 106 households consisting of 193 individuals. CFCS also assisted 113 persons at-risk of homelessness with homeless prevention rental assistance services. For more detailed information, ESG homeless activities are now reported in full detail in the City ESG Annual Sage report.

See further below in this section for more details on CARES Act activity accomplishments in PY 2024.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Assist Persons Living with HIV/AIDS	Non-Homeless Special Needs	HOPWA	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	460	447	97.17%	90	93	103.33%
Assist Persons Living with HIV/AIDS	Non-Homeless Special Needs	HOPWA	Homelessness Prevention	Persons Assisted	1295	208	16.06%	30	28	93.33%
Assist Persons Living with HIV/AIDS	Non-Homeless Special Needs	HOPWA	HIV/AIDS Housing Operations	Household Housing Unit	0	121	100.00%	60	35	58.33%
Economic Development	Non-Housing Community Development	CDBG	Jobs created/retained	Jobs	50	0	0.00%			
Increase and Preserve Affordable Housing	Affordable Housing Public Housing	CDBG HOME	Rental units constructed	Household Housing Unit	50	23	46.00%	7	19	271.43%
Increase and Preserve Affordable Housing	Affordable Housing Public Housing	CDBG HOME	Rental units rehabilitated	Household Housing Unit	0	36	100.00%	0	36	100.00%
Increase and Preserve Affordable Housing	Affordable Housing Public Housing	CDBG HOME	Homeowner Housing Added	Household Housing Unit	20	10	50.00%			

Increase and Preserve Affordable Housing	Affordable Housing Public Housing	CDBG HOME	Homeowner Housing Rehabilitated	Household Housing Unit	20	73	365.00%	15	11	73.33%
Increase and Preserve Affordable Housing	Affordable Housing Public Housing	CDBG HOME	Direct Financial Assistance to Homebuyers	Households Assisted	30	0	0.00%			
Increase and Preserve Affordable Housing	Affordable Housing Public Housing	CDBG HOME	Housing for Homeless added	Household Housing Unit	0	0	0.00%			
Increase and Preserve Affordable Housing	Affordable Housing Public Housing	CDBG HOME	Housing for People with HIV/AIDS added	Household Housing Unit	0	0	0.00%			
Public Facilities & Infrastructure	Non-Housing Community Development	CDBG	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit	Persons Assisted	149000	326854	219.40%	50000	144660	289.32%
Public Services	Non-Housing Community Development	CDBG	Public service activities other than Low/Mod Income Housing Benefit	Persons Assisted	11150	4717	42.30%	500	276	55.20%
Reduce Homelessness	Homeless	ESG	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	1250	385	30.8%	20	106	530.00%
Reduce Homelessness	Homeless	ESG	Homeless Person Overnight Shelter	Persons Assisted	6750	496	7.35%	50	80	160.00%
Reduce Homelessness	Homeless	ESG	Homelessness Prevention	Persons Assisted	750	278	37.06%	50	113	226.00%
Slum and Blight Removal	Non-Housing Community Development	CDBG	Buildings Demolished	Buildings	10	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Paterson identified five primary goals for the 2024 AAP. CDBG, HOME, ESG, and HOPWA funding were utilized to meet these goals, which were: 1.) Increase and Preserve Affordable Housing, 2.) Public Services, 3.) Public Facilities & Infrastructure, 4.) Reduce Homelessness, and 5.) Assist Persons Living with HIV/AIDS. The City utilized 100% of HOME funds towards affordable housing activities and 100% of ESG funds towards reducing homelessness. 100% of HOPWA funds went to assist persons living with HIV/AIDS. HOME, ESG, and HOPWA fund details are summarized in the CR-15. In particular, for CDBG, funds went to address multiple priorities and goals and below is a breakdown of funds:

- Public Services: \$560,169.43 (16.6%)
- Public Facilities & Infrastructure: \$1,318,674.38 (39.2%)
- Increase and Preserve Affordable Housing: \$825,501.08 (24.5%)
- Administration: \$661,482.27 (19.7%)
- Total CDBG Expenditures in PY 2024: \$3,365,827.16

CARES Act Accomplishments

On March 27, 2020, the Federal CARES Act was signed into law to assist communities in their efforts to prevent, prepare for, and respond to the coronavirus COVID-19 pandemic. The CARES Act included supplemental formula allocations to HUD CPD programs, including CDBG, ESG, and HOPWA programs for the City of Paterson. CV funds were to be utilized as generally guided by eligible uses of funds for each grant. However, funded projects must tie back to activities that prevent, prepare for, and respond to COVID-19 (PPR). In PY 2024, the following accomplishments are highlighted below:

CDBG-CV: The City continues to use CDBG-CV funding to provide essential services for LMI households still impacted by the effects of the pandemic. This includes food bank services for individuals seeking shelter from the effects of COVID-19, offered by NJCDC; mental health services provided by St. Joseph's University Medical Center; and senior services through Mr. G's Kids senior service program. Low- to moderate-income (LMI) individuals and families have been disproportionately affected by the pandemic. The NJCDC food bank has served over 500 LMI individuals, and St. Joseph's University Medical Center has assisted 44 LMI individuals. Additionally, Mr. G's Kids senior service program is currently ongoing.

ESG-CV accomplishments are reported from the SAGE reporting system. As of the latest final reporting period, the City assisted 362 households

consisting of 771 total persons with ESG-CV funds. Homelessness Prevention assisted 303 households with 668 total persons that were at-risk of homelessness with rental/ utility assistance and other supportive services while Rapid Rehousing assisted 59 households with 103 total persons that were experiencing homelessness with upfront move-in costs, rent/ utility assistance, and other supportive services. The expenditure deadline for all ESG-CV activities except for HMIS and Administration funds needed to facilitate grant closeout was September 30, 2023. There were no additional ESG-CV funded services provided to residents during program year 2024. The expenditure deadline for HMIS and Administration funds needed to facilitate grant closeout was December 31, 2023.

HOME-ARP

The City allocated a majority of its HOME-ARP funds to Tenant Based Rental Assistance (TBRA) and the remaining funds to the development of affordable rental housing. Since the start of the program, the City has spent \$2,616,370.42 on TBRA assistance for 135 qualifying households. Work on the Hamilton Square rental acquisition and rehab activity at 20 Mill St. was completed and pending accomplishments reporting, final draw, and completion. The City has committed \$1,006,237.00 towards this project and disbursed \$905,613.30 through the end of the program year. More details of the HOME-ARP program can be found in the CR-50 section.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	HOPWA
White	289	3	172
Black or African American	20	13	222
Asian	1	0	0
American Indian or American Native	0	0	0
Native Hawaiian or Other Pacific Islander	0	0	0
Total	310	16	394
Hispanic	263	16	68
Not Hispanic	50	13	332

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	3
Asian or Asian American	3
Black, African American, or African	214
Hispanic/Latina/e/o	34
Middle Eastern or North African	3
Native Hawaiian or Pacific Islander	0
White	23
Multiracial	98
Client doesn't know	1
Client prefers not to answer	0
Data not collected	7
Total	386

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

DATA NOTE: The Table above for CDBG, HOME, and HOPWA does not include a category for people of “other or multiple races” or people who “refused to answer either racial or ethnic information.” Therefore, the numbers in the above table do not necessarily match the total number of people actually served through these programs.

According to the most recent 2019-2023 American Community Survey (ACS) 5-Year Estimates, the City’s population was 157,660 persons. An estimated 15.5% were White, 24.1% were Black, 4.9% were Asian, 35.2% were “Some other race” and 20.1% were “Two or more” races. All other races were less than 1%.

Individuals who identified as ethnically Hispanic (of any race) account for 62.8% of the total population. Below is an assessment of services for minority groups by program.

CDBG: The table above shows 310 assisted with CDBG. However, the actual total was 313 persons who were served with CDBG funds during PY 2024. The data table does not have a category for "Other multiracial" of which the City also assisted 3 persons. The percent of persons assisted by race in the CDBG program were 92.3% White, 6.4% Black, and 0.3% Asian. There were also 1.0% reporting as "Other multiracial." Of the actual total reporting ethnicity, 84.0% were Hispanic, and 16.0% were Non-Hispanic. The City adequately assisted the Hispanic population groups with CDBG. However, there is a need to address the needs of all other minority groups in the City.

HOME: The table above shows 16 assisted with HOME. However, the actual total was 29 households who were served with HOME during PY 2024. The data table does not have a category for "Other multiracial" of which the City also assisted 13 households. The percent of households assisted by race were 10.3% White, 44.8% Black, and 44.8% Other. Reporting by ethnicity, 55.2% of the households were Hispanic. The HOME program only reports accomplishments when an activity has been completed, and the City is working on completing several other housing activities and will report these in the future.

ESG: There were 386 persons served with ESG funds during PY 2024. The percent of persons assisted by race in the ESG program was 6.0% White, 55.4% Black, 25.4% "other multiracial," and all other race groups were less than 1% each. Of the actual total reporting ethnicity, 8.8% were Hispanic. The City adequately assisted Black/African Americans with ESG homeless services. However, there is a need to address the needs of all other minority groups, including ethnic Hispanic persons in the City.

HOPWA: The total assisted with HOPWA includes those with a housing subsidy and those also receiving supportive services. The table above aggregates the accomplishments from six sponsor agencies and shows 394 persons assisted. However, 400 persons were actually reported in the HOPWA CAPER. This discrepancy is caused by the data table above not having a category for "Other multiracial," of which the City assisted 6 persons. The percent of persons assisted by race in the HOPWA program was 43.0% White, 55.5% Black, 1.5% "Some other and multi-racial," and no other races reported. Of the total reporting ethnicity, 17.0% were Hispanic. The HOPWA program adequately assisted Black/African Americans. However, there is a need to address the needs of all other minority groups, including ethnic Hispanic persons in the City.

Housing Needs Assessment

The Needs Assessment in the 2020-2024 Consolidated Plan assesses if any racial/ethnic group by income category has a disproportionate need in the area with regard to housing problems, severe housing problems, and cost burden. HUD has determined that a proportionally higher need exists when the percentage of persons by race/ethnicity in each category is at least 10 percentage points higher than the jurisdiction-wide percent in the category. Households with housing problems are those that reside in units lacking complete kitchen and plumbing facilities, overcrowding (more than one person per room), and

cost burden (spending 30% or more of income on housing per month). Households with severe housing problems are those that reside in units lacking complete kitchen and plumbing facilities as well as severely overcrowded homes (more than 1.5 person per room) and severe cost burden (spending 50% or more of income on housing per month). Finally, an assessment is also made for cost burden across all minority race/ethnic groups.

NA-15 Housing Problems: According to the Needs Assessment, Asian households experience disproportionate housing problems in all four income categories (0-30%, 30-50%, 50-80%, and 80-100% AMI). Native American/Alaskan Native households experience disproportionate housing problems at 0-30% and 30-50% AMI. No other minority race groups have a disproportionate need for the first category of housing problems.

NA-20 Severe Housing Problems: For severe housing problems, Asian households again experience disproportionate housing problems in all four income categories (0-30%, 30-50%, 50-80%, and 80-100% AMI). Native American/Alaskan Native households experience disproportionate housing problems at 0-30% AMI. No other minority race groups have a disproportionate need for the first category of housing problems.

NA-25 Housing Cost Burden: For housing cost burden, there were no minority race groups with a disproportionate need. It should be noted, however, that Asian households experienced the highest rate of severe cost burden among all minority groups.

In PY 2024, the City assisted 37 LMI households with housing rehab through the CDBG program. The demographic breakdown reports 18 White (49%), 16 Black (43%), and 3 Other households (8%). By ethnicity, these households reported 13 Hispanic (35%). In the HOME program 29 households were assisted, and reporting by race there were 3 White (10%), 13 Black (45%), and 13 Other households (45%) households. By ethnicity, 16 households reported as Hispanic (55%).

When comparing the disproportionate needs of specific racial and ethnic groups, as outlined in the Needs Assessment, to the outcomes experienced by beneficiaries of City programs, it is evident that the City has made sufficient efforts to identify Black and Hispanic minority households for its housing initiatives. However, there remains a significant need to address the affordable housing requirements of other minority groups within the City.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,766,844	3,365,827
HOME	public - federal	1,680,244	1,492,065
HOPWA	public - federal	2,124,133	2,296,198
ESG	public - federal	225,214	126,389

Table 3 - Resources Made Available

Narrative

In PY 2024, the City had sources of funds from the CDBG, HOME, ESG, and HOPWA grant programs. The table above details the resources made available as well as funds expended during the program year. Expenditures were more than usual because of the extended program year period as described in the CR-05. The City continues to utilize HOME-ARP funds and CARES Act CDBG-CV, ESG-CV, and HOPWA-CV funds, which are summarized further below.

CDBG funds in the amount of \$2,766,844 were made available in PY 2024 from the annual allocation. In the program year, \$3,365,827.16 was expended, and these funds went towards public facility improvements, public services, homeowner housing rehab, and program administration. This includes funds that were unspent from prior program years. A breakdown of funds towards priorities is listed in the CR-05.

For HOME funds, \$1,680,244 was made available in PY 2024 from the annual allocation. The City spent \$1,492,065.57 of HOME funds on new rental construction, rental rehab and administration for the program. This includes funds that were unspent from prior program years. Expenditures went towards these activities:

New Rental Development: \$112,389.90 (7.5%)
Rental Rehabilitation: \$1,288,480.00 (86.4%)
HOME Program Administration: \$91,195.67 (6.1%)

ESG funds in the amount of \$225,214 were made available in PY 2024 from the annual allocation, and \$126,389.65 was drawn down. ESG funds went to fund shelter operations and admin of the program. There was a negative amount drawn for RRH as some funds were revised and returned to the account. Drawdowns by activity were:

Shelter Operations: \$97,376.48
Rapid Rehousing: -\$23.16 (negative funds drawn due to revised vouchers)
ESG Program Admin: \$29,036.33

HOPWA funds in the amount of \$2,124,133 were made available in PY 2024 from the annual allocation, and \$2,296,198.48 was expended. This includes funds that were unspent from prior program years. HOPWA funds went to fund HOPWA sponsors that provided housing subsidy programs for persons living with HIV/AIDS in the area. Sponsor expenditures were:

- CAPCO: \$136,233.73 (5.9%)
- City of Passaic: \$123,276.55 (5.4%)
- Straight & Narrow: \$937,525.92 (40.8%)
- Bergen County Housing Authority: \$374,295.63 (16.3%)
- Paterson Housing Authority: \$506,522.72 (22.1%)
- Buddies of NJ: \$152,516.28 (6.6%)
- City of Paterson (Admin): \$66,327.65 (2.9%)

See CARES Act, HOME-ARP Funds, and CDBG/HOME Grant Close Out at the end of this section.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
1st ward, 4th ward and 5th ward	50	50	Improvements to neighborhood parks. HOME housing development projects.
Bergen County	5	5	HOPWA
City Wide	40	40	CDBG Public Services programs. CDBG Homeowner Rehab projects. HOME direct assistance to first time
Passaic County	5	5	HOPWA

Table 4 – Identify the geographic distribution and location of investments

Narrative

All four programs (CDBG, HOME, HOPWA, and HESG) funds were invested throughout the City. The City, however, spends a portion of its HOPWA resources in other communities throughout the areas of Passaic and Bergen Counties. Areas in the City of Paterson containing the largest concentration of LMI residents have been identified as the City’s 1st, 4th, and 5th Wards. These target areas received funding for public facilities improvements and new housing developments.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Most of the City's CDBG funds are used to leverage additional resources from other state, local, or private sources. Many public facility improvement projects utilize these extra resources from the City, often serving as partial funding. Paterson encourages all subrecipients to seek funding from a mix of public and private sources. To ensure the continuation of services within the City, we urge these organizations to create and implement sustainability plans that promote diversified funding sources.

HOME Match

The City of Paterson had a 100% HOME Match waiver reduction during PY 2024 due to fiscal distress. This is confirmed by the PR-33 Home Matching Liability Report. Although the City is allowed an exemption from match requirements, all of the City's HOME-funded projects include many other sources, including private debt financing and developer-sponsored equity. For example, Passaic County Habitat for Humanity performs fundraising for each housing unit developed to leverage City HOME funds.

ESG Match

The City works with our ESG subrecipients to leverage ESG funds from both federal and non-federal sources. Subrecipient's make matching contributions to supplement the ESG program in an amount that equals the fiscal year grant for ESG. This amount includes contributions to any project under the City's ESG program, including any subrecipient's HESG project. The City follows the matching requirements under 2 CFR 200.306. ESG Match funds are reported in the ESG SAGE.

HOPWA Match

There is no HOPWA match requirement. However, the Department of Health and Human Services works with our subrecipients to leverage HOPWA funds from both federal and non-federal sources. Eligible beneficiaries are low-income persons who are medically diagnosed with HIV/AIDS and their families and are eligible to receive HOPWA-funded assistance.

Publicly owned land or property that was used to address the needs identified in the plan

Community facilities and services are available to all residents of the City to meet the day-to-day needs of the community and to enhance their quality of life. In particular, enhancements to the public parks and public streets, which are publicly owned land, are a key component of the Five-Year Consolidated

Plan. During PY 2024, the City anticipates allocating resources to improve publicly owned buildings.

Many of the housing projects developed by Passaic Habitat for Humanity are located on sites that were once publicly owned properties. Many of these sites are former tax delinquent properties that are now being put back into productive use by Habitat. No HOME funds are used to reimburse Habitat for the acquisition costs of these properties.

HOME MBE WBE Contracts

The City encourages the participation of all interested minority (MBE) and women-owned businesses (WBE) in its housing development programs. In PY 2024, the City had 15 contracts made for a total amount of \$12,363,702.99, and 12% of this amount was awarded to minority-owned businesses (\$1,446,581.91). There were 3 contracts awarded to Black-Owned MBEs for \$1,279,581.91 and 1 to Hispanic MBEs for \$167,000.00. For majority owned WBEs, there were no contracts awarded in PY 2024.

HOME Program Income

See CR-50 HOME Program Income.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
N/A	N/A	0	0	0	0	0	0	0

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
4,215.25	8,941.29	0	0	13,156.54

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	15	0	0	3	1	11
Dollar Amount	23,363,702	0	0	1,279,581	167,000	10,917,121
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Number	15	0	15			
Dollar Amount	23,363,702	0	23,363,702			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CARES Act Funds

CDBG-CV: Funds for CDBG-CV were allocated in two rounds for a total of \$3,411,800 for activities intended to help LMI households and special needs groups to prevent, prepare for, and respond to COVID-19. As of the end of the PY 2024, the City expended \$2,884,186.66 in CDBG-CV towards CV Public Services and admin of the CDBG-CV program. This leaves a remaining balance of \$527,613.34 (15.5%). Below is a breakdown of funds by project:

CDBG-CV Public Services: \$2,531,337.35
 CDBG-CV Administration: \$415,345.79

ESG-CV: The City has a total allocation of \$3,045,958 in ESG-CV funds. Funds helped to provide rapid rehousing and homeless prevention during the pandemic. As of the end of the PY 2024, total expenditures of the program were \$2,566,449.11 which leaves a remaining balance of \$479,508.89 (15.7%). The remaining balance of ESG-CV funds will be recaptured by HUD. The expenditure deadline for all ESG-CV activities except for HMIS and Administration funds needed to facilitate grant closeout was September 30, 2023. There were no additional ESG-CV funded services provided to residents during program year 2024. The expenditure deadline for HMIS and Administration funds needed to facilitate grant closeout was December 31, 2023.

Below is a breakdown of funds by activity:
 ESG-CV Homeless Prevention: \$1,949,897.40
 ESG-CV Rapid Rehousing: \$458,111.30
 ESG-CV Administration: \$158,440.41

HOPWA-CV: The City has a total allocation of \$255,594 in HOPWA-CV funds. These funds help support Sponsors carry out housing subsidy programs for persons living with HIV/AIDS. As of the end of the PY 2024, total expenditures of the program were \$232,233.43 which leaves a remaining balance of \$23,360.57 (9.1%). Below is a breakdown of funds by activity:

HOPWA-CV Paterson Housing Authority: \$116,445.96

HOPWA-CV CAPCO: \$56,366.04

HOPWA-CV City of Passaic: \$72,661.65

HOPWA-CV City of Paterson (Admin): \$7,668.00

HOME-ARP Funds

The City received \$5,301,454 in HOME-ARP funds in 2021 to assist the homeless, those at risk of homelessness, and those at greatest risk of housing instability. These funds target qualifying populations with rental housing rehab development and Tenant Based Rental Assistance (TBRA). As of the end of the PY 2024, total expenditures of the program were \$3,999,261.64 which leaves a remaining balance of \$1,302,192.36 (24.6%). Below is a breakdown of funds by activity:

TBRA: \$2,616,370.42

Rental Housing Rehab: \$905,613.30

Admin: \$477,277.92

PY Grant Allocation Close-Out

In PY 2024, there were final vouchers drawn and expended for the ESG and HOME program. The City fully expended FY 2018 (E18MC340115) ESG EN funds. The final draw for FY 2018 ESG EN funds was completed on May 18, 2024. The City met all grant requirements. The City also fully expended FY 2016 (M16MC340208) HOME EN funds. The final draw for FY 2016 HOME funds was completed on September 24, 2024. As noticed by CPD-22-14, the City has contacted its local HUD field office to initiate the grant close-out process for these EN grant funds.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	24	66
Number of Special-Needs households to be provided affordable housing units	0	0
Total	24	66

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	9	19
Number of households supported through Rehab of Existing Units	15	47
Number of households supported through Acquisition of Existing Units	0	0
Total	24	66

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Table 1 - Household Type

The first table shows the program year goals for assistance by household type. The City had a goal to assist 24 LMI non-homeless households with affordable housing activities such as owner-occupied housing rehab through CDBG and the construction of new rental units and rental rehab through HOME.

Through CDBG funds, the City assisted 37 LMI households with housing rehab assistance. These activities helped to maintain housing conditions, which may have otherwise led to households being at risk of homelessness.

HOME funds assisted a total of 29 LMI households with rental development activities. Of this total, 19 LMI households were assisted with new rental construction and 10 LMI households were assisted with multi-family unit rental development.

HOME benefits are only reported when an activity has been completed, and there are currently several other activities still underway. Still in progress is the rental rehabs at Hamilton Square located at 20 Mill Street (#3033). As activities are completed, the accomplishments will help to meet the established goals for HOME.

Table 2 - Unit Type

The second table shows the program year goals for assistance by affordable housing project type. The City had a goal to assist 9 households with new unit production and 15 households with housing rehab, and these goals were exceeded.

Through the HOME program, there were 19 total new rental units completed. Of this total 4 LMI households were assisted at the NJCDC Rental Project located at 157 Wayne Avenue (#2827), and 15 LMI households at the Hinchliffe Housing Urban Renewal Development at 127 Jasper Street (#2935).

Housing rehab goals were met as the City assisted a total of 47 LMI households with housing rehab activities. Of this total, there were 37 LMI households assisted through the CDBG housing rehab program and 10 LMI households assisted with HOME funds through the Argus Ellison rental rehab development at 15 Ellison Street (#2934).

Note: This section only reports on CDBG and HOME housing program activities. Affordable housing will meet the terms that are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership as applicable to the select activities.

Discuss how these outcomes will impact future annual action plans.

The City of Paterson has successfully met or exceeded its established affordable housing goals for PY 2024. The City expects to deliver more housing units, as several ongoing HOME developments are nearing completion. It's important to note that due to the nature of affordable housing development projects, especially those that involve creating new units, these initiatives may take several years before they can be reported after initial funding. HOME does not report activities until they are completed; however, the City anticipates reporting these accomplishments within the five-year planning period. Additionally, housing rehabilitation activities have been successful, as the City continues to meet or exceed its goals in this area.

The City continues to assess current affordable housing programs and AAP goals, and any modifications will be applied so that we are able to continue our efforts to meet or exceed its anticipated goals. At this time, there are no changes planned to the current housing goals, and the City will continue to support affordable housing development and preservation activities; as well as rental housing opportunities to

eliminate housing instability for LMI households residing in Paterson.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	21	20
Low-income	13	5
Moderate-income	3	4
Total	37	29

Table 13 – Number of Households Served

Narrative Information

The City of Paterson targets CDBG resources to individuals and families below 80% AMI. In PY 2024, the housing rehab program assisted 37 households: 21 were extremely low-income, 13 were low-income, and 3 were moderate-income.

The City is also using HOME funds to assist several other rental housing projects in various stages of development. These rental housing developments will assist residents at 30%, 50%, and 60% AMI. The HOME program assisted 29 households: 20 were extremely low-income, 5 were low-income, and 4 were moderate-income.

Worst Case Needs

Those with worst-case needs are individuals or households at risk of or experiencing homelessness and/or are extremely low-income. The City will continue to prioritize and work with partners that assist these groups. During program year 2024, 41 extremely low-income households were assisted with CDBG and HOME funded programming. Households with extremely low incomes lack the funds to properly upkeep their homes, which may promote unsafe conditions and contribute to situations that lead to homelessness.

Housing activities are not targeted to the elderly or persons with a disability; however, if a household is identified as such, the City will make reasonable accommodations to assist these households. The CDBG housing rehab program is intended to impact the health, safety, and sanitary conditions for low-to-moderate income and special needs owner-occupied households in the City.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City collaborated with the Passaic County Continuum of Care and local homeless service providers to conduct outreach services for individuals experiencing homelessness in the area. St. Joseph's Medical Center and the County's PATH Provider carried out county-wide street outreach, focusing on connecting with people who have severe mental health issues. Additionally, Catholic Family and Community Services (CFCS) and Community Hope work together to assess and connect veterans experiencing homelessness to housing and supportive services through the Veterans Administration-funded Supportive Services for Veteran Families (SSVF) program. City Relief also offers outreach services and referrals while partnering with local organizations in Paterson, such as the Good Shepherd Mission.

The City of Paterson and partnering agencies refer persons experiencing unsheltered homelessness to the CoC's Coordinated Entry (CE) programs. NJ-211 First Call for Help and Eva's Village Coordinated Assessment Navigation (CAN) partner to conduct assessment and manage the CoC's CE process. NJ 211 completes assessments using a Housing Prioritization Tool and places unsheltered households on the Housing Prioritization (HP) list. The CAN team coordinates with NJ 211 to assist people on the housing prioritization list. Once connected to CAN, clients have increased access to shelter, housing opportunities, and case management. The CAN project augments the CE process by providing a place where unsheltered people can check in and receive case management and housing navigation services. NJ-211 and Eva's Village are key partners in conducting point-of-entry referrals to shelters, permanent housing, and services for homeless persons in Paterson.

CFCS also accepts referrals from local community organizations, court systems, local emergency shelters, local governmental agencies, local parishes, and NJ-211 First Call for Help through the Coordinated Assessment system. Eva's Village outreach services are focused on individuals coming through their Community Kitchen, where volunteers and staff members let guests know about shelter options in the City and other supportive services that are available to them and to clients entering Eva's through other programs.

The Bergen-Passaic Transitional Grant Area (TGA) has epicenters in Paterson, Passaic City, and Hackensack. Paterson, being the epicenter of its region and one of the ten impacted cities in New Jersey, is characterized by high concentrations of HIV infections. Persons with HIV/AIDS that are experiencing homelessness are referred to sub-recipients in the TGA. An assessment is completed and leads to developing a Comprehensive Service Coordination Plan, which includes the evaluation and eligibility of various assistance programs. Clients are then assisted in applying for or accessing HOPWA services.

The City coordinated a partnership with the Ryan White Program, Health Educators, Street Outreach Workers, and Community Outreach Workers, focusing on individuals experiencing homelessness as a priority. While in the field, staff were equipped with emergency supplies, referral forms, and lists of community agencies, enabling them to connect individuals and families facing homelessness with necessary resources quickly. As needed, the program provided bus tickets for those requiring transportation assistance to reach vital service referrals, and we offered Uber rides for People Living with HIV (PLWH) who were uncomfortable using public transportation. Following the pandemic, rent and utility costs have skyrocketed, leading to a significant increase in the demand for housing. Many clients experienced income loss due to job cuts or reduced work hours, severely affecting their ability to afford housing. HOPWA funding allowed eligible individuals and families to receive rental assistance, housing placement, and access to medical care.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City used ESG funds to provide resources to two organizations that address the emergency shelter needs of persons experiencing homelessness in the City. These organizations were St. Paul's CDC and St. Peter's Haven, which together served a total of 93 individuals with emergency shelter operations. St. Paul's CDC is a men's shelter, and St. Peter's Haven serves families with children.

The number of emergency shelters and transitional housing options for individuals living with HIV/AIDS (PLWH) in Passaic and Bergen Counties remains limited due to capacity challenges in each county. However, sub-recipients in the Transitional Grant Area (TGA) are working to secure permanent and stable housing for clients as they transition from emergency shelters. The Department of Human Services, through the Social Services for the Homeless (SSH) program, is providing assistance to the homeless population. The SSH program supports families and individuals experiencing homelessness who are not eligible for Emergency Assistance by offering emergency food, shelter, payment for security or utility deposits, and assistance with rent or utility costs.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Paterson has collaborated with Continuum of Care (CoC) partners to identify organizations that assist residents in accessing homelessness prevention services and avoid discharges into homelessness. Our partners can connect clients to supportive services and temporary hotel vouchers while they work on reintegrating into the community. Individuals at risk of homelessness are also referred to the Board of Social Services for prevention assistance.

Connections to mainstream resources are facilitated through the Passaic County Board of Social Services (PCBSS), which is the TANF/welfare agency. They provide access to programs such as SNAP, SSI/SSDI, TANF, WIC, and state-funded resources like General Assistance (welfare for individuals), Emergency Assistance (for homeless assistance and Rapid Re-Housing available to TANF/GA-eligible homeless individuals), and Supportive Services for the Homeless. Clients can also seek support from other homeless assistance providers, such as Catholic Family and Community Services (CFCS) or Heart of Hannah, for additional homelessness prevention services.

CFCS operates the Eviction and Diversion Program funded through the New Jersey Department of Consumer Affairs. The new program is an expansion of successful eviction prevention pilot program that was administered in 2021 and 2022. This program assists Paterson residents at imminent risk of homelessness to retain a safe and secure living situation and avoid becoming homeless. Households are referred to the program directly from the court system. The goal is to work with households to avoid the trauma of homelessness, and the inherent disruption to work, school, and community life. The City of Paterson used ESG funding to support CFCS with homelessness prevention programming during program year 2024.

CFCS has developed a good working relationship with local hospitals and the Division of Children Protection and Permanency (DCP&P). CFCS is contacted during the discharge planning stage at the local hospitals, and use a system of networks, either via NJ-211 or emergency hotel placement, to facilitate a transition plan. Case managers work with households to ensure they have accessed available mainstream benefits and connect with the other necessary resources. DCP&P also makes referrals when working with households needing transition or emergency assistance to prevent possible homelessness.

Heart of Hannah provides case management services, which include referrals for educational training, vocational training, financial planning, employment, and housing searches. This agency also offers a 14-week program for at-risk families for substance abuse, homelessness, violence, trauma, and incarceration. In their Young Entrepreneur Enterprise program, they aim to teach youth about financial literacy and encourage youth to consider entrepreneurship as a vital option for earning.

HOPWA funds were utilized to assist households with rent, mortgage, and utility payments during PY 2024. Case managers coordinated HOPWA services with Ryan White Part A and Minority AIDS Initiative services, providing impactful substance abuse counseling and treatment aimed at supporting housing stability for individuals living with HIV/AIDS. This approach helped reduce or eliminate drug and alcohol use, as well as the risk of relapse. Psychosocial support group case managers worked closely with clients to help them participate in activities that would alleviate feelings of loneliness and depression, ensuring they could maintain stability in both housing and medical care. Additionally, city residents have accessed homeless prevention funds through the County's Emergency Rental Assistance Program (ERAP). These funds have enabled households to avoid homelessness and sustain permanent housing within the community.

Helping homeless persons (especially chronically homeless individuals and families, families

with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City uses ESG funding to support organizations that work with the persons experiencing homelessness and at-risk of homelessness. This includes helping households who were recently homeless facing eviction and individuals dealing with substance abuse or mental health challenges who are being discharged from institutional care. The services provided may include housing search and placement, covering up to six months of rent and utility payments that are in arrears, ongoing case management, and short to medium term prospective rent and utility assistance.

CFCS has established itself as a key partner by hosting various housing programs aimed at assisting the City in providing housing and supportive services to individuals experiencing homelessness or those at risk of becoming homeless. One of the significant programs offered by CFCS is the Supportive Services for Veterans Families (SSVF), which is funded by the VA. This program specifically addresses the unique needs of veterans and provides them with housing support and other essential services.

Another initiative is the Homeless Prevention and Rapid Rehousing Program, funded by the DCA. This program helps households facing homelessness or at risk of it by facilitating access to permanent housing or assisting them in maintaining their current housing situation. Additionally, the Passaic Collective Impact Case Management (PCICM) program, funded by the Division of Family Development, offers intensive case management to the County's most vulnerable individuals and families, including those experiencing chronic homelessness. This program connects participants with supportive housing and various services such as physical and mental health care, substance use disorder treatment, public benefits eligibility and access, parenting skills, and work readiness and employment support.

Eva's Village helps persons experiencing homelessness make the transition from homelessness to permanent housing by providing housing focused individualized case management in their shelters, as well as wrap-around services (including assistance with housing search and placement) through Eva's Village Recovery Center and Coordinated Entry Navigation program.

Heart of Hannah receives referrals from the CoC's housing prioritization list to connect clients to permanent housing through Rapid Rehousing assistance. While in this program, clients work with case managers to prepare individualized service plans. After housing is identified clients then follow their service plans along with guidance from their case manager and referrals to supportive services to ensure a successful transition out of the program.

HOPWA

HOPWA clients are immediately connected to medical care and support services upon registering for the program. HOPWA case managers assist clients in accessing these services by providing medical

transportation assistance. Additionally, through the Ryan White Program, clients are given bus passes, taxi vouchers, and UBER services as needed. Clients receive help in accessing medical care by completing a health literacy assessment, which offers insight into their knowledge and understanding of medications, lab values, health insurance, and other health conditions. Extremely low-income individuals exiting shelters are supported with security deposits and short-term rental assistance to help them move into and maintain permanent housing. HOPWA sub-recipients apply for CoC grant funds to permanently house chronically homeless individuals living with HIV/AIDS. These CoC grant vouchers combine supportive services with rental assistance to ensure that the most vulnerable populations receive the necessary support to remain stably housed. The HOPWA program has contributed to a reduction in chronic homelessness, with many clients remaining housed and engaged in primary medical care. In both Passaic and Bergen Counties, the local Housing Authorities participated in the Zero 2016 initiative, which prioritized homeless veterans and chronically homeless individuals for housing vouchers through the HOPWA Section 8 Program. As a result, Bergen County is now operating at functional zero and has declared an end to both veteran and chronic homelessness.

Discussion

The City has established an Innovation Team to address the challenges faced by the homeless population. This team aims to tackle various issues that individuals experiencing homelessness encounter, particularly focusing on unsheltered homelessness. One of the primary tasks is to identify a service provider that can assist these individuals in obtaining vital documents such as photo IDs, Social Security cards, and birth certificates. This program allows social workers or shelter providers to request these documents from NJ Vital Statistics on behalf of their clients. With proof of identity, clients will be able to apply for shelter, housing, employment, and other essential services.

In addition, the City is seeking to partner with organizations that can help individuals experiencing homelessness find and secure employment opportunities. The City is committed to collaborating with more homeless service providers to conduct outreach activities targeting those living unsheltered. The primary objective of such outreach is to connect unsheltered individuals with housing and services without any preconditions. This includes gathering their names and vital information for entry into the Homeless Management Information System (HMIS) to support the Continuum of Care's Coordinated Entry process.

The demand for housing in the Bergen/Passaic Transitional Grant Area (TGA) continues to rise, especially as the number of clients with HIV/AIDS and their families in need of medical care and support services increases. Stable, affordable permanent housing is essential for these clients. The goal of the HOPWA (Housing Opportunities for Persons With AIDS) program for Program Year 2024 is to continue assisting individuals who are infected and affected by HIV/AIDS with securing permanent housing and connecting them to medical services and other supportive care. The City is actively collaborating with HOPWA project sponsors to assess and evaluate the needs of clients in the Bergen-Passaic area. The City remains committed to its efforts to reduce and ultimately end homelessness within the HIV/AIDS community.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Housing Authority of the City of Paterson (HACP) is a governmental agency and the third-largest public housing agency in New Jersey. HACP owns and operates 712 Public Housing ACC units, administers 3,214 Section 8 Housing Choice Vouchers, and manages 52 HOPWA Vouchers on behalf of the City of Paterson. Since 1996, HACP has demolished 1,456 public housing units and replaced them with new townhouses, resulting in a total of 711 affordable mixed-finance/low-income housing tax credit (LIHTC) units, of which 273 are designated as public housing ACC units. Additionally, HACP is currently constructing a 245-unit public housing complex at the former Riverside Terrace Housing Development, which will include 80 units for seniors and 165 units for families.

As one of Paterson's principal housing agencies, HACP's mission is to provide leadership, policies, and programs to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. To fulfill this mission, HACP has embraced high standards of ethics, management, and accountability and forges new partnerships.

HACP has developed unique partnerships with various organizations, businesses, educational institutions, and government entities to deliver the needed support services and affordable housing opportunities for City residents. Currently, HACP administers a variety of self-sufficiency and community development initiatives, including the Housing Choice Voucher (HCV), Family Self Sufficiency (FSS) Program, Resident Opportunity, and Self Sufficiency (ROSS), and Service Coordinator Family/Elderly program.

HACP has implemented an ongoing development strategy for the 4th Ward to build on the previous successes in creating new affordable housing opportunities. The Department committed previous years' CDBG admin funds to cover half of the costs of this planning effort. Some of HACP's actions taken or planned developments include:

- Working with Roizman Development as the developer of the Veterans housing project, a 34-unit rental housing development in the 4th Ward. They have completed predevelopment work and have been working on finalizing the required \$19 million in financing. HACP has committed project-based vouchers to subsidize the rents.
- HACP is exploring the development of six units of new rental housing construction for either Veterans or grandparents serving as parents.
- HACP is exploring the development of a 20-unit re-entry housing project for returning citizens.
- In 2018, HACP created a \$125 million redevelopment plan to demolish and redevelop the Riverside Terrace public housing complex, a 245-unit housing development that included two phases, 80 senior units, and 165 townhouse units. Construction has been completed in both phases of the redevelopment. The 80-unit senior development is fully leased, and HACP is in the lease-up phase of the 165-unit townhouse development. In addition, plans are in place to develop

commercial space across from HOME Depot.

HACP also has plans to provide some support through the award of project-based vouchers to a 74-unit rental housing development for seniors with a preference for grandparents raising children.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

HACP conducts bi-monthly resident engagement meetings with seven established Residential Council Boards to encourage resident participation across the entire community. The resident council boards, along with several Housing Choice Voucher participants, form the Resident Advisory Board (RAB) at HACP. The RAB plays an important role in HACP's annual and five-year planning processes.

Since June 2000, HACP has been a HUD-certified housing counseling agency and has operated a HUD-approved Section 8 Homeownership Program since 2001. The HACP aims to enhance financial literacy, stabilize neighborhoods, expand and preserve homeownership opportunities, and improve access to affordable housing for low-to-moderate income (LMI) residents in Paterson.

In the past five years, the Housing Counseling program has had significant outcomes, including providing education and counseling services to over 1,000 residents. HACP has also assisted approximately 250 residents in successfully purchasing homes or avoiding foreclosure. During PY 2024, HACP continued to work with LMI residents interested in becoming first-time homebuyers by offering housing counseling services through its programs.

Actions taken to provide assistance to troubled PHAs

N/A. The Housing Authority of the City of Paterson is not a troubled PHA.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The New Jersey Department of Community Affairs required the City's Department of Economic Development, specifically the Division of Community Improvements, to revise its policies and fees to enhance user-friendliness. The Director of the Department of Economic Development collaborated with the municipal council to eliminate outdated and unnecessary barriers and restrictions. Historically, these policies hindered public access to various services, including inspections, permits, licenses, complaints, and violations. Before the Coronavirus pandemic, the Department of Economic Development's Division of Community Improvements was beginning to operate more efficiently. However, the pandemic has prompted the City to reevaluate how we engage with the public in order to minimize the spread of infectious diseases. Additionally, the City is working with housing development partners to expedite the permitting and approval process for new housing developments.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City has identified several obstacles that will impede its ability to address the identified needs in the five-year Consolidated Plan. These include the following:

The main challenge in meeting the needs of underserved populations in the City is the limited financial resources available to tackle identified priorities. To overcome this issue, the City is collaborating with our subrecipients to combine the City's funds with additional public and private resources.

Many Paterson residents continue to face eviction and foreclosure. The City, State, and Federal governments have implemented various programs, including tenant-based rental assistance and mortgage payment assistance. Implementing these programs has been a challenge for the City.

The City has even fewer resources available to address these issues as a loss in tax revenue due to the economic slowdown this past year. The City continues to work with our subrecipients to develop more affordable housing, create greater economic opportunities, and connect unemployed and underemployed residents to area jobs through training and placement services.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City's Department of Health and Human Services is responsible for assessing lead paint hazards in the community. In many urban areas, including this City, the presence of lead paint in older housing is a significant concern. To address this issue, lead-based paint hazard reduction measures have been incorporated into the City's housing policies and programs. The City actively participates in the New Jersey

Health Department's Lead Abatement initiative and complies with the guidelines set forth in housing programs and the latest lead-based paint regulations.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City's strategy has been to reduce poverty by empowering low-income individuals and families and improving neighborhoods. The City will continue to utilize this strategy through concentrated efforts to improve the housing stock and the neighborhoods.

The City is committed to supporting initiatives that create new and significantly improved housing options that are affordable for low-income residents. Additionally, the City aims to reduce the housing cost burden on families living in poverty and low income. Another way to alleviate poverty is through job creation. The Department focuses its resources on initiatives that assist businesses in starting up and expanding, with a strong emphasis on creating jobs and enhancing the tax base. By leveraging additional funding sources, the City will work to provide employment opportunities within the communities where residents live. Furthermore, the City implements Section 3 Employment and Contracting policies on all applicable contracts, ensuring outreach to low-income residents when HUD-funded activities generate job opportunities.

The City works with a wide range of social service agencies that provide direct services to low-income people. These agencies include emergency and transitional housing facilities that provide focused services empowering people to overcome issues that prevent them from rising out of poverty. Some social services are Senior Activities, Mental Health Services, and Substance Abuse treatment. Also, referral services are available for the entire city. After-school programs for low-income children and a neighborhood clean-up program for the Great Falls District area in the City's 1st Ward.

Poverty results from insufficient income. Factors that influence income include education, job training, and employment opportunities. While the City has limited control over the underlying causes of poverty, it will continue to engage in discussions with stakeholders to develop a strategic plan to tackle this social issue. Key factors contributing to poverty include unemployment, substance abuse, and a lack of transportation options for commuting to and from work, among others.

Ultimately, federal and state policies on welfare, health care, and the minimum wage are crucial factors in the fight to address and reduce poverty. The City will continue to provide incentives for businesses to locate in low-income areas, to support organizations that provide job training and placement services, to support homeless prevention activities, and to preserve and improve affordable housing options as part of its strategy to prevent and alleviate poverty in Paterson.

The Department has adopted these strategies to achieve these goals of poverty reduction:

1. Market information about resources to poverty levels households;
2. Ensure housing assistance programs link assistance with other resources, including self-help activities, such as employment efforts;

3. Improve service delivery systems to become more responsive to neighborhoods where poverty-level families tend to reside.
4. Increase economic development, employment, and training opportunities.
5. Improve collaborative efforts between local governments, non-profits, schools, and businesses.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Department coordinates programs and projects while collaborating with other City agencies and both non-profit and for-profit partners to achieve the goals, objectives, and priorities outlined in the 5-Year Consolidated Plan (2020-2024) and the 2024 Annual Action Plan. Our Community Development efforts are focused on enhancing our existing investments in housing developments.

To effectively manage our federal grant programs, the Department has established a systematic approach that includes a set funding cycle, scheduled public meetings, and clear deadlines for application submissions. Additionally, we have implemented policies for reviewing and approving all grant applications, including new underwriting guidelines for real estate developments.

The Director of the Department participates in the Mayor’s Cabinet meetings, addressing issues and challenges alongside the Mayor and other Cabinet members in weekly meetings to ensure that our various programs and projects continue to progress.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

HACP offers residents a comprehensive array of supportive services and empowerment initiatives that promote long-term economic success and housing self-sufficiency.

Working collaboratively with community partners HACP has made a significant impact on the lives of residents that require distinctive assistance. HACP administers the Housing Choice Voucher/Section 8 program to provide housing assistance to the following special needs populations:

- Housing Opportunity for People with Aids (HOPWA);
- Veterans Affairs Supportive Housing (VASH) for homeless veterans; and,
- Family Unification Program (FUP) for families in danger of being separated due to inadequate and/or unaffordable housing.
- Non-Elderly Disabled Vouchers (NED)

The largest special needs HACP population is the 692 public housing elderly/disabled residents living in six senior developments. Fortunately, through intricate planning and collaborative partnerships, HACP has been able to provide a comprehensive array of services to residents that allow them to continue to live independently. These services include individual case management, medical monitoring, senior enrichment program, family counseling, mental health services, and socialization opportunities. Understanding the importance of socialization and wellness education, HACP continues to partner with

the New Destiny Family Success Center, Women Empowerment Center, and the Center for Alcohol and Drug Resources to facilitate the Wellness Initiative for Senior Education (WISE) Program to residents. WISE celebrates healthy aging and aims to help seniors reframe how they view aging. In addition, during COVID-19 HACP was able to expand the availability of food and create efforts to eliminate the food insecurity through partnerships with the Paterson Task Force, NJCDC, CFCS and the Passaic County United Way Common Market Food Bank.

In-house programs at HACP, such as the Community and Supportive Services (CSS) component, Resident Opportunity Self Sufficiency Program (ROSS), and Family Self Sufficiency Program (FSS), are an integral component of the HACP case management plan. HACP has a ROSS Coordinator who works exclusively with older residents living in the six senior developments. However, collectively, the CSS and ROSS programs continue to provide outreach and case management to public housing households agency-wide.

Accomplishments of the programs include the following:

- Referrals for health and dental care
- Job skills training placement/preparation
- Early childcare enrollment
- Self-sufficiency computer/technology
- Adult Basic Education/GED.
- Assistance with daily living
- Medical monitoring
- On-site senior enrichment and family counseling
- Nutrition assistance
- Wellness Initiative for Senior Education

HACP continues to build partnerships with private/nonprofits, faith based and public organizations to improve the perception of the Housing Authority as a Public Agency.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In December 2021, the City completed an update to the Analysis of Impediments to Fair Housing Choice (AI) and Language Action Plan. The AI sets forth how the City fulfills its requirements under the Housing and Community Development Act of 1974, as amended, which requires that each community receiving entitlement funds from HUD (Community Development Block Grant and HOME Investment Partnership Program), certify to HUD that it will affirmatively further fair housing.

The Analysis of Impediments to Fair Housing Choice allows the City to complete a review of its laws, regulations and administrative policies, procedures, and practices to see how they affect the locations, availability, and accessibility of housing, particularly for low- and moderate-income individuals and families. In addition, the AI ensures the City conducts an assessment of the conditions of both public and

private housing that may be affecting an individual's and/or family's fair housing choice. The AI identified nine Impediments that were barriers to fair housing choice. They were:

Impediment #1: Shortfall in available resources to address the City's community development needs.

Impediment #2: A decrease in the willingness of lenders to lend to low-income households as market volatility increases.

Impediment #3: The high cost of housing, including acquisition and renovation of existing units and construction of new units has put a significant constraint on the City's ability to effectively implement our First Time Homebuyer Program.

Impediment #4: Lack of vacant land available, which greatly impedes new construction.

Impediment #5: The age and condition of the housing stock are also a barrier to implementing new affordable housing strategies.

Impediment #6: The City's existing housing stock consists primarily of structures with two or more units, which do not lend themselves very well to homeownership opportunities.

Impediment #7: The City faces additional restraints, which are regulatory in nature. These include high real estate taxes, state regulations mandating building and fire safety controls, and HUD's requirements for their various community development programs.

Impediment #8: The capacity of local housing developers

Impediment #9: Language barriers are an impediment for many local residents.

Actions Taken

The City is addressing declining housing affordability by working to create affordable housing opportunities through new homeowner and rental housing development programs. In PY 2024, the City completed two new rental housing developments assisting 19 LMI households. The City also completed a multi-family unit rental rehab activity assisting 10 LMI households. These units were completed with HOME funds. Currently, there are also several new homeowner housing construction and rental housing construction and rehab projects underway.

The City is also working to help special needs populations in the City with supportive housing. HOPWA funds are used to assist persons with HIV/AIDS with housing subsidy assistance and rental assistance. HESG funds are used to help the homeless with RRH rental assistance to find stable housing.

CDBG funds helped to assist 37 LMI households with housing rehab in PY 2024. These activities helped to maintain housing conditions that may otherwise lead to situations where the unit is not suitable for habitation.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Department assigns a monitor to each approved CDBG activity and provides each agency with a copy of the City's Subrecipient Monitoring Handbook. The program monitors are responsible for on-site as well as desktop monitoring activities. Prior to the reimbursement of funds, each monitor is responsible for reviewing the expenditures and recommending reimbursement of all approved expenses. For subrecipients who are new to the City, the program monitors are directed to provide more hands-on assistance. Each subrecipient is required to submit quarterly programmatic and fiscal reports for review by the Department. In addition, copies of all procurement contracts and documentation of compliance with procurement requirements are retained. Each monitor is required to conduct at least one on-site monitoring visit to each of their subrecipients during the program year.

The Department staff conducts on-site monitoring of HOME-funded projects according to a schedule developed in accordance with requirements of 24 CFR 92.251 and 92.252. More rigorous project oversight is provided on all active development projects. Ongoing regular monitoring will primarily be based on an analysis of regular reports, reports from in-house or third-party inspections, and documents submitted for review as projects are developed and managed through the affordability period. This desk monitoring will be supported by field visits to funded organizations and examinations of housing products. To document our monitoring, the Department maintains program files and checklists to ensure that all required documentation is produced, reviewed, and on hand as needed. During the affordability period, the City's program monitor will monitor and inspect a sample of units in completed projects to ensure compliance with HUD's affordability requirements.

The Department assigns a monitor to each approved ESG activity and provides each funded agency with a copy of the City's Subrecipient Monitoring Handbook. The program monitor meets with each subrecipient to discuss performance, rules, processes, coordination of services, and exchange of best practices and concerns. The assigned program monitor conducts on-site monitoring and audits of selected subrecipient agencies to ensure proper administration of the program. All subrecipients are required to submit quarterly reports to their assigned program monitor. The Department audits requests for reimbursement of HESG funds before expenses are reimbursed. Each file is required to contain copies of all solicitations and agreements with subrecipients, records of all payment requests, dates of payments, and documentation of all monitoring and sanctions. In addition, copies of all procurement contracts and documentation of compliance with procurement requirements are retained.

The City's HOPWA funding is administered by the Department of Health and Human Services (DHHS) Ryan White Division. The HOPWA Program utilizes a web-based platform to manage and monitor all HOPWA contracts. The HOPWA monitors conduct on-site monitoring annually to review client files in accordance with confidentiality standards. During the on-site monitoring, the HOPWA monitors review program

management, client needs assessment, intake and eligibility determinations, and the housing inspection report. As part of the monitoring, the monitors review organizational capacity, staff development, program accomplishments/barriers, record keeping, and financial management. The City uses utilization and expenditure reports as a monitoring tool when conducting both program and fiscal site visits.

Comprehensive Planning Requirements

Comprehensive planning requirements include the community planning and development process of the 5-Year ConPlan, subsequent AAPs, and CAPERs as per 24 CFR 91 Subpart A, C & F. Citizen participation is a vital part of the consolidated plan process, and the City will make sure to follow its HUD approved Citizen Participation Plan (CPP) which helps guide staff to gather community input which is an essential component in identifying the priority housing and community development needs in the City. The ConPlan is developed every 5 years, with identified priority needs and goals to address these needs. Each year of the 5-Year plan, the City develops an AAP that identifies the projects and activities that will address and further the goals of the plan. This plan is required to be submitted to and approved by HUD each year to receive CPD funding annually. At the end of each AAP program year, the City will report on the accomplishments and performance of the program through the CAPER (performance report). Citizen participation is required in the development of each of these stages as per 24 CFR 91.105.

MBE/WBE and Section 3

If an activity is subject to Section 3 of the Housing and Urban Development Act or required to report on Minority or Women-Owned Businesses (MBE/WBE), the City provides additional information, technical assistance, and template forms. The City complies with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and the implementing regulations at 24 CFR Part 75.

PY 2024 AAP Citizen Participation

The City of Paterson followed its Citizen Participation Plan closely in soliciting citizen input for the PY 2024 AAP. A public hearing was held on **November 1, 2023 from 10:00 AM** to review and discuss the housing and community development needs for the 2024 AAP. The hearing was held at City Hall in the Council Chambers, 155 Market St., 3rd Floor, Paterson, NJ 07505. A 30-day public comment period was held from **May 30, 2024 to June 29, 2024** to give the public an opportunity to review and make comments on the proposed plan. Copies of the draft plan were available at the Department of Community Development, 125 Ellison Street, 2nd Floor, at the Clerk's Office at City Hall, the main Public Library located at 250 Broadway, and on the City's website www.patersonnj.gov. Citizens were encouraged to provide comments by phone, email and in writing. Finally, a community needs survey was disseminated to members of the public throughout the citizen participation process. All comments were generally in favor of programs and activities. In addition, the NJCDC requested for a list of recommendations for both public services and public facilities and funding amounts.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City of Paterson places public notices in local newspapers, including Spanish and English newspapers, notifying the public of funding usage for review and comment on the performance report. The local papers are The Herald News, The Record (English), and El Especialito (Spanish).

PUBLIC HEARING: A public hearing will be held on **March 5, 2025 at 10:00 AM** at the Department of Community Development offices located at 125 Ellison Street, 2nd floor, Paterson, New Jersey. The public is encouraged to make comments in person.

PUBLIC COMMENT PERIOD: The draft of the City's 2024 CAPER was available for public review online and on hardcopy for fifteen (15) days, beginning **March 5, 2025 through March 19, 2025**. The CAPER could be viewed on the City's website at www.patersonnj.gov/cd or the Department of Community Development offices located at 125 Ellison Street, 2nd floor, Paterson, New Jersey, between the hours of 9:00 a.m. and 3:00 p.m. to review the draft document.

Written comments on the draft 2024 CAPER were considered until 3:00 pm on **March 19, 2025**. Written comments could be submitted by mail to the address above or by email to Barbara Blake-McLennon, Director of the Department of Community Development at bmclennon@patersonnj.gov. A summary of any comments received during the fifteen (15) day public comment period shall be attached to the final CAPER and submitted to HUD.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

PY 2024 is the fifth and final program year of the 2020-2024 Consolidated Plan period, and the City does not anticipate changing any program objectives or goals. The City, however; is monitoring its accomplishments and may revise activities or estimated outcomes but does not anticipate any major changes to actual priorities and goals. Currently, the City does not have an existing Section 108 guaranteed loan in use.

CDBG-CV

The City also continues to monitor the effects of the COVID-19 pandemic in Paterson. At the onset of the pandemic, the City received a total of \$3,411,800 in CDBG-CV grant dollars to fund activities that prevent, prepare for, and respond to (PPR) the pandemic. In PY 2024, the City continued to expend CDBG-CV funds towards CV Public Services such as the NJCDC Mobil Food Pantry, Catholic Family and Community Services Senior Activities Program, mental health services with St. Joseph's University Medical Center, Mr. G's Kids Senior Services and admin of the CDBG-CV program. At this time, the City doesn't expect any changes to the goals or outcomes for CDBG-CV funds. A summary of activities is provided in the CR-05, and a summary of expenditures is provided in the CR-15.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

In PY 2024, 63 housing quality inspections (HQS) were completed across 9 affordable housing development sites. Projects were scheduled for monitoring for incomes, rents, and overall compliance. The following sites were inspected:

Paterson Commons, 200 20th Ave., 10 units, all passed on 12/6/2024.

Rising Dove, 67 Carroll St., 14 units, all passed on 12/18/2024.

Straight & Narrow, 380 Straight St., 14 units, all passed on 11/22/2024.

Belmont Senior Living, 50 Belmont Ave., 6 units, all passed on 12/2/2024.

Alexander Hamilton, 285 23rd Ave; 655 & 673 E. 33rd St., 3 units, all passed on 12/2/2024.

Grand Parents I (Argus Ellison), 5-7 Mill St., 2 units, all passed on 12/2/2024.

Grand Parents II (Argus Ellison), Ellison St., 6 units, all passed on 12/2/2024.

NJ Straight St Apts. (Acorn), 114 Straight St., 6 units, 3 passed and 3 failed on 12/30/2024. The City has a follow up for re-inspection 2/3/2025.

NSP3 Property, 132 Godwin St., 2 units, pending passing grade. First inspection made on 12/27/2024 with a follow-up re-inspection scheduled for 1/27/2025.

The City is still waiting to secure appointments for five (5) NSP1 funded properties at these locations: 77 Arch St. (1 unit), 71 N 1st St. (2 Units), 91 Jefferson St. (2 units), 82 N 3rd Ave. (2units), and 157 N 3rd Ave (2 units).

The following units under the affordability period were not inspected as they were recently inspected in PY 2023.

MPM Properties, 323-327 21st Ave., 6 units.

St. Luke's, 288 Fair St., 9 units.

NJCDC I, 38 Elm St., 10 units.

NJCDC II, 94 Spruce St., 8 units.

NJCDC III, 95-97 Spruce St., 11 units.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The City's Affirmative Marketing Plan applies to all low- and moderate-income housing developments containing five or more units created in the City using government subsidy funds or City assistance. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups within the City's housing region, regardless of sex, age, or number of children (unless units are age-restricted), to affordable housing units created within the City. The Plan prohibits discrimination in the sale, rental, financing, or other services related to housing on the basis of color, race, sex, religion, handicap, age (except for designated age-restricted units), familial status, national origin, sexual orientation, or gender expression.

The City requires that developers of rental properties or homeownership units assisted with HOME funds must advertise at least 120 days prior to renting up or the sales period in the following local newspapers: Herald News/Bergen Record, and El Especialito. The owners are required to provide the City with proof of advertising.

During PY 2024, the City continued to work with the NJCDC and Habitat for Humanity to ensure they followed our affirmative marketing requirements. The City also works with the developers of the three HOME-assisted new rental housing developments to ensure each follows our affirmative marketing policies.

HOME MBE/ WBE Contracts

The City encourages the participation of all interested minority (MBE) and women-owned businesses (WBE) in its housing development programs. In PY 2024, the City had 15 contracts made for a total amount of \$12,363,702.99, and 12% of this amount was awarded to minority-owned businesses (\$1,446,581.91). There were 3 contracts awarded to Black-Owned MBEs for \$1,279,581.91 and 1 to Hispanic MBEs for \$167,000.00. For majority owned WBEs, there were no contracts awarded in PY 2024.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

According to the PR09 Receipt Fund Type Detail Report, the City had \$4,215.25 in program income on hand at the beginning of the reporting period. As guided by the City's HUD representative, IU funds are included, and the following is a breakdown of PI and IU funds. Receipted funds are associated with rental development housing activities.

2020 (IU): \$4,215.25

Total Program Income at the beginning of PY 2023 (PI): \$13,156.54

In the program year, the City received \$8,941.29 in HOME PI funds and did not expend any PI funds. As a result, the balance on hand for HOME PI funds at the end of PY 2022 was \$13,156.54. The City reports that no funds were expended for TBRA activities. The PR-09 Program Income Details by Fiscal Year and Program report has been uploaded to the CR-00 to confirm.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City ensures that every property developed with HOME funds has a deed restriction and a long-term affordability mortgage that lasts for at least the minimum time required by HUD. Each year, we conduct monitoring efforts to confirm that the property is being used for affordable housing, that the occupants still meet the qualifications of the HOME program, and that the property is maintained as the primary residence of the HOME recipient. Recently, the City has collaborated with Habitat for Humanity and the YMCA to make sure that deed restrictions and long-term affordability mortgages are placed on the properties developed with HOME funds.

HOME ARP

HUD announced the allocation of \$5,301,454 to the City of Paterson for a new grant called the Home Investment Partnerships Grant American Relief Plan (HOME-ARP). The purpose of HOME-ARP funds is to provide homelessness assistance and supportive services through several eligible activities. Eligible activities include the acquisition and development of non-congregate shelters, tenant-based rental assistance, supportive services, rental housing development, administration and planning, and nonprofit operating and capacity-building assistance.

HOME-ARP funds must also assist people in HOME-ARP "qualifying populations", which include sheltered and unsheltered homeless populations; those currently housed populations at risk of homelessness; those fleeing or attempting to flee domestic violence or human trafficking; other families requiring services or housing assistance or to prevent homelessness; and those at greatest risk of housing instability or in unstable housing situations.

The City allocated a majority of its HOME-ARP funds to Tenant Based Rental Assistance (TBRA) and the remaining funds to the development of affordable rental housing. Since the start of the program, the City has spent \$2,616,370.42 on TBRA assistance for 135 qualifying households. Work has also recently started on a rental acquisition and rehab activity at 20 Mill St., and the City has committed \$1,006,237.00 towards this project and has so far disbursed \$905,613.30.

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance payments	60	35
Tenant-based rental assistance	90	93
Units provided in transitional housing facilities developed, leased, or operated with HOPWA funds	20	16
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	10	12
Total	180	156

Table 14 – HOPWA Number of Households Served

Narrative

The HOPWA Program is managed by the Department of Health and Human Services Ryan White Division, located in the City of Paterson. It supports individuals and their families living with HIV/AIDS in the Bergen/Passaic County Transitional Grant Area (TGA). The TGA includes Passaic and Bergen Counties, along with cities such as Paterson (among the ten impact cities in the state, characterized by the highest concentrations of HIV infections), Passaic, Clifton, Wayne Township, Totowa, North Haledon, Hackensack, Englewood, Rutherford, Lodi, Teaneck, Elmwood Park, Woodland Park, Westwood, Garfield, and other cities within the counties.

The City of Paterson's HOPWA program is made up of six sub-grantees/provider organizations, and sub-recipients are spread across the region. Program Sponsors provide a variety of housing subsidy programs as well as supportive services. The following is a list of the HOPWA Project Sponsors and services that are provided.

Project Sponsors:

1. Buddies of New Jersey (Short-Term Facility-Based Housing, PHP, Supportive Services)
2. CAPCO Resource Center (STRMU, PHP, Supportive Services)

3. City of Passaic/Passaic Alliance (Short-Term Facility-Based Housing, PHP, Supportive Services)
4. Straight and Narrow Inc. (Short-Term Facility-Based Housing, PHP)
5. The Paterson Housing Authority (TBRA)
6. Bergen County Housing Authority (TBRA)

Summary of Services:

Short-term rent, mortgage, and utility assistance payments (STRMU): Funds were provided for short-term rent, utilities, nutrition, and transportation assistance, with the goal of homelessness prevention and retention of medical care and stable housing. There were 35 persons assisted with STRMU services

Tenant-Based Rental Assistance (TBRA): The Housing Authorities in Bergen and the City of Paterson were able to serve 93 clients with TBRA assistance for income-eligible households as they continued to meet their goal of processing referrals issuing vouchers and leasing up eligible HOPWA households, with the goal of increasing the number of long term units for those individuals who met the eligibility criteria for immediate placement and access to medical care and services.

Short-Term Facility-Based Housing: Buddies of NJ, Inc., Straight and Narrow, and the City of Passaic/Passaic Alliance together assisted 16 households with short-term facility-based housing.

Permanent Housing Placement (PHP) services: There were 12 households assisted with permanent housing placement services by Buddies of NJ, CAPCO, the Passaic Alliance and Straight & Narrow. These activities included permanent destinations with leasing and rental assistance activities using HOPWA funds.

Support Services: HOPWA Providers assisted 386 individuals and their families with supportive services. This includes individuals assisted with nutrition services, case management services, and transportation assistance to and from medical appointments. Almost all of the program participants are successfully linked to primary care with a hospital, clinic, or private doctor and have sustained that care for six months or more, the result of a combination of case management services and coordination of the best plan of care for clients. Case Managers assisted clients with working out suitable detailed plans of action to fit their needs, allowing for quick access to all HOPWA services, resulting in clients staying engaged in their medical care and maintaining affordable housing. Case Managers assisted several individuals and their families in transitioning from emergency sheltering situations into permanent housing. Households in need of STRMU assistance were successfully referred to alternative funding sources.

CR-58 - Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA
Total Number of Activities	1	1	0	0
Total Labor Hours	0	94,547	0	0
Total Section 3 Worker Hours	0	14,179	0	0
Total Targeted Section 3 Worker Hours	0	4,510	0	0

Table 15 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	1	0	0
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	1	0	0
Direct, on-the job training (including apprenticeships).	0	0	0	0
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0	0	0
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0	0	0
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	1	0	0
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	1	0	0
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0	0	0
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0	0	0
Held one or more job fairs.	0	1	0	0
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0	0	0
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0	0	0
Assisted residents with finding child care.	0	0	0	0
Assisted residents to apply for, or attend community college or a four year educational institution.	0	0	0	0
Assisted residents to apply for, or attend vocational/technical training.	0	0	0	0
Assisted residents to obtain financial literacy training and/or coaching.	0	0	0	0
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0	0	0

Provided or connected residents with training on computer use or online technologies.	0	0	0	0
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0	0	0
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0	0	0
Other.	0	0	0	0

Table 16 – Qualitative Efforts - Number of Activities by Program

Narrative

This section reports on Section 3 reporting requirements, which were announced on October 29, 2020 in the Section 3 Final Rule and set new benchmarks for the program under 24 CFR 75. Section 3 helps to establish more economically sustainable communities by ensuring that employment and other economic opportunities generated by Federal assistance for development programs are directed towards very low- and low-income persons to the greatest extent possible, and in particular to those who are recipients of Federal assistance. The Final Rule changes tracking the number of qualified new hires in Section 3 projects, to tracking the total labor hours worked.

As applicable to the City, the benchmark for Section 3 workers was set at 25 percent or more of the total labor hours worked by all workers on a Section 3 project. The benchmark for Targeted Section 3 workers was set at 5 percent or more of the total labor hours worked by all workers on a Section 3 project.

Section 3 activities cover housing rehabilitation and construction and public improvement construction activities assisted under HUD grant programs that provide housing and community development financial assistance that exceeds a threshold of \$200,000 per activity. A \$100,000 activity threshold applies to grants under HUD's Lead Hazard Control and Healthy Homes programs. In PY 2024, there were two activities reported that met the Section 3 threshold.

Activity #2907 - Bauerle Fieldhouse under the CDBG program was funded for \$975,389.74 and met the Section 3 reporting threshold. There are no work hours reported for the construction improvement activities yet, and the activity is still open in the IDIS reporting system. The total labor hours of worker will be reported in this section once the activity has been completed.

Activity #2934 - ARGUS ELLISION DEVELOPMENT- 15 ELLISON STREET under the HOME program was funded for \$600,000.00 and met the Section 3 reporting threshold. This activity was a multi-unit rental rehab development which assisted 10 LMI households. There were a total of 94,547 labor hours performed and 14,179 (15.0%) were performed by Section 3 workers, which did not meet the safe harbor benchmark. Additionally, 4,510 (4.8%) were performed by Targeted Section 3 workers, which also did not meet the safe harbor benchmark. The City made extensive efforts to reach these groups, including outreach efforts to generate job applicants who were Public Housing Targeted Workers and Other

Targeted Workers who met the reporting criteria. The City also made outreach efforts to identify and secure bids from Section 3 business concerns and provided technical assistance to help contractors understand and bid on contracts. Finally, the City participated in job fairs to advertise the availability of work for these groups. Despite these efforts, the safe harbor benchmarks were not accomplished. To address low participation levels and promote future employment of Section 3 workers, the City will increase outreach efforts and also invest in programs that support job readiness and workforce training.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps* For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	PATERSON
Organizational DUNS Number	067484063
UEI	
EIN/TIN Number	226002200
Identify the Field Office	NEWARK
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

ESG Contact Name

Prefix	Mrs.
First Name	Barbara
Middle Name	A
Last Name	Blake-McLennon
Suffix	
Title	Community Development Director

ESG Contact Address

Street Address 1	125 Ellison Street
Street Address 2	2nd floor
City	Paterson
State	NJ
ZIP Code	-
Phone Number	9733211212
Extension	1207
Fax Number	
Email Address	bmclennon@patersonnj.gov

ESG Secondary Contact

Prefix	Mr.
First Name	Dennis
Last Name	Rolon
Suffix	
Title	Relocation Officer
Phone Number	9733211212
Extension	2222
Email Address	drolon@patersonnj.gov

2. Reporting Period—All Recipients Complete

Program Year Start Date 01/01/2024
Program Year End Date 12/31/2024

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: PATERSON
City: Paterson
State: NJ
Zip Code: 07505
DUNS Number: 067484063
UEI
Is subrecipient a victim services provider: N
Subrecipient Organization Type: Unit of Government
ESG Subgrant or Contract Award Amount: \$16,891

CR-70 - ESG 91.520(g) - Assistance Provided and Outcomes

8. Shelter Utilization

Number of New Units – Rehabbed	0
Number of New Units – Conversion	0
Total Number of bed - nights available	102,200
Total Number of bed - nights provided	59,130
Capacity Utilization	57.86%

Table 17 – Shelter Capacity

9. Project Outcomes Data measured under the performance standards developed in consultation with the CoC

The City of Paterson actively participates in the Paterson/Passaic County Continuum of Care NJ-511 (CoC). The CoC reports its shelter housing inventory annually to HUD. This is then reported in HUD’s annual Continuum of Care Homeless Assistance Programs Housing Inventory Count Report (HIC).

Shelter utilization is an important performance measure in helping gauge the progress of the CoC, member service providers, and the community in ending homelessness in the region. If shelter usage is low, funds can be allocated towards these activities to increase shelter utilization.

As instructed by the HUD eCon Planning Suite Guide, the City calculates the number of year-round emergency/transitional shelter beds multiplied by 365 nights in a year to get the “Total number of bed nights available” in the CoC service area. For the purposes of this report, the HIC reports that the combined total number of beds for emergency shelters and transitional housing was 280 beds in the CoC. Multiplied by 365 nights, that would make a total of 102,200 shelter beds available year-round in the CoC area.

The HIC also reports the number of shelter beds provided each night on average for the year, which was 162 beds, and multiplied by 365 nights, that would make 59,130 beds provided throughout the year. This is a participation rate of 59.9% for the year at the CoC level.

In PY 2024, emergency shelters St. Paul’s CDC and St. Peter’s Haven, funded by the City, assisted a total of 80 individuals. For more information, complete and detailed ESG homeless activities are now reported in full detail in the City ESG Annual Sage report. Through the use of these funds, the City hopes to maintain or increase shelter utilization in Paterson.