



City of Paterson
2025 – 2029 Consolidated Plan
PUBLIC COMMENT DRAFT

City of Paterson
Department of Community Development
125 Ellison Street, 2nd Floor
Paterson, NJ 07505

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Paterson is an entitlement city, as designated by the U.S. Department of Housing and Urban Development (HUD) and receives the following Federal formula grants Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) program, the Emergency Solutions Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) annually to address the housing and community development needs for its residents. The City's Department of Community Development (DCD or the Department) is the lead department responsible for administering the grant programs and annual grant funds. The City strives to provide safe, decent, and affordable housing; a suitable living environment; and economic opportunities, especially for low- to moderate-income households and special needs communities. In order to receive these funds, the City's DCD is submitting its 2025-2029 Consolidated Plan and first-year PY 2025 Annual Action Plan (AAP) as required by HUD from all Participating Jurisdictions receiving annual entitlements of formula grants.

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, for preparing a Consolidated Plan and guiding the use of CDBG, HOME, and ESG funding based on applications to HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing Needs Assessment, Five-Year Strategic Plan, an Annual Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comments. The Strategic Plan addresses specific needs that were identified in the data analysis and citizen participation process, with specific goals and program targets for each category designated for funding over a 5-year period.

The first year PY 2025 AAP is a subset of the Strategic Plan, addressing funding options for the program year. The AAP can be used by organizations in the community as an annual guide for identifying activities through which they can help the jurisdiction reach its housing and community development goals. The AAP also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. PY 2025 begins on January 1, 2025, and ends on December 31, 2026.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Paterson has developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the DCD has identified six (6) priority needs and associated goals to address these needs. Over the 5-Year plan period, the City will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need: Develop & Preserve Affordable Housing

1A Housing Rehabilitation

Increase affordable rental housing opportunities in the City through acquisition, new construction, rehabilitation of existing structures, and rental assistance.

1B New Housing Development

Promote the creation of new affordable housing opportunities by supporting construction projects that provide safe and affordable homes for low- to moderate-income families in the City.

1C CHDO Housing Development

Support Community Housing Development Organizations (CHDOs) in their efforts to develop and manage affordable housing projects that address the needs of underserved populations, leveraging local partnerships and HUD funding.

Priority Need: Public Services

2A Public Services for LMI & Special Need

Provide public supportive services that address the needs of low- to moderate-income individuals in the City. The City will also support special needs groups with programs that provide vital services that offset basic costs such as health services and food programs for the elderly and persons with a disability.

Priority Need: Public Facilities & Infrastructure

3A Improve Public Facilities & Infrastructure

Enhance accessibility to public facilities by improving their condition, expanding their reach, and ensuring compliance with accessibility standards to better serve low- to moderate-income neighborhoods. Invest in critical infrastructure improvements, including streets, sidewalks, drainage systems, and utilities, to foster safer more livable neighborhoods, and enhance overall community resilience.

Priority Need: Reduce Homelessness

4A Homeless Shelter & Services

Provide assistance to homeless shelters by helping them increase the availability of overnight shelter beds. Provide funds for overnight shelter assistance.

4B Homeless Prevention & Rapid Rehousing

Provide Homelessness Prevention and Rapid Re-housing assistance for the at-risk of homeless population and for the homeless population through tenant-based rental assistance and other supportive services.

Priority Need: Address Needs of Persons Living with HIV/AIDS

5A Housing Assistance for Persons with HIV/AIDS

Provide housing assistance to individuals and families living with HIV/AIDS, ensuring access to stable and affordable homes that support their health and quality of life.

5B Supportive Services for Persons with HIV/AIDS

Offer a range of supportive services, such as case management, healthcare, and counseling, to address the unique needs of individuals living with HIV/AIDS and improve their well-being and independence.

Priority Need: Effective Program Management

6A Effective Program Management

Effective program management of HUD grant programs will ensure compliance with each respective grant and its regulations and that programs meet their established objectives.

3. Evaluation of past performance

The City of Paterson, with other public, private and non-profit community housing providers and non-housing service agencies have made significant contributions to provide safe, decent and affordable housing; as well as, a suitable living environment for low- to moderate-income individuals in the community. However, improvements to public facilities and infrastructure, affordable housing opportunities, and essential public services for LMI, homeless and special need groups remain some of the most prolific needs facing the City of Paterson and its residents. This is documented by the City's Consolidated Plan and the most recent PY 2023 Consolidated Annual Performance and Evaluation Report (CAPER). According to the PY 2023 CAPER, the City made significant progress in all its housing and community development goals.

The City received four entitlement grants from HUD during PY 2023 totaling \$6,615,644. The City and its community partners used these funds to address the priorities outlined in the 2023 AAP. These accomplishments are listed below by priority:

Affordable Housing: With CDBG funds, the City assisted 17 LMI owner-occupied and 4 LMI renter-occupied households with the housing rehab program. Eligible LMI households were awarded up to \$15,000 per unit to make necessary major systems repairs to their homes. Several of the units were 2-unit buildings, with an owner and renter. For the overall five-year goals of the Strategic Plan, the City has

met its goal for providing homeowner housing rehab. However, there is still a need to meet goals for renter housing rehab.

HOME funds helped complete NJCDC's 157 Wayne Ave. affordable rental development with 4 new affordable units. These new affordable units will target LMI renter households. HOME funds also helped to continue new construction developments at the senior housing project, Hinchliffe Housing Urban Renewal located at 127 Jasper Street and the Argus Ellison Development at 15 Ellison Street, which are near completion. A HOME rental rehab project is ongoing at the Hamilton Square development at 20 Mill Street. These HOME activities are still underway, and HOME accomplishments are only reported when an activity has been completed. These activities will be reported in future reports as the units are occupied and the activities are completed in IDIS.

Public Facilities & Infrastructure: The City had several public facility improvement activities that went to benefit low/mod areas. Activities reported in the PR-23 for PY 2023 included improvements to the NJCDC's 59 Spruce Street neighborhood facility and new turf field installation at the Riverside Oval Park. These two activities had an estimated benefit for 29,005 persons living in low/mod areas. The City also funded the Fire Department with demolition construction equipment for properties that were deteriorated or have been structurally compromised due to heavy fire. This is an ongoing project, and its benefits will continue to serve the low/mod city-wide community. Overall, the City has met its five-year goal for improving public facilities and infrastructure in low/mod areas and will continue funding activities that meet this need.

Public Services: In total, public services assisted 331 LMI and special needs residents with vital services to maintain or improve their quality of life in the City in PY 2023. Funded activities include senior services run by Catholic Charities, mental health services run by Mr. G's Kids and St. Joseph's University Medical Center, substance abuse services run by C-Line and Chosen Generation Community Corporation, and a food distribution program managed by NJCDC. The latter food distribution program is related to the City's CDBG-CV funding, which helped to assist families still impacted by the pandemic and affected by the lack of food and necessary essentials. The City has made significant progress to try and meet its five-year goal of serving 11,150 persons with public services and has currently met 40% of this goal.

Assisting Persons Living with HIV/AIDS: The HOPWA program assisted 84 individuals and their families living with HIV/AIDS with TBRA rental assistance. There were also 46 individuals assisted with short-term rent, mortgage, and utility assistance, as well as a total of 21 individuals assisted with permanent/short-term facility-based housing and permanent housing placement services to help avoid homelessness. As reported in the CR-05 of the CAPER, the City is on track to meet its five-year goals for TBRA and STRMU services. Full HOPWA program activities and accomplishments are reported in the PY 2023 HOPWA CAPER report.

Reduce Homelessness: Emergency shelters provided by St. Paul's CDC and St. Peter's Haven assisted a total of 93 individuals in PY 2023, however the overall five-year goals for ESG have not been met. The City will reevaluate its goals for the ESG program, and redirect resources to its successes in this program such

as the emergency shelter services. For more detailed information, ESG homeless activities are now reported in full detail in the City ESG Annual Sage report.

A detailed summary of the City's progress toward addressing its goals and priorities has been provided in the City's 2023 CAPER.

CARES Act Activities:

CARES Act Funds, or CV funds are 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). The City was awarded CDBG-CV, ESG-CV and HOPWA-CV funds to address the needs of LMI and special needs populations impacted by the pandemic. For CDBG-CV there were 112 LMI persons assisted with mental health services at St. Joseph's University Medical Center and Mr. G's Kids. In addition, the City also assisted 1,186 LMI persons with food bank services sheltering from the pandemic. The City continues to also fund food bank services for persons sheltering from the pandemic with the NJCDC. LMI individuals and families continue to be disproportionately affected by the effects of the pandemic.

For ESG-CV accomplishments are reported cumulatively since the start of the program in 2020. As of the latest reporting period, FY 2024 Q13 the City has assisted 303 households consisting of 668 total persons with Homelessness Prevention assistance and 59 households consisting of 103 total persons with Rapid Rehousing assistance. These programs assist homeless individuals and families impacted by the pandemic with stable housing. HOPWA-CV accomplishments are reported in the PY 2023 HOPWA CAPER. These totals are included in the overall accomplishments for HOPWA above.

4. Summary of citizen participation process and consultation process

The City of Paterson has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City's policies and procedures for citizen participation in the Consolidated Plan and first year 2025 AAP. The CPP provides details for public notice for all meetings and the various stages of the Consolidated Plan development, public hearings before the citizens of Paterson and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearing. Details of these outreach efforts are provided below:

PUBLIC COMMENT PERIOD: A 30-day public comment period is being held from **April 1, 2025 to April 30, 2025** to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year 2025 AAP.

Public comments can be submitted in the following ways:

- U.S. Mail: 125 Ellison St., 2nd Floor Paterson, NJ 07505

- Phone: The Community Development Director may also be reached by telephone for oral comments and email comments by calling (973) 321-1212.
- Drop-Off: Department of Community Development, located at 125 Ellison Street, 2nd Floor Paterson, NJ 07505

PUBLIC HEARING: The Department of Community Development held a Public Hearing on Thursday, October 10, 2024, from 10:00 am to 12:00 pm. The agenda and instructions on how to access and how to participate in the hearing can be viewed at: <https://www.patersonnj.gov/department/index.php?structureid=6>

Details of citizen participation outreach for the Consolidated Plan and first year 2025 AAP are also located in the PR-15.

NEEDS SURVEYS: A community needs survey was disseminated to members of the public throughout the citizen participation process. Surveys could be delivered or post mailed to the DCD Director at 125 Ellison Street, 2nd Floor, Paterson, NJ 07505. Surveys could also be emailed to: bmclennon@patersonnj.gov. There were 70 responses received in total.

5. Summary of public comments

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARING: A summary of comments will be included after the public hearing.

COMMUNITY & STAKEHOLDER SURVEYS: A summary of survey results will be included after the citizen participation process.

NEEDS SURVEYS: A community needs survey was taken by 70 stakeholders and members of the public. Responses were overwhelmingly in support of senior programs, improving senior facilities and increasing senior housing. Top three needs by priority were viewed as:

Public Facilities: Senior Facilities, Community Centers, and Fire Station/Equipment.

Infrastructure: Streets & Street Lighting, Handicap Parking and Sidewalks.

Community Services: Senior Services, Neighborhood Cleanups, and Mental Health Services.

Special Needs: Accessibility Improvements, Homeless Shelters, and Facilities for Abused and Neglected Children.

Economic Development: Commercial/Façade Improvements, Job Creation and Retention, and Small Business Assistance.

Housing: Senior Housing, Historic Site Preservation (both residential and non-residential, and Multi-Family Rental Development).

All comments and views will be accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or views were accepted at the public hearing and public comment period.

7. Summary

The Consolidated Plan is comprised of several sections, including an assessment of the current housing and community needs of the area, a section detailing the needs of homeless individuals, a description of the publicly supported housing needs, information on the citizen participation process, a Strategic Plan, and the PY 2025 Annual Action Plan (AAP). The Strategic Plan is an essential component of the Consolidated Plan, outlining the objectives and outcomes necessary to meet the identified needs. The PY 2025 AAP is the first of five annual action plans, which will detail how federal resources will be allocated each year to achieve the objectives identified in the Consolidated Plan. Additionally, each AAP will be evaluated to see the City's performance in meeting the Consolidated Plan's objectives. At the end of each program year, the City will complete a Consolidated Annual Performance and Evaluation Review (CAPER).

Not only are the priority needs in the City identified through the needs assessment and market analysis, but the City also determines these needs through a citizen participation process, which includes engagement with community nonprofit organizations and with members of the community.

Primary data sources for the Consolidated Plan include 2008-2012 & 2018-2022 American Community Survey (ACS) 5-Year Estimates, 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), US Bureau of Labor Statistics, Homeless Management Information System (HMIS), 2023 Point in Time Count and Housing Inventory Chart, Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2018-2022 ACS.

Contingency Provision for PY 2025 HUD CPD Allocations

It should be noted that the allocation above is only an estimate of the anticipated program year 2025 funding allocations. The City's contingency provisions are as follows; 1) to match the actual allocation amount once it has been announced by HUD. 2) the CDBG activities will be increased or decreased for the Paterson Homeowner Rehabilitation Program, and the adjustments will remain in compliance with CDBG grant regulations. 3) for the HOME, HESG and HOPWA programs the increase or decrease of funding will be distributed among the approved eligible activities.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PATERSON	Department of Community Development
HOPWA Administrator	PATERSON	Department of Health & Human Services
HOME Administrator	PATERSON	Department of Community Development
ESG Administrator	PATERSON	Department of Community Development

Table 1 – Responsible Agencies

Narrative

The Department of Community Development (DCD) is the lead agency for administering the programs covered by the Consolidated Plan and Annual Action Plan. The DCD directly implements the programs of the City’s CDBG, HOME and ESG programs. The DCD works with the Department of Human Services to administer the HOPWA program. Each program collaborates with a variety of non-profit service provider agencies as well as those in the private sector. HOPWA Funds are allocated by a committee composed of service providers.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Paterson's Department of Community Development (DCD) conducts extensive outreach to local organizations, the public and elected officials to solicit input for the drafting and development of the Consolidated Plan and Annual Action Plan. This section discusses coordination between the City and its partners and lists the agencies and organizations that consulted and/or provided input in the development of the plan. The City's DCD also held a stakeholder survey, which gathered feedback from local agencies and nonprofits on the priority housing and community development needs as well as funding priorities in Paterson. The following section highlights these relationships, and the agencies and organizations consulted.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The DCD plays a central role in coordinating services and addressing the diverse needs of Paterson's residents. DCD attends the bimonthly meetings of the Passaic County Continuum of Care (CoC) to enhance the delivery of services for the homeless population. Through these meetings, the CoC accepts applications from local service providers to address homelessness with programs such as Rapid Rehousing and Permanent Supportive Housing. Additionally, the DCD Director and the Executive Director of the Housing Authority of the City of Paterson (HACP) serve on the Mayor's Cabinet, attending weekly meetings to coordinate funding and activities for public housing communities in the City.

DCD collaborates with Catholic Charities, the New Jersey Community Development Corporation (NJCDC), and the Paterson Department of Health and Human Services to address the needs of vulnerable residents, including those with mental health challenges and individuals living with HIV/AIDS. These partnerships ensure a comprehensive approach to social services that meet the needs of diverse populations across Paterson.

Public Improvements and Digital Inclusion

DCD works closely with the Department of Public Works to identify and implement public improvement projects that enhance infrastructure and quality of life for residents. To address the digital divide, Paterson is engaging with high-speed internet providers to expand affordable access for low- and moderate-income households. These efforts are part of the city's broader strategy to foster educational, economic, and social opportunities for underserved communities, promoting equity and connectivity for all residents.

Emergency Preparedness and Climate Resilience

The City's Office of Emergency Management (OEM) collaborates with DCD and other departments to prepare for and respond to emergencies. OEM issues advisories, such as notices and warnings for extreme weather events, and ensures that the city is equipped to protect residents during crises. Paterson is also coordinating with the New Jersey Office of Emergency Management (NJOEM) to integrate climate resilience into its hazard mitigation planning.

To address climate change and its impacts, Paterson consults with the New Jersey Department of Environmental Protection (NJDEP) to monitor air quality and implement pollution reduction strategies. Given the increasing risks of flooding and stormwater runoff, the city works with the Passaic Valley Sewerage Commission (PVSC) on water management and flood mitigation projects, particularly in flood-prone areas. These efforts are essential to strengthening infrastructure and enhancing the City's capacity to recover from natural disasters and adapt to long-term environmental challenges.

By leveraging these partnerships and initiatives, Paterson continues to develop a holistic approach to improving public services, infrastructure, and resilience for its residents.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The lead group exploring ongoing issues of homelessness is the Passaic County Continuum of Care (CoC), which is recognized by HUD as the local planning and decision-making body on programs funded with HUD's CoC homeless assistance program. The City attends the monthly meetings of the CoC to coordinate the services funded by the City with those provided by other organizations in the County. Each year the CoC accepts applications for HUD CoC funding. Recipients of grant funding and other local non-profits coordinate with the CoC and become engaged in with the local homeless systems and other initiatives of the CoC.

The CoC works with non-profit providers serving persons experiencing homelessness or formerly homeless individuals to identify and encourage participation in the CoC planning process. The CoC meets bi-monthly and has an open invitation process for all meetings. Notices are widely distributed and are advertised as open to the public. The CoC allows for input and collaboration from a wide variety of agencies in the area, as well as accepting members on a rolling basis. After attending 3 consecutive CoC meetings, interested agencies, organizations and local government departments can apply to be a voting member of the CoC once approved by the CoC chair.

One of the main tools the CoC uses to address the needs of persons experiencing homelessness, including those who are chronically homeless, families with children, veterans and their families and unaccompanied youth is the Coordinated Entry System (CES). CES includes multiple partners to reach those who are least likely to apply for assistance. Partnership between the CoC membership and NJ-211

(via telephone and online access) enables strategic outreach which covers the CoC's geography 24/7. NJ-211 is used as the first point of access for many homeless households. All qualified persons and households are added to the CoC's Housing Prioritization Tool to prioritize households experiencing homelessness and identify their unique needs. The Housing Prioritization Tool collects information about various health and social needs of each household to evaluate their vulnerability and level of service needs. Households are quickly referred to housing and supportive service programs for assistance. To enhance coordination of services, the CoC also has a monthly CES meeting to identify gaps in the system and provide community-based solutions.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City holds ongoing conversations with the Chair of the Passaic County CoC and the CoC's consultants to discuss funding priorities in the County and obtain feedback on the ways in which the City should allocate its ESG funds. It was determined that the CoC will focus their resources on permanent housing with supportive services to address the issues of homelessness in the County. They view this as the optimal strategy for assisting individuals and families experiencing homelessness. While the CoC is focusing their efforts on permanent supportive housing for persons experiencing homelessness, the City will use their ESG funding to address the other areas of the local homeless system. These include homelessness prevention, rapid rehousing, and assisting the operations and essential services provided by emergency shelter providers. This coordinated approach between the CoC, and the City is helping to ensure that all services are available within the local homeless service system.

The New Jersey Housing and Mortgage Finance Agency (NJHMFA) administers the Homeless Management Information System (HMIS) for the CoC. HMIS collects data such as demographics, length of homelessness, bed inventory and utilization, and other information on the homeless population in the area; so that homeless service providers will know how to allocate resources better and optimize the performance of their programs. The CoC's CES subcommittee has monthly meetings to review accurate and timely HMIS data entry. In collaboration with the HMIS lead agency (NJHMFA), the CoC Lead arranges meetings with local agencies not currently using HMIS to address barriers identified by community agencies; and coordinate HMIS training for staff. The CoC Lead will also discuss ways to increase staff capacity of smaller agencies to handle the data requirements in HMIS.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Paterson Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HACP is the local PHA. The City meets with representatives of HACP regularly at the Mayors Cabinet meetings to identify the projects they intend to implement and the needs for their service area.
2	Agency/Group/Organization	Paterson Habitat for Humanity, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homeownership Housing Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to discuss their development efforts for the next year, and how the City resources might be utilized.
3	Agency/Group/Organization	Paterson Department of Public Works
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County
	What section of the Plan was addressed by Consultation?	Public Facilities & Parks

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with the Department to identify public facility projects that need to be undertaken. The Department also notices advisories for severe weather and provides hazard mitigation and planning in the City.
4	Agency/Group/Organization	Boys and Girls Club of Paterson and Passaic
	Agency/Group/Organization Type	Services - Housing Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area. The organization applied for CDBG funding and will be a grant recipient.
5	Agency/Group/Organization	Heart of Hannah Women Center
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area. The organization applied for ESG funding and will be a grant recipient.

6	Agency/Group/Organization	Catholic Families & Community Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area. The organization applied for CDBG funding and will be a grant recipient.
7	Agency/Group/Organization	Passaic County Human Services Dept, NJ
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area.
8	Agency/Group/Organization	JUMPSTART COMMUNITY TRAINING
	Agency/Group/Organization Type	Services-Children Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area.
9	Agency/Group/Organization	NJ COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Housing Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area. The organization applied for CDBG funding.

10	Agency/Group/Organization	PATERSON TASK FORCE/HILLTOP HGTS FAMILY SHELTER
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area. The organization applied for ESG funding and will be a grant recipient.
11	Agency/Group/Organization	YMCA OF PATERSON
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area.
12	Agency/Group/Organization	Chosen Generation Community Corporation
	Agency/Group/Organization Type	Services-Health Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Substance Abuse Counseling
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area. The organization applied for CDBG funding and will be a grant recipient.

13	Agency/Group/Organization	MR. G'S KIDS
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-Health Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Mental Health
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area.
14	Agency/Group/Organization	Paterson Public Library
	Agency/Group/Organization Type	Services-Children Services-Education Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Education & After School Programs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area. The Paterson Public Library provides free high speed internet access to all residents of the City.
15	Agency/Group/Organization	Paterson Fire Department
	Agency/Group/Organization Type	Services - Housing Agency - Emergency Management Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Safety
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area.

16	Agency/Group/Organization	Humble Beginnings, Inc.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area.
17	Agency/Group/Organization	EVA'S VILLAGE HOPE CENTER
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area.
18	Agency/Group/Organization	HISPANIC MULITI-PURPOSE SERVICE CENTER
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area.
19	Agency/Group/Organization	New Jersey Community Development Corporation
	Agency/Group/Organization Type	Services - Housing Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City met with representatives of the organization to identify the needs for their service area. Agency took a needs survey to identify priorities in Paterson.

Identify any Agency Types not consulted and provide rationale for not consulting

The City met with multiple agencies and did not intentionally exclude any type of agency. All comments were welcome.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Passaic County Department of Human Services	The City & the CoC share the common goal of ending homelessness, addressing the shortage of affordable housing units, including housing for veterans and providing enhanced services to residents living with HIV and AIDS.
HOPWA	Paterson Department of Health and Human Services	The goals of the HOPWA plan are incorporated into the Strategic Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Five Year Master Plan	Paterson Department of Economic Development	The Strategic Plan incorporates elements of the City Five-Year Master Plan to provide resources to carry out the recommendations and objectives identified during the planning process.
Public Housing Plan	Paterson Housing Authority	The HACP PHA Action Plan helped to inform the affordable housing strategies in the Strategic Plan.
Analysis of Impediments to Fair Housing Choice	City of Paterson	The AI 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. The strategies and goals in the AI align with the housing goals in the Strategic Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

In addition to the above organizations, for the 2025-2029 Consolidated Plan and PY 2025 AAP, the Department engaged with various City departments and stakeholders to solicit input and strengthen partnerships. These consultations included the Department of Economic Development, Public Works, Community Improvements, Health and Human Services, and Information Technology. The Department of Economic Development collaborated with the Paterson Chamber of Commerce and local businesses to gather feedback from the business community. Health and Human Services provided expertise on addressing lead-based paint hazards, while the IT Department worked with broadband service providers to enhance internet access citywide. Public Works contributed insights on disaster management, including strategies to mitigate the City's recurring flooding challenges.

The City also consulted with the Continuum of Care (CoC) to allocate ESG resources and collaborated with the Planning Council to guide the distribution of HOPWA funds. Moving forward, the Department seeks to enhance consultation efforts with the State and neighboring jurisdictions while strengthening direct relationships with the Paterson Chamber of Commerce. Additionally, the City is exploring strategies to improve collaboration with broadband providers and institutions of care, particularly those involved in discharge planning for individuals at risk of homelessness.

Narrative (optional):

The Department collaborated extensively with organizations across the City to develop the 2025-2029 Consolidated Plan. We remain dedicated to soliciting feedback and project proposals that will enhance our communities and support households with extremely low- to moderate- incomes.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The City of Paterson has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the City’s policies and procedures for citizen participation of the Consolidated Plan and first year PY 2025 AAP. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Paterson and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the City held a public comment period and public hearing. Citizens were encouraged to share questions, comments, and concerns regarding the use of CDBG, HOME, ESG, and HOPWA funding during both the public hearing and a public comment period. Details of these outreach efforts are provided in the table below.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish, Arabic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing			All comments are welcome.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Comment Period	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Arabic</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>			All comments are accepted	www.patersonnj.gov
3	Community Survey	Non-targeted/broad community			All comments are accepted	N/A
4	Stakeholder Survey	<p>Non-targeted/broad community</p> <p>Nonprofit Stakeholders</p>			All comments are accepted	N/A

5	Needs Survey	Non-targeted/broad community	<p>A community needs survey was disseminated to members of the public throughout the citizen participation process. Surveys could be delivered or post mailed to the DCD Director at 125 Ellison Street, 2nd Floor, Paterson, NJ 07505. Surveys could also be emailed to: bmclennon@patersonnj.gov</p>	<p>There were 35 responses. Top three needs by priority were viewed as:</p> <p>Public Facilities: Senior Facilities, Community Centers, and Fire Station/Equipment.</p> <p>Infrastructure: Streets & Street Lighting, Handicap Parking and Sidewalks.</p> <p>Community Services: Senior Services, Neighborhood Cleanups, and Mental Health Services.</p> <p>Special Needs: Accessibility Improvements, Homeless Shelters, and Facilities for Abused and Neglected Children</p> <p>Economic Development: Commercial/Façade Improvements, Job Creation and Retention, and Small Business Assistance.</p> <p>Housing: Senior Housing, Historic Site Preservation (both residential and non-residential, and Multi-Family Rental Development.</p>	All comments were accepted.	N/A
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Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To ensure the efficient and effective use of resources, the City of Paterson must first assess the community's needs. This section describes and analyzes various demographic and economic indicators to provide a foundation for grant management. By using data gathered from state, local, and federal sources, the City can identify needs based on broad trends in population, income, and household demographics. Primary data sources include the U.S. Census Bureau, HUD, and the Bureau of Labor Statistics. Once gathered, the data will be analyzed more closely to explore how family and household dynamics, race, and housing problems are interconnected. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by Paterson residents.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals facing homelessness, and non-homeless special needs populations. Furthermore, non-housing development needs, such as public services and infrastructure, are also evaluated to guide resource allocation decisions.

Each of these issues is analyzed alongside economic and demographic indicators to determine if certain groups are disproportionately affected. By understanding the scale and prevalence of housing challenges within Paterson, the City can set evidence-based priorities for entitlement programs. This approach ensures that resources are directed toward the areas and populations that need them most, promoting more equitable outcomes across the community.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs of a community, like all market economy items, are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping the community's housing needs.

The following section highlights that the most significant housing challenge in Paterson is the lack of affordable housing. According to the 2018-2022 American Community Survey 5-Year Estimates, approximately 21,314 low-income households earning below 80% Area Median Income (AMI) in the city are cost burdened, representing 42.9% of the population. Both Renters and Homeowners are similarly affected, with 17,835 rental households and 3,479 homeowner households paying more than 30% of their income on housing. This data suggests that the current housing supply is either insufficient or too expensive to meet the needs of the community.

Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	\$145,655	\$157,864	8.4%
Households	\$43,619	\$49,678	13.9%
Median Income	\$33,583	\$52,092	55.1%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2008-2012 Census (Base Year), 2018-2022 ACS (Most Recent Year)

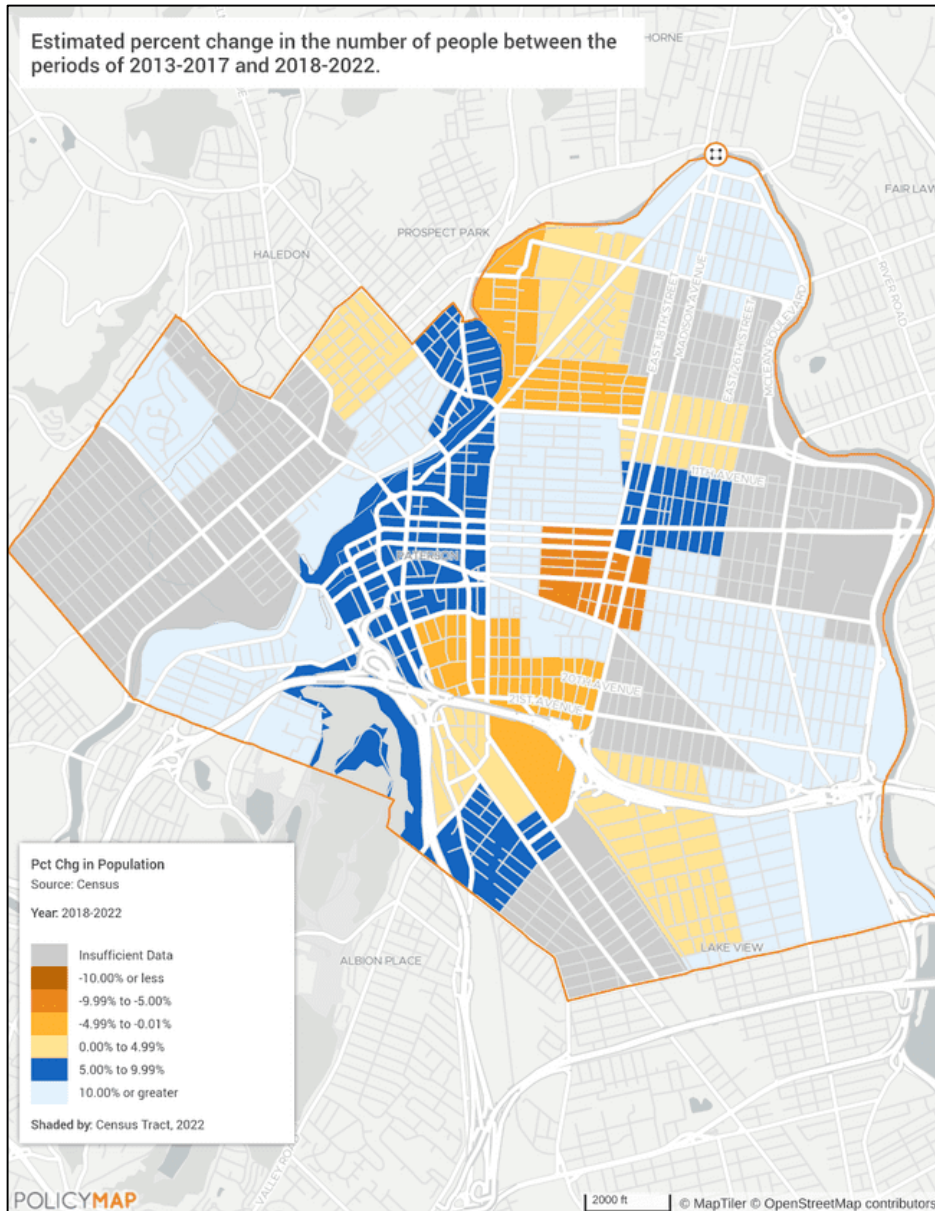
Since 2012, Paterson's population has grown by approximately 8.4%, reflecting a modest rate of growth. Concurrently, the number of households in the city has risen by about 13.9%, indicating a decrease in average household size even as the population increases. This trend suggests a shift toward smaller household sizes, potentially leading to a future demand for additional housing units to accommodate more, smaller households.

During the same period, Paterson's Median Household Income (MHI) rose by 55.1%. While this increase outpaces inflation marginally, its impact on purchasing power remains limited. According to the Bureau of Labor Statistics (BLS) inflation calculator, a household earning \$33,583 in 2012 would require \$41,655.28 in 2022 to retain equivalent purchasing power. Given the actual MHI in 2022, the effective increase in purchasing power since 2012 is approximately 25%.

It is essential to recognize that MHI is a single summary measure, which does not capture the full income distribution or highlight whether specific income groups are gaining or losing economic ground.

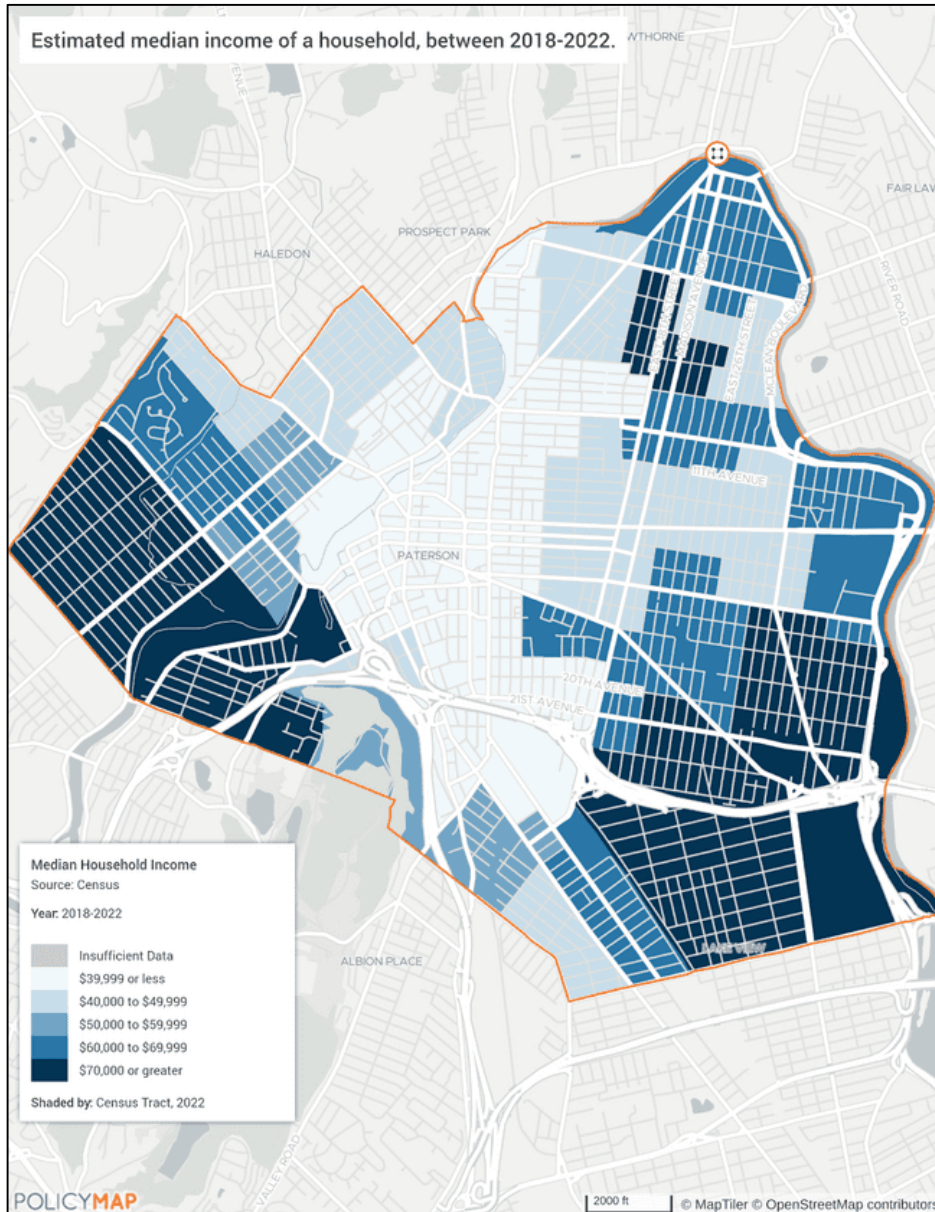
Change in Population from 2017-2022

This map illustrates population changes in Paterson since 2017, highlighting notable demographic shifts over the past two decades. Significant growth, often exceeding 20%, is concentrated primarily in the eastern portions of the city, with several tracts dispersed across other areas. In contrast, the northern areas and multiple other tracts throughout Paterson have experienced marked population declines, with reductions in some areas surpassing 20%. These patterns underscore shifting population dynamics, signaling potential changes in residential density and community composition citywide.



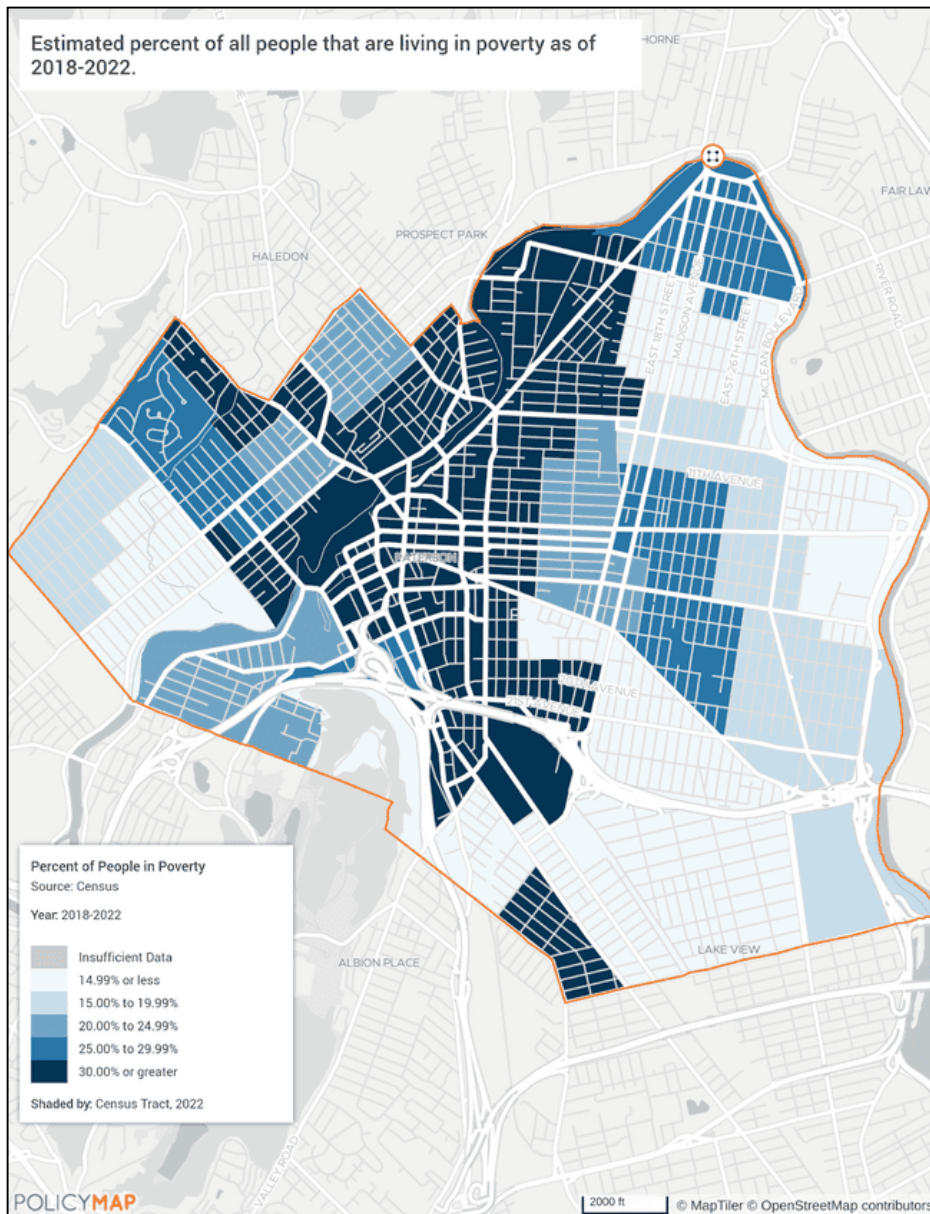
Median Household Income

Median Household Income (MHI) in Paterson varies widely across census tracts, revealing significant income disparities within the city. Central tracts in Paterson tend to show lower MHI, with most areas reporting incomes below \$30,000, while areas surrounding the City Center exhibit much higher incomes, often above \$50,000 and, in some cases, exceeding \$70,000. This pronounced income gradient highlights a stark contrast between the lower-income areas in the city center and the higher-income areas outside it. Understanding these income variations is essential for addressing housing affordability challenges and promoting equitable resource allocation across Paterson.



Poverty

The estimated poverty rate in Paterson reveals significant disparities across census tracts, particularly between the city's central and northern regions versus its western, southern, and eastern areas. Central and northern tracts often show poverty rates exceeding 20%, with some areas reaching over 30%, while the western, southern, and certain eastern sections report lower poverty rates, frequently below 15%. A clear correlation exists between poverty and median household income levels: areas with the highest poverty rates align closely with those reporting the lowest median household incomes, whereas tracts with the highest incomes typically show lower poverty rates. This pattern highlights the areas of Paterson with the most pressing needs for focused assistance and targeted interventions, underscoring the importance of tailored strategies to address economic disparities within the city.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	16,585	9,295	8,660	4,745	10,420
Small Family Households	6340	5000	4540	2760	5625
Large Family Households	2155	1500	1460	800	2165
Household contains at least one person 62-74 years of age	4205	2175	1990	1130	2425
Household contains at least one person age 75 or older	2135	915	680	295	835
Households with one or more children 6 years old or younger	4175	2395	1750	790	1715

Table 6 - Total Households Table

Data Source: 2017-2021 CHAS

Number Households

In the above table, data from HUD's Comprehensive Housing Affordability Strategy (CHAS) is used to develop a more detailed look at households in Paterson. This data is slightly older than the previously used census data, but it allows for a demographic analysis based on relative income. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document will use the following income group definitions:

Extremely Low Income: 0-30% HAMFI

Very Low Income: 30-50% HAMFI

Low Income: 50-80% HAMFI

Moderate Income: 80-100% HAMFI

Above Moderate Income: >100% HAMFI

CHAS data indicates that small family households are notably more common among above-moderate-income groups compared to other income brackets. Specifically, nearly 54% of households earning above 100% of the HUD Area Median Family Income (HAMFI) are small families, whereas only 38.2% of extremely low-income households fall into this category. Additionally, among households earning less than 30% of HAMFI, 38.2% include at least one member aged 62 or older, compared to 31.3% among those earning above 100% of HAMFI. These figures underscore distinct demographic characteristics associated with varying income levels.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	305	155	75	95	630	85	25	10	0	120
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	470	375	160	125	1130	10	25	55	10	100
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1275	775	410	290	2750	135	70	65	60	330
Housing cost burden greater than 50% of income (and none of the above problems)	8015	1250	50	0	9315	1170	895	430	15	2510
Housing cost burden greater than 30% of income (and none of the above problems)	1665	3220	1370	235	6490	150	685	1205	630	2670
Zero/negative Income (and none of the above problems)	1495	0	0	0	1495	135	0	0	0	135

Table 7 – Housing Problems Table

Data Source: 2017-2021 CHAS

The table above provides a summary of housing issues in Paterson, broken down by income group and tenure (renter or homeowner) based on CHAS data. The most prevalent issue is cost-burdened households, with 15,805 renters and 5,180 homeowners spending 30% or more of their income on housing. Among these, approximately 58.9% of renters and 48.5% of homeowners are severely cost burdened, meaning they allocate over 50% of their income to housing expenses. This high prevalence of cost-burdened households highlights the widespread financial strain housing costs place on Paterson residents, with nearly three times as many renters affected as homeowners. Notably, all other housing issues reported in the table are significantly more common among renters, underscoring additional challenges faced by renter households in the city.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	11730	5775	2065	745	20315	1545	1700	1765	710	5720
Having none of four housing problems	1560	1430	3870	2600	9460	120	390	960	690	2160
Household has negative income, but none of the other housing problems	1495	0	0	0	1495	135	0	0	0	135

Table 8 – Housing Problems 2

Data Source: 2017-2021 CHAS

Severe Housing Problems

Severe housing problems are disproportionately affecting lower-income residents in Paterson. Among households earning between 0% and 100% of the Area Median Income (AMI), nearly 70% of the 31,270 renter households and approximately 73% of the 8,015 owner households encounter at least one of the documented housing issues. These challenges are particularly severe among those with extremely low incomes, with over 89% of renter households and 93% of homeowners earning between 0-30% of AMI experiencing at least one housing problem. According to data from Tables 3 and 4, cost burden remains the most prevalent housing issue in Paterson, as many households struggle with housing expenses. This underscores the urgent need for targeted efforts to enhance housing affordability, particularly for lower-income households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	540	2,505	790	3,835	25	190	580	795
Large Related	165	730	150	1,045	40	210	245	495
Elderly	1,035	410	175	1,620	100	290	335	725
Other	140	290	300	730	10	60	75	145
Total need by income	1,880	3,935	1,415	7,230	175	750	1,235	2,160

Table 9 – Cost Burden > 30%

Data Source: 2017-2021 CHAS

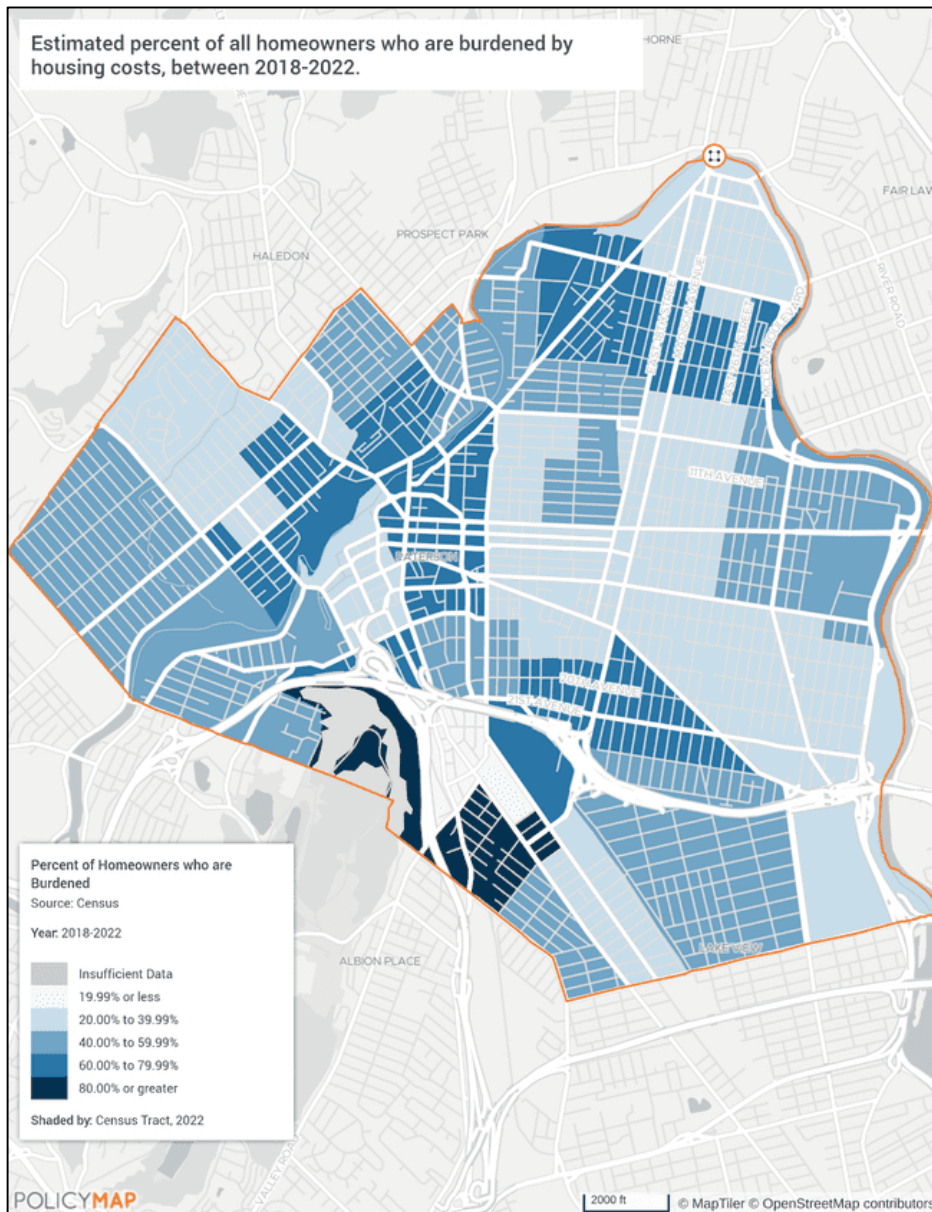
Housing Cost Burden

The table above summarizes 2017-2021 CHAS data on cost-burdened households in Paterson for income groups earning between 0% and 80% of the Area Median Income (AMI), revealing distinct demographic patterns. Among renters, small households comprise about 53% of cost-burdened households, while elderly households account for roughly 22%. For homeowners, just under 37% of cost-burdened households are small households, and approximately 36% consist of elderly residents.

As with many economic indicators, a household’s likelihood of being cost-burdened is closely tied to its location, as illustrated in the maps below. This distribution is shaped by various factors impacting housing supply and demand. In lower-income areas, there is a greater need for affordable housing, whereas in regions with higher median home values, housing costs may be unaffordable for many residents. The maps, based on U.S. Census Bureau data, display cost-burden data by census tract across Paterson.

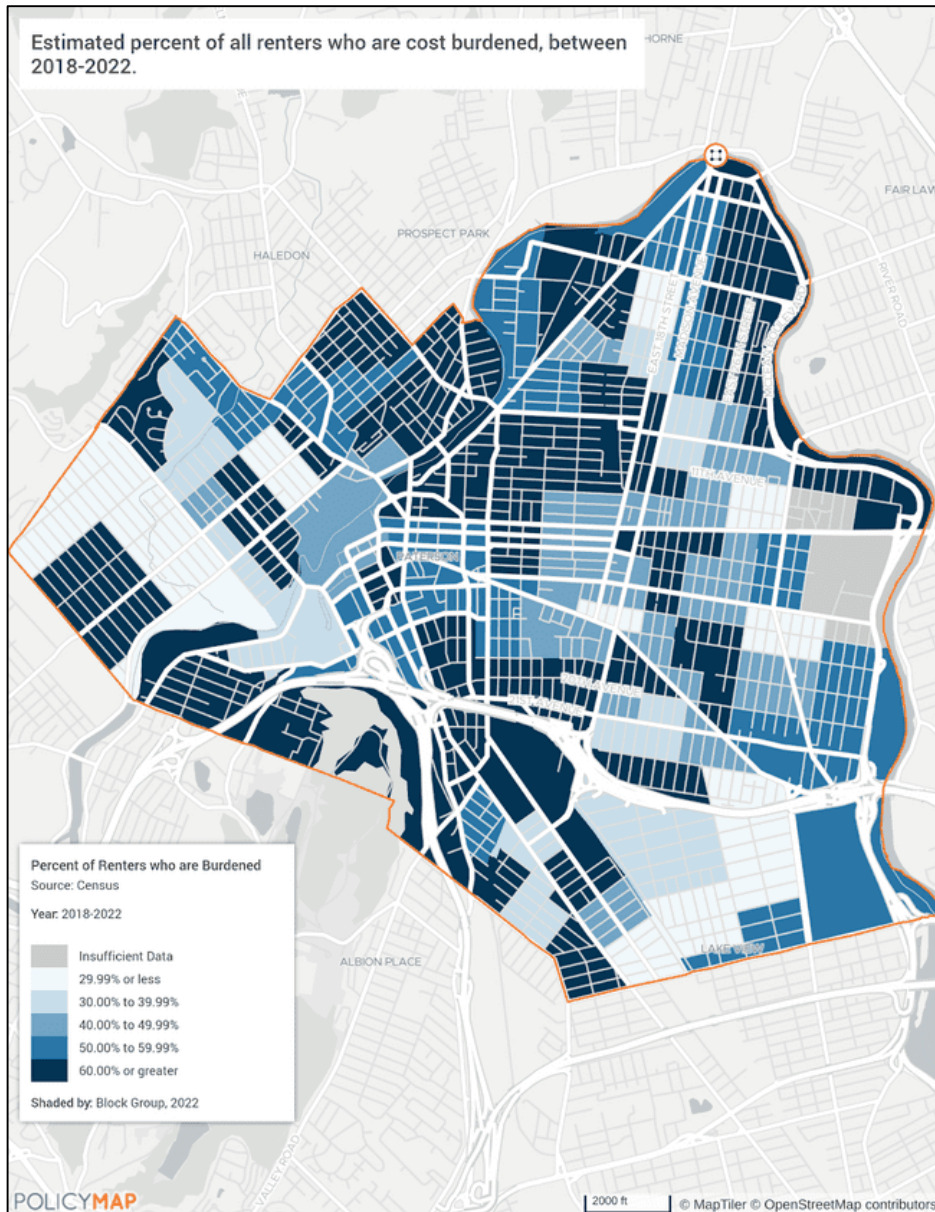
Homeowner Cost Burden

Areas with high concentrations of cost-burdened homeowners are distributed across Paterson, with particularly notable clusters in the northern and central parts of the city. In several census tracts, more than 80% of homeowners spend over 30% of their income on housing costs, underscoring significant affordability challenges in these regions. This distribution highlights the widespread nature of housing cost burdens among homeowners, emphasizing that housing affordability is a pressing issue throughout various areas of Paterson.



Renter Cost Burden

Cost burden rates for renters in Paterson are notably high throughout the city. In many census tracts, over 40% of renters spend more than 30% of their income on housing, with several areas reaching rates above 60%, and some tracts exceeding 80%. This widespread prevalence of cost burden among renters emphasizes a critical affordability issue affecting nearly all parts of Paterson, highlighting the urgent need for targeted solutions to address housing challenges for renters citywide.



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,175	900	0	5,075	480	350	305	1,135
Large Related	1,495	45	15	1,555	275	130	130	535
Elderly	2,385	125	0	2,510	505	345	45	895
Other	14,515	210	30	1,755	60	100	25	185
Total need by income	9,570	1,280	45	10,895	1,320	925	505	2,750

Table 10 – Cost Burden > 50%

Data Source: 2017-2021 CHAS

Severe Cost Burden

In Paterson, a majority of Low-to-moderate income households are classified as severely cost burdened, meaning they allocate 50% or more of their income to housing expenses. Small related households comprise the largest portion of these households, accounting for 46.6% of renters and 41.3% of homeowners. Additionally, 23 % of severely cost-burdened renter households and 32.5% of homeowner households include elderly residents. For these households, even a minor unexpected expense or a rise in utility costs can trigger housing instability or even homelessness. These vulnerable residents may need additional support, such as financial assistance or housing subsidies, to maintain safe and stable housing and prevent displacement. Addressing the needs of severely cost-burdened households is essential to preventing housing crises and promoting long-term stability.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1495	1010	415	295	3215	110	85	85	20	300
Multiple, unrelated family households	245	155	160	70	630	55	10	35	50	150
Other, non-family households	35	0	4	55	94	0	0	0	0	0
Total need by income	1775	1165	579	420	3939	165	95	120	70	450

Table 11 – Crowding Information – 1/2

Data Source: 2017-2021 CHAS

Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room. While overcrowding is relatively uncommon in Paterson, notable differences exist based on housing tenure. Renters make up 3,939 overcrowded households, compared to 450 among homeowners. Overcrowding is significantly more prevalent among renters, particularly those with lower incomes; nearly 75% of overcrowded renter households earn below 50% of the Area Median Income (AMI).

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	3905	2215	1295	7415	270	180	455	905

Table 12 – Crowding Information – 2/2

2017-2021 CHAS

Data Source Comments:

The presence of children varies notably between renters and homeowners: in renter households, children are more frequently found in lower-income households, while in homeowner households, children are more common in higher-income households. This dynamic highlights how income levels and housing tenure influence family structure and living conditions in Paterson.

Describe the number and type of single person households in need of housing assistance.

Single-person households in Paterson are at a heightened risk of housing instability due to lower income levels and limited access to resources. The median household income for a single-person household is \$18,995—less than half that of a two-person household, which stands at \$47,771. Additionally, single-person households are less likely to own a vehicle, limiting their transportation options and complicating commuting.

According to 2018-2022 ACS data, single-person households in Paterson are predominantly renters, with approximately 8,953 single-person renter households compared to 2,159 single-person homeowner households. Based on data from Tables 3 and 4, which show that about 50% of small households are cost-burdened, an estimated 5,556 single-person households may need housing assistance. These findings emphasize the vulnerability of single-person households, particularly in terms of housing affordability and access to essential services such as transportation.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

In Paterson, 12,756 residents—representing 8.1% of the population—report having a disability, and the prevalence increases significantly with age. Among residents aged 65 and older, nearly 66.3% experience some form of disability, underscoring the need for housing that accommodates both physical and cognitive limitations. For many, accessible housing features and supportive services are essential for maintaining safe, independent living.

The most common disability is ambulatory difficulty, affecting around 7,200 residents who may benefit from ADA-recommended modifications, such as ground-level units, ramps, and widened doorways to accommodate mobility aids. The second most common is cognitive difficulty, which includes challenges with memory, concentration, or decision-making. For these residents, ADA guidelines suggest structured, easy-to-navigate environments, in-home support, and access to supportive communities designed for cognitive needs.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Gathering accurate statistics on crimes such as family violence (domestic violence), intimate partner violence, and sexual assault remains challenging due to substantial underreporting. Many survivors choose not to report incidents out of fear of future violence, concerns about custody, or a lack of economic or housing support. Ensuring that resources are available to provide safety and stability for survivors who report and seek to escape violence is essential.

According to the FBI's Crime Incident Reports by city, in 2023, Paterson recorded 158 incidents of sex offenses, including 49 cases of rape. The most recent Annual Report (2022) from njcourts.gov on county-level domestic violence indicates that there were 2,934 domestic violence complaints filed in Paterson in 2022, with 1,553 qualifying for ODARA, an assessment predicting the likelihood that a defendant who has assaulted an intimate partner may reoffend. Additionally, court reports documented 103 stalking cases in 2022.

Media and governmental agencies reported a reduction in crime in Paterson in 2023, attributed in part to the Summer Crime and Quality of Life Strategy. This initiative, made possible through the ongoing commitment of Governor Murphy and Attorney General Platkin, involved the allocation of state resources, personnel, technology, and nearly \$1 million in additional summer funding.

The U.S. Department of Justice estimates that only 42% of violent victimizations are reported to law enforcement. Based on this figure, it's estimated that over 376 sexual offenses may have occurred in Paterson in 2023, underscoring the need for targeted housing and support services to help survivors achieve safety and stability.

What are the most common housing problems?

Paterson faces several critical housing challenges, with cost burden, overcrowding, and housing instability as the most common issues. Cost burden impacts both renters and homeowners, with a substantial portion of households—particularly lower-income renters—spending 30% or more of their income on housing costs, and many are severely cost-burdened, dedicating over half their income to housing. This financial strain highlights the need for affordable options to alleviate housing expenses. Overcrowding is also a significant issue, especially for lower-income renter households, and is closely linked to the limited availability of affordable housing that can accommodate families of different sizes.

Opportunities for homeownership are limited in Paterson, with 13,064 owner-occupied units compared to 36,614 renter-occupied units, and a vacancy rate of 5.6% across all housing types. This lack of ownership opportunities contributes to overcrowding and housing instability for renters who seek more stable housing. Additionally, single-person households, elderly residents, and lower-income families are particularly vulnerable to housing instability due to limited resources and barriers in accessing essential services, such as transportation.

Based on current HUD guidelines and regulations, Lead-Based Paint Hazards (LBPHs) pose significant health risks, particularly to young children, as exposure can lead to developmental issues, learning disabilities, and other severe health complications. The primary risk of LBPHs exists in housing built before 1978, the year the federal government banned residential use of lead-based paint. Housing constructed before this year, especially pre-1950 units, is at the highest risk due to the prevalence of lead-based paint in construction materials. Public Housing Authorities (PHAs) are required to perform regular assessments, control hazards, and ensure that older housing units meet safety standards to protect residents from these dangers.

According to 2018-2022 ACS data, Paterson has 41,840 housing units built before 1980, with 24,451 units constructed before 1950. These older units, at high risk for LBPHs, require regular updates and remediation efforts to mitigate potential health hazards. Along with LBPHs, other environmental contaminants like asbestos and underground storage tanks pose risks due to the age of Paterson's housing stock. The city utilizes HOME funds to assist with housing redevelopment and requires developer partners to remediate or remove any identified contaminants, ensuring safer living conditions.

These challenges underscore Paterson's need for affordable housing solutions, environmental remediation, and expanded support services to foster stable, healthy, and affordable living environments for all residents.

Are any populations/household types more affected than others by these problems?

Low-income households are the most adversely affected by the identified housing problems in Paterson, with low-income small families facing the greatest challenges. These households frequently encounter cost burdens, overcrowding, and housing instability, exacerbating financial strain and limiting access to stable, affordable housing options. Additionally, low-income seniors experience unique difficulties, particularly as they age in place. Many struggle with deferred maintenance issues and have trouble maneuvering stairs, which can lead to safety concerns and further restrict their housing options. These challenges highlight the critical need for housing solutions and supportive services tailored to low-income families and seniors in Paterson.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

HUD defines extremely low-income households as those earning 0-30% of the Area Median Income (AMI) and classifies households spending over 50% of their income on housing as severely cost burdened. According to 2021 CHAS data from the Housing Needs Summary Tables, the most critical issue for extremely low-income households and families with children in Paterson is the lack of affordable housing. In Paterson, approximately 1,030 extremely low-income homeowner households and 8,610 renter households are severely cost burdened, meaning they allocate over half of their income to housing costs. Together, these nearly 9,700 households are at high risk of housing instability and potential homelessness.

The data also shows that Paterson has 4,175 extremely low-income households with children, most of whom are renters. These families face severe housing challenges, underscoring the urgent need for targeted interventions to support and stabilize housing for the city's most vulnerable residents. Addressing these affordability challenges is essential to prevent housing instability and ensure long-term security for low-income families and households in Paterson.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Paterson has identified an at-risk population of approximately 9,640 extremely low-income and severely cost burdened households, defined as those earning less than 30% of the Area Median Income (AMI) and spending over 50% of their income on housing. This operational definition of "at-risk" aligns with HUD's standard for severe cost burden, where households dedicating more than half of their income to housing are considered at significant risk of financial instability, as this limits their ability to cover other essential needs.

The methodology for estimating this population involved calculating the total number of renter and owner households in the <30% AMI category who report a housing cost burden over 50%. This approach revealed that among the 9,640 at-risk households, about 8,610 are renters, and 1,030 are homeowners, comprising small and large related families, elderly residents, and other household types. This estimate

underscores the critical need for targeted interventions to support housing stability and economic security for Paterson's most vulnerable residents.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In Paterson, several housing characteristics are linked to instability and an increased risk of homelessness. The city's high percentage of older housing stock often requires costly repairs and updates to meet safety standards, making properties vulnerable to deferred maintenance or structural issues that can render them uninhabitable. This places low-income tenants at increased risk of displacement if they cannot afford necessary repairs. Additionally, many homes experience poor maintenance or lack essential repairs—such as plumbing, heating, and electrical work—which can lead to health issues and force residents to vacate or face eviction, particularly when they lack resources to address or contest substandard conditions.

The prevalence of rental properties in financial distress is another significant factor. In Paterson's lower-income neighborhoods, properties facing foreclosure or managed by absentee landlords often suffer from neglect and inadequate property management, contributing to instability as tenants may face sudden evictions or declining living conditions. Furthermore, Paterson lacks an adequate supply of larger affordable housing units suitable for families, which often leads to overcrowding or frequent moves as households struggle to find housing that meets their size and affordability needs. Addressing these housing characteristics is crucial to enhancing stability and reducing the risk of homelessness among vulnerable populations in Paterson.

Discussion

The challenges facing Paterson's housing stock are compounded by specific standards set by the City for determining a unit's condition. A housing unit is classified as being in "standard condition" when it is structurally sound, equipped with adequate indoor plumbing (including an operable toilet and bathtub or shower), has safe and functional heating, safe electrical service, and an operable kitchen.

Conversely, a unit is deemed "substandard but suitable for rehabilitation" if it is dilapidated or lacks essential amenities, such as operable indoor plumbing, a usable flush toilet or bathtub/shower exclusively for family use, or electricity. Units are also classified as substandard if they have inadequate or unsafe electrical service, lack a safe and adequate heat source, are missing a kitchen where one is necessary, or have been declared unfit for habitation by local, state, or federal authorities. These definitions reflect the City's approach to evaluating and addressing housing quality challenges in Paterson.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Paterson are more affected by these housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13275	3310	0
White	1110	400	0
Black / African American	3110	1260	0
Asian	435	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	8410	1600	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7475	1820	0
White	435	175	0
Black / African American	2215	560	0
Asian	385	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4380	1055	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3830	4830	0
White	290	460	0
Black / African American	890	1125	0
Asian	135	180	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2455	3010	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1455	3290	0
White	70	255	0
Black / African American	475	765	0
Asian	70	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	2240	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 80.2%. Black / African American households in this income range are considered disproportionately in greater need.

Very Low Income: In this income group, 73.0% of households report a housing problem. Black / African American and Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 47.4%. Black / African American and Pacific Islander households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 22.5% of households report a housing problem. Black / African American households in this income range are considered disproportionately in greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Paterson are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11460	5125	0
White	1015	500	0
Black / African American	2595	1775	0
Asian	375	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	7280	2730	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3570	5720	0
White	225	390	0
Black / African American	1020	1755	0
Asian	250	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2030	3405	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1250	7410	0
White	30	720	0
Black / African American	270	1745	0
Asian	120	200	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	815	4650	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	595	4150	0
White	0	320	0
Black / African American	224	1015	0
Asian	25	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	2735	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 71.7%. Black / African American and Asian households in this income range are considered disproportionately in need.

Very Low Income: In this income group, 38.7% of households report a severe housing problem. Black / African American, American Indian and Alaska Native, Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 12.8%. Pacific Islander households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 6.3% of households report a severe housing problem. American Indian and Alaska Native households in this income range are considered disproportionately in greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cost burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing cost burdens at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Paterson are more affected by these housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23540	10705	13675	1785
White	2405	735	1145	260
Black / African American	6705	2890	3395	650
Asian	695	340	575	20
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	15
Hispanic	13505	6650	8395	765

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2017-2021 CHAS

Discussion:

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 16.5%. No racial or ethnic households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 13.3%. Black / African American and Pacific Islander households are disproportionately impacted by severe cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

- Extremely Low Income: Black / African American households
- Very Low Income: Black / African American and Pacific Islander households
- Low Income: Black / African American and Pacific Islander households
- Moderate Income: Black / African American and Pacific Islander households

Severe Housing Problems

- Extremely Low Income: Black / African American and Asian households
- Very Low Income: Black / African American, American Indian, Alaska Native, and Pacific Islander households
- Low Income: Pacific Islander households
- Moderate Income: American Indian and Alaska Native households

Housing Cost Burden

- Cost Burden: No racial or ethnic groups
- Severe Cost Burden: Black / African American and Pacific Islander households

If they have needs not identified above, what are those needs?

The most pressing needs in Paterson include the development of new or renovated affordable housing for both homeownership and rental purposes, alongside expanded economic opportunities such as job training and job placement. Further analysis exploring the intersections of race and ethnicity, income, and housing issues is provided in Section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by the public housing authorities. Paterson is primarily served by the Paterson Housing Authority (PHA).

PHA Overview

The PHA’s Mission is to provide housing opportunities to Paterson residents eligible for Section 8 Housing Choice Vouchers and Public Housing that is decent, safe and affordable. PHA will also promote home ownership through the use of Section 8 Housing Vouchers. We will work with other entities in the creation of mixed income finance developments to provide new or rehabilitated housing. Our goal is to empower residents, in concert with HUD’s program and initiatives and preserve and expand the supply of good quality housing units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	16	0	1,039	1,950	0	1,947	3	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	1	0	658	318	0	317	1	0
# of Disabled Families	11	0	141	395	0	394	1	0
# of Families requesting accessibility features	16	0	1,039	1,950	0	1,947	3	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	7	0	530	676	0	673	3	0	0
Black/African American	9	0	508	1,266	0	1,266	0	0	0
Asian	0	0	1	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	5	0	5	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project - based	Tenant - based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	6	0	472	501	0	501	0	0	0
Not Hispanic	10	0	567	1,449	0	1,446	3	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Public housing tenants and applicants on the waiting list for accessible units in Paterson face significant challenges in securing housing that meets their physical, sensory, or cognitive needs. Households that include a member with a disability account for 7.8% of public housing tenants and 14.8% of voucher holders. These individuals often require units equipped with features such as wheelchair ramps, widened doorways, roll-in showers, grab bars, and lower countertops to accommodate mobility limitations. For tenants with sensory disabilities, visual or auditory signaling devices, such as strobe light alarms or amplified doorbells, are critical. Additionally, households with cognitive disabilities may need simplified layouts, secure entry systems, and adaptive technology to enhance safety and ease of navigation.

Elderly individuals, who make up 35.8% of public housing residents and 11.9% of voucher holders, frequently require modifications to ensure safety, including non-slip flooring, stairless entryways, and emergency alert systems. Meanwhile, households requesting specific accessibility features constitute 56.5% of public housing residents and 73.2% of voucher holders, underscoring the high demand for housing that meets Section 504 accessibility standards.

The current supply of accessible units is insufficient to meet the growing demand, creating significant barriers for individuals waiting for housing that supports their unique needs. Expanding the availability of such units in Paterson is essential for compliance with Section 504 and ensuring equitable access to housing for all individuals, particularly those with disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of public housing residents and Housing Choice Voucher holders in Paterson include access to safe, affordable housing that accommodates their specific physical, sensory, or cognitive requirements. Many residents need units with accessibility features such as non-slip flooring, stairless entryways, grab bars, and emergency alert systems to maintain safety and independence. For households with sensory impairments, specialized signaling devices or tactile signage are urgent necessities. Elderly individuals often require housing close to healthcare and supportive services, while residents with disabilities may need proximity to public transportation and community resources. Beyond physical modifications, access to supportive services such as case management, mental health care, and employment assistance is vital to ensuring long-term stability and compliance with Section 504 regulations.

How do these needs compare to the housing needs of the population at large

The housing needs of public housing tenants and Housing Choice Voucher holders, particularly those with disabilities, elderly individuals, and households requiring accessibility features, differ significantly from those of the general population in Paterson. While the broader population prioritizes affordability, proximity to amenities, and neighborhood quality, individuals in public housing or voucher programs often face additional barriers requiring specialized interventions.

For example, elderly residents, who represent a significant portion of public housing and voucher holders, often need housing with features that enhance safety and mobility, such as stairless entryways, non-slip flooring, grab bars, and emergency alert systems. These needs are heightened compared to the general population due to aging-related challenges, fixed incomes, and higher prevalence of disabilities among

seniors. Additionally, approximately 42.4% of seniors in public housing or voucher programs live with a disability, further emphasizing the importance of accessible housing for this demographic.

Families and individuals with disabilities in public housing or voucher programs require tailored modifications to their living environments. Features like wheelchair ramps, widened doorways, roll-in showers, and auditory or visual signaling devices are crucial for ensuring independence and safety. While members of the general population, including those in affordable housing, may also need accessibility features, public housing tenants and voucher recipients are typically unable to afford the cost of obtaining or retrofitting such features in market-rate housing. This highlights the critical role of subsidized housing programs in bridging the gap for low-income households with accessibility needs.

From a financial perspective, households in public housing or using vouchers are more likely to experience extreme cost burdens. These individuals often rely on subsidized housing to afford stable living environments. In contrast, while affordability is also a concern for the general population, especially as housing costs rise in Paterson, it does not typically include the added complexity of simultaneously addressing accessibility and supportive service needs.

The unique requirements of public housing and voucher households underscore the importance of addressing gaps in accessibility, affordability, and supportive services. Comparatively, the broader population faces fewer specialized needs related to income constraints and dependence on subsidized housing. Meeting the distinct needs of public housing tenants and voucher holders not only ensures compliance with Section 504 but also promotes equity, independence, and stability for the most vulnerable residents of Paterson.

Discussion

Addressing the housing needs of public housing residents and voucher holders in Paterson, particularly those with disabilities, requires a multifaceted approach aligned with Section 504 requirements. This includes increasing the supply of accessible units equipped with essential modifications, enhancing supportive services, and ensuring that housing environments promote safety, independence, and inclusion. The high demand for accessible units highlights gaps in the existing inventory and underscores the need for targeted investments in accessible housing. Comparing these needs to the general population underscores the distinct challenges faced by individuals with disabilities, emphasizing the importance of specialized housing solutions. By prioritizing these needs, Paterson's housing programs can ensure equitable access, improve quality of life, and foster compliance with federal accessibility mandates.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a multifaceted and complex issue that communities across the United States must confront. One of the primary challenges in addressing homelessness is that its causes are diverse and often interconnected. The circumstances leading to an individual's homelessness are typically not the result of a single factor but rather the intersection of various economic, health, and social conditions.

From an economic perspective, homelessness can be driven by factors such as unemployment, poverty, and the lack of affordable housing options. From a health perspective, many individuals experiencing homelessness also contend with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of these health issues. A third perspective views homelessness through a social lens, where factors such as adverse childhood experiences (ACE), domestic violence, educational attainment, and racial disparities play significant roles.

In reality, these economic, health, and social factors are often interrelated, making homelessness a complex issue that demands a comprehensive, community-based response involving multiple sectors and stakeholders.

The Stewart B. McKinney Homeless Assistance Act defines a "homeless" or "homeless individual" as a person who lacks a fixed, regular, and adequate nighttime residence. This includes individuals whose primary nighttime residence is one of the following:

- A supervised publicly or privately-operated shelter providing temporary living accommodations, including welfare hotels, congregate shelters, and transitional housing for individuals with mental illnesses;
- An institution offering temporary residence for individuals intended to be institutionalized; or
- A public or private location not ordinarily designed or used as regular sleeping accommodations for human beings.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	132	2	310	227	263	144
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	203	74	722	279	172	575
Chronically Homeless Individuals	56	21	45	31	23	438
Chronically Homeless Families	0	0	3	1	1	469
Veterans	10	7	10	5	1	508
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	4	0	7	5	4	622

Table 27 - Homeless Needs Assessment

Data Source
Comments:

2024 HUD Point in Time Count data for the City of Paterson and County HMIS data estimates provided by the Passaic County Interagency Council on Homeless Continuum of Care

Indicate if the homeless population is Rural: Has Not Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless Individuals and Families: There are 56 chronically homeless individuals in shelters and 21 that are unsheltered. Chronically homeless individuals are often associated with mental health issues, which can exacerbate housing instability. Each year it is estimated that 31 individuals and one family become homeless in Paterson, while an estimated 23 individuals and one family exit homelessness each year.

Families with Children: The majority of homeless families with children are sheltered. There are currently 132 individuals in homeless families consisting of adults and at least one child that are sheltered and another 2 individuals who are unsheltered. Each year it is estimated that 227 individuals within families with at least one child become homeless in Paterson, while an estimated 263 individuals exit homelessness each year. Providing stable housing for these families is crucial, as it supports consistent schooling and better access to healthcare for the children.

Veterans and their Families: There are 11 homeless veterans in shelters in Paterson. Veterans are more likely to have disabilities than the general population, making them in need of permanent housing solutions. Each year it is estimated that 5 veterans become homeless in Paterson, while an estimated one veteran exit homelessness each year.

Unaccompanied Youth: Unaccompanied youth, typically under 24, often lack parental or guardian care due to family rejection, aging out of foster care, or abusive environments, leaving them vulnerable to exploitation, mental health issues, and barriers to education and employment. Based on the 2024 Point in Time count, there are no unaccompanied youth currently homeless in the city of Paterson.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	73	27
Black or African American	162	26
Asian	4	0
American Indian or Alaska Native	10	0
Pacific Islander	16	7
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	92	21
Not Hispanic	81	43

2024 HUD Point in Time Count data for the City of Paterson provided by the Passaic County Interagency Council on Homeless Continuum of Care

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2024 Point In Time (PIT) identified 134 persons in households with adults and children experiencing homelessness in the City of Paterson, with 132 people reported as sheltered and 2 as unsheltered. There were 17 total veterans reported as experiencing homelessness in the City of Paterson, with 10 veterans reported as sheltered and 7 as unsheltered. Please note that the data provided does not describe if these veterans are in families with children.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2024 Point In Time (PIT) count identified 411 individuals experiencing homelessness in the City of Paterson. Of these, 24% (100 persons) identified as White, and 46% (188 persons) as African American, 1% (4 persons) identified as Asian, 2% (10 persons) identified as American Indian or Alaska Native, and 6% (23 persons) identified as Pacific Islander. Eighty-six (21%) of the people counted did not provide their race. Of the persons counted, 30% (124 persons) identified as not Hispanic, 28% (113 persons) identified as Hispanic, and 42% (174 persons) did not provide their ethnicity.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Point In Time (PIT) count identified 76 persons experiencing unsheltered homelessness and 335 persons that were sheltered within the City of Paterson on the night of the count. Most of the residents sheltered were Black or African American. The most common source of shelter was emergency shelters.

Discussion:

Many of Paterson's extremely low-income households are either cost-burdened or living in substandard housing, conditions that place them at risk of homelessness. These households require support in accessing higher-wage employment opportunities and more affordable housing options. To address these challenges, the City is funding organizations that develop safe, affordable housing and those offering homeless prevention and rapid rehousing services.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs assessment includes the elderly, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness. Common special needs populations identified in the city’s consolidated plan public/stakeholders’ forums included ex-offenders, and persons in need of non-traditional childcare (nights, evening, weekends).

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	0

Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,395
Area Prevalence (PLWH per population)	236.7
Number of new HIV cases reported last year	111

Table 29 – HOPWA Data

Data Source Comments: 2020 NJ HIV Surveillance Epidemiologic Snapshot: Area Prevalence is expressed per 100,000 population and based on the population of Bergen and Passaic County using 2020 ACS data

HIV Housing Need (HOPWA Grantees Only) Table 30 – HIV Housing Need

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	93
Short-term Rent, Mortgage, and Utility	35
Facility Based Housing (Permanent, short-term or transitional)	28

Data Source: 2024 CAPER

Source Comment: Data from 2024 CAPER. Current unmet needs are likely higher as HOPWA Sponsor Goals from previous year were unmet.

Describe the characteristics of special needs populations in your community:

Elderly Population

Paterson's elderly population is large and economically vulnerable, with a significant portion experiencing housing cost burdens. Out of the city's 10,420 households, 3,260 contain at least one person aged 62 or older. Among these, 1,705 elderly renters and 430 elderly homeowners are severely cost burdened, spending over 50% of their income on housing. Additionally, 1,275 elderly renters and 234 elderly homeowners are cost burdened, spending between 30% and 50% of their income on housing. Many elderly residents live on fixed incomes and face physical limitations, making affordable, accessible housing essential for maintaining their independence and quality of life.

HIV/AIDS Population

According to the 2020 NJ HIV Surveillance Epidemiologic Snapshot, the prevalence of HIV/AIDS in Paterson's area, which includes Bergen and Passaic counties, is 236.7 per 100,000 people, with 3,395 individuals living with HIV/AIDS out of a population of 1,434,038. Individuals with HIV/AIDS in Paterson face unique health and housing challenges, often requiring both stable housing and access to specialized medical care. Housing instability is common among this population, frequently stemming from health-related job loss or experiences of discrimination, which can make securing affordable, accessible housing difficult.

Stable housing that offers proximity to healthcare facilities, particularly supportive housing with on-site or nearby health services, is essential for improving both stability and health outcomes for this group. Access to integrated services that address medical and mental health needs related to managing HIV/AIDS can significantly benefit individuals by reducing the stress of navigating multiple services, thereby enhancing their overall quality of life and health.

Population with Alcohol and Drug Addiction

Substance use disorders are a significant concern in Paterson, with 2023 data showing that heroin and alcohol are the most commonly reported substances in treatment admissions. Alcohol use constitutes about 33% of admissions, while heroin accounts for 36%. This population often faces additional socioeconomic challenges, such as unemployment or housing instability, which can hinder recovery efforts. Many individuals require integrated services that address both mental health and substance use issues, as well as access to stable housing and employment support to aid in long-term recovery.

Disabled Population

In Paterson, 12,756 residents (8.1% of the population) report having a disability, with prevalence increasing notably among older residents—66.3% of those aged 65 and older experience some form of disability. Ambulatory difficulties are the most common, affecting about 7,200 residents who need ADA-compliant modifications, such as ramps, ground-level units, and wider doorways. Cognitive disabilities, which impact memory, concentration, and decision-making, are the second most common, necessitating structured, accessible environments and in-home support services. The needs of the disabled population highlight the importance of accessible, affordable housing designed to support safe, independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly Population

The elderly population in Paterson has a critical need for affordable, accessible housing and supportive services that enable aging in place. With high rates of cost burden—1,705 elderly renters and 430 elderly homeowners severely cost burdened—affordable housing options that cater to fixed incomes are essential. Supportive services such as in-home healthcare, transportation assistance, and accessibility modifications (like stair-free access and bathroom safety features) can greatly enhance independence and safety for this group. Programs that provide financial assistance for housing costs or help with home modifications are crucial to reducing housing instability and maintaining quality of life.

HIV/AIDS Population

Individuals with HIV/AIDS in Paterson require stable, affordable housing that includes access to healthcare and supportive services. Housing with on-site or nearby medical support can significantly improve health outcomes for this population, who often face barriers to consistent healthcare due to housing instability. Supportive services should include case management, mental health counseling, and substance abuse support to address co-occurring health issues. Additionally, housing that offers privacy and reduces stigma around HIV/AIDS can foster a stable environment, enabling individuals to focus on health and wellness.

Population with Alcohol and Drug Addiction

For individuals struggling with alcohol and drug addiction in Paterson, stable housing is a key component of successful recovery. This population benefits from affordable housing that includes or is linked to integrated support services, such as substance abuse counseling, mental health services, and employment assistance. Residential treatment facilities or supportive housing environments that offer structured programs can be highly effective in aiding recovery. Additionally, housing programs that provide case management and connect residents to job training and placement services help build stability and reduce the risk of relapse.

Disabled Population

Paterson's disabled population requires housing that meets ADA standards and supports independent living. With ambulatory difficulties affecting around 7,200 residents, accessible units with features such as ramps, widened doorways, and stair-free access are essential. For those with cognitive disabilities, housing that offers easy-to-navigate layouts and access to in-home support services is critical for safety and well-being. Supportive services such as personal care assistance, case management, and mental health support are also vital. Ensuring affordable, accessible housing with tailored support services can enable disabled residents to live more independently and with improved quality of life.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of December 31, 2022, according to the New Jersey Department of Health's HIV/AIDS Report, New Jersey reported 37,693 individuals living with HIV/AIDS, with minority populations comprising 80% of cases statewide. Within New Jersey, Passaic County accounted for 2,665 cases, or approximately 7% of the state's total, underscoring a significant public health impact in the county. The demographic breakdown in Passaic County shows that 66% of individuals with HIV/AIDS are male, while 34% are female. Racial and ethnic data reveal that Black or African American individuals (Non-Hispanic) represent the largest group affected in the county at 50%, followed by Hispanic individuals of all races at 38%, White (Non-Hispanic) individuals at 12%, and Asian/Pacific Islanders at 1%.

Transmission patterns within Passaic County largely align with state trends, with heterosexual contact accounting for 50% of cases, followed by injection drug use at 25%, and male-to-male sexual contact at 20%. The persistent rates of HIV/AIDS, particularly within minority communities, underscore the importance of targeted interventions and accessible support services to address the specific needs of these populations. The New Jersey Department of Health's report emphasizes the ongoing need for strategic public health efforts in both Passaic County and across the state to manage and reduce the impact of HIV/AIDS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

While specific local statistics for individuals with HIV/AIDS in Paterson may not be readily available, national guidelines from HUD emphasize the importance of targeted assistance for this population. If Paterson were to establish a preference in its HOME Tenant-Based Rental Assistance (TBRA) program for individuals with specific disabilities—such as HIV/AIDS or chronic mental illness—it would be essential to address their unique housing and supportive service needs. Currently, there are 3 homeless individuals with HIV in shelters and 3 unsheltered, underscoring the immediate need for tailored support.

Individuals with HIV/AIDS or severe mental illness are particularly susceptible to homelessness due to limited income and specialized health needs. To adequately support these populations, essential services should include stable, accessible housing with reasonable accommodations, consistent access to healthcare, and case management services. HUD guidelines support prioritizing TBRA funding for such vulnerable groups, especially when identified in planning documents as having unmet needs.

To address these needs effectively, Paterson could collaborate with regional organizations like the New Jersey Department of Health and the Division of Mental Health and Addiction Services (DMHAS) to monitor and respond to service gaps for individuals with HIV/AIDS and chronic mental illness. Such partnerships could enhance resource coordination and improve outcomes for these vulnerable residents.

Discussion:

The Department is dedicated to collaborating with local nonprofit public service providers, City agencies, and departments to address the needs of special needs households in Paterson. Additionally, HOPWA (Housing Opportunities for Persons With Aids) is used to support individuals living with HIV/AIDS in both Passaic and Bergen Counties. This approach ensures that comprehensive assistance is available to meet the housing and supportive service needs of vulnerable populations across the region.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Paterson has a growing need for public facilities that support the city’s infrastructure, sustainability, recreational spaces, and community development. As outlined by the Passaic County Department of Planning & Economic Development, addressing these needs is essential for enhancing the quality of life for residents, promoting economic growth, and creating a more sustainable and accessible urban environment.

- **Transportation Infrastructure:** The Paterson-Newark Transit Market Study emphasizes the importance of improving transit services between Paterson and Newark. This initiative would reduce traffic congestion while enhancing access to employment, educational, and healthcare resources across the region (Passaic County Department of Planning & Economic Development).
- **Sustainability Initiatives:** County sustainability planning focuses on energy-efficient public buildings and green infrastructure, aiming to foster a sustainable urban environment. These efforts integrate environmentally friendly practices within public facilities, promoting long-term environmental health for Paterson (Passaic County Department of Planning & Economic Development).
- **Recreational Spaces:** According to the Great Falls Circulation Study, Paterson needs enhanced access to recreational areas and public open spaces. Improved recreational facilities would meet the needs of residents, support heritage tourism, and balance regional traffic, providing quality outdoor spaces for leisure and community activities (Passaic County Department of Planning & Economic Development).
- **Community Development:** Paterson’s Community Development Block Grant Program addresses vital community needs by supporting public infrastructure improvements, housing rehabilitation, and public services. These initiatives play a critical role in enhancing residents' quality of life and fostering sustainable growth in the city (Passaic County Department of Planning & Economic Development).

Meeting Paterson’s need for these public facilities is essential to the city’s ongoing development. Improved infrastructure, sustainable practices, recreational spaces, and community support contribute to a thriving urban environment that benefits residents and positions Paterson for long-term success.

How were these needs determined?

The needs for public facilities in Paterson were determined through comprehensive studies and planning initiatives conducted by the Passaic County Department of Planning & Economic Development. These assessments, including the Paterson-Newark Transit Market Study and the Great Falls Circulation Study, analyzed current infrastructure demands, traffic patterns, and community feedback to identify areas of critical improvement. Additionally, sustainability and community development efforts were guided by county-wide priorities to promote energy efficiency, accessible public spaces, and enhanced quality of life. The Community Development Block Grant Program also provided insights into local needs by highlighting public infrastructure, housing, and service gaps, all of which informed targeted strategies for meeting Paterson’s public facility requirements.

Describe the jurisdiction’s need for Public Improvements:

According to the Passaic County Department of Planning & Economic Development, Paterson, New Jersey, has identified several critical public improvement needs aimed at enhancing infrastructure, safety, and quality of life for its residents. These needs have been determined through comprehensive assessments and community feedback, which highlight the following priority areas:

- **Transportation Infrastructure:** The Paterson-Newark Transit Market Study emphasizes the necessity of improving transit services between Paterson and Newark. Enhancing this infrastructure is intended to reduce traffic congestion and improve access to employment, education, and healthcare resources across the region.
- **Sustainability Initiatives:** County sustainability planning focuses on developing energy-efficient public buildings and promoting green infrastructure. These initiatives are designed to foster a sustainable urban environment by incorporating environmentally friendly practices within public facilities.
- **Recreational Spaces:** The Great Falls Circulation Study highlights the need for improved access to recreational areas and public open spaces to balance local resident needs, heritage tourism, and regional traffic. Enhanced recreational facilities would provide Paterson residents with quality outdoor spaces for leisure and community activities.
- **Community Development:** Through the Community Development Block Grant Program, Paterson addresses key community needs, such as public infrastructure improvements, housing rehabilitation, and expanded public services. These improvements are crucial for enhancing overall quality of life and supporting sustainable growth within the city.

Addressing these public improvement needs is essential for Paterson’s ongoing development, fostering a safer, more efficient, and vibrant community for all residents.

How were these needs determined?

These public improvement needs in Paterson were identified through studies and assessments conducted by the Passaic County Department of Planning & Economic Development. Key initiatives like the Paterson-Newark Transit Market Study and the Great Falls Circulation Study analyzed transportation patterns, infrastructure quality, and recreational accessibility to pinpoint areas needing enhancement. Additionally, sustainability efforts and the Community Development Block Grant Program highlighted gaps in energy efficiency, housing, and public services. Community feedback and data analysis further supported these findings, ensuring that identified needs reflect both local priorities and broader goals for sustainable urban development.

Describe the jurisdiction’s need for Public Services:

Based on information from local agencies and assessments, Paterson, New Jersey, has identified several essential public service needs to enhance residents' quality of life and well-being:

- **Health Services:** The City of Paterson Division of Health highlights the importance of accessible healthcare services, including preventive care, mental health support, and substance abuse treatment. Expanding these services aims to improve overall community health outcomes and address disparities in healthcare access.

- **Educational Support:** According to the Paterson Public Schools' Department of Special Education, there is a need for programs supporting students with special needs, ensuring they have access to quality education and resources for academic success.
- **Housing Assistance:** The Passaic County Needs Assessment Report indicates a significant demand for affordable and supportive housing, particularly for vulnerable populations such as seniors, individuals with disabilities, and low-income families. Increasing housing assistance is crucial for preventing homelessness and promoting stable living conditions.
- **Community Development:** Paterson's Community Development initiatives focus on improving public infrastructure, enhancing public safety, and providing economic opportunities through job training and placement programs. These initiatives aim to foster a vibrant and sustainable community.

Addressing these public service needs is critical for Paterson's development, ensuring a healthier, more educated, and economically stable community for all residents.

How were these needs determined?

Paterson's public service needs were identified through assessments by local agencies, community feedback, and studies highlighting service gaps. The City's Division of Health prioritized healthcare access and mental health support, while the Paterson Public Schools Department of Special Education emphasized the need for resources for students with special needs. The Passaic County Needs Assessment Report revealed critical housing shortages for vulnerable populations, and evaluations of public infrastructure and economic opportunities informed community development priorities. Together, these assessments provide a targeted approach to address Paterson's most urgent public service needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Paterson, NJ, has a rich post-Revolution history as a pivotal industrial center that helped establish the U.S. manufacturing sector. However, like many East Coast cities, Paterson's economy suffered significantly with the decline of manufacturing, leading to longstanding economic challenges. The city's housing stock is diverse, featuring everything from small worker homes to larger single-family residences and former mansions of industrial leaders, as well as multi-family apartment buildings dispersed throughout the area.

Paterson's aging housing stock requires considerable repair, and many low-income families lack the financial resources to address costly maintenance, which often escalates to the point where repair costs surpass property values. Recently, Paterson has also become a destination for immigrant families, enriching the cultural and economic fabric of the community. Programs are needed to bridge connections between new and long-standing residents, especially those facing language barriers, to strengthen community cohesion.

This section assesses Paterson's housing market and supply, focusing on structural types, property age, pricing, and ownership trends to analyze housing affordability, availability, and condition. Alongside traditional housing, the review considers resources like homeless shelters, special needs housing, and other supports for vulnerable populations. The broader housing environment also includes community development resources, public services, and infrastructure, mapped through GIS to illustrate spatial trends and disparities across neighborhoods. This comprehensive analysis identifies strategies to address Paterson's housing challenges and expand resource access for all residents.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines Paterson’s housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the city’s housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,862	16.8%
1-unit, attached structure	1,853	3.5%
2-4 units	28,469	54.1%
5-19 units	6,392	12.1%
20 or more units	6,961	13.2%
Mobile Home, boat, RV, van, etc.	104	0.2%
Total	52,641	100%

Table 31 – Residential Properties by Unit Number

Data Source: 2018-2022 ACS

Residential Properties by Number of Units

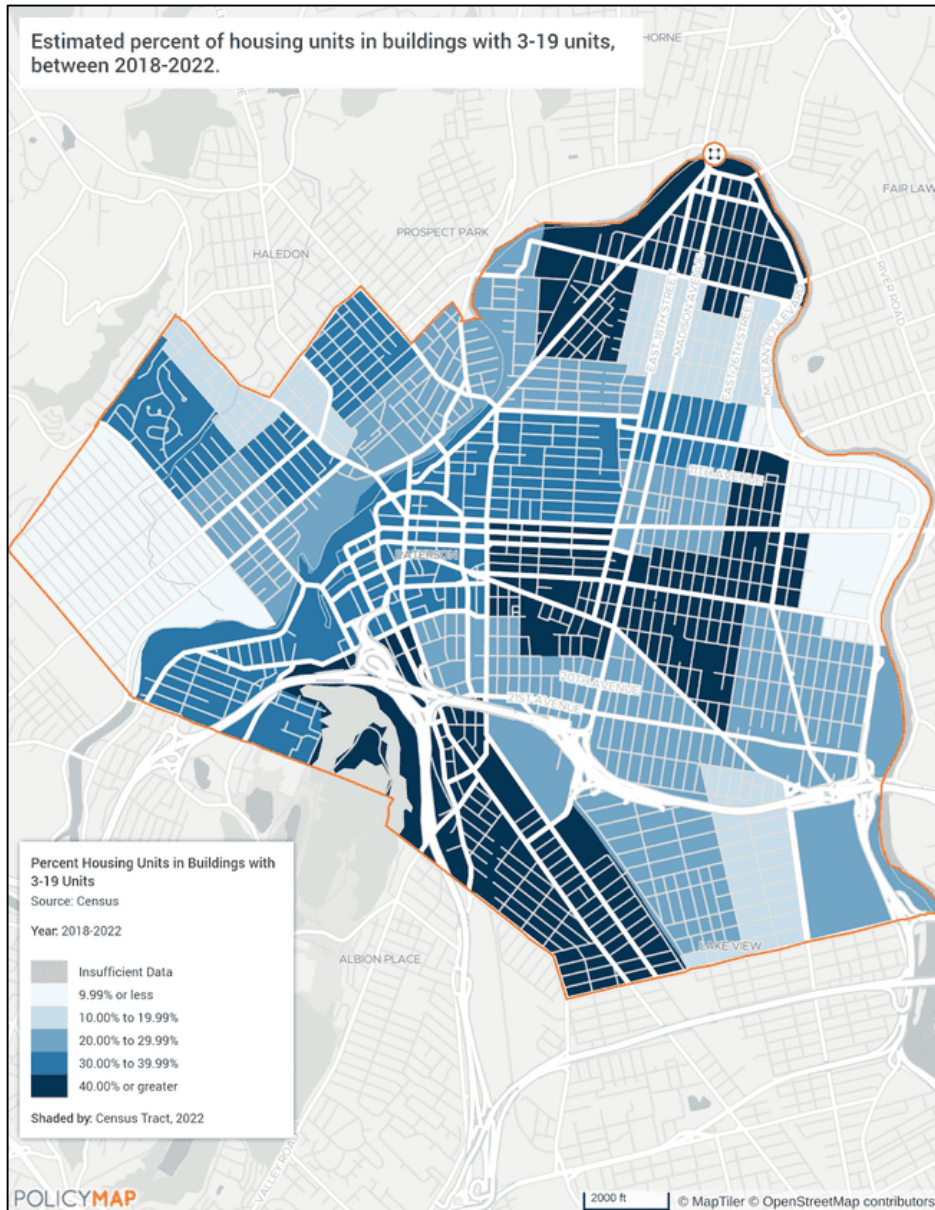
The table above provides a breakdown of Paterson’s housing stock by structure type and number of units per structure. Traditional single-family detached homes are the most common, comprising 16.8% of all housing units. Multifamily housing, defined by HUD as buildings with more than four units, accounts for approximately 28.2% of the city's housing stock, reflecting a diverse range of housing options to meet the city's varied needs.

Multifamily units are further categorized by size: small multifamily buildings contain 3-19 units, medium multifamily buildings have 20-49 units, and large multifamily buildings consist of 50 or more units. Large multifamily developments are typically located in urban areas, offering concentrated housing solutions in densely populated settings. This variety of housing types supports the city's ability to accommodate different household sizes and preferences.

Property Type

Small Multifamily Developments

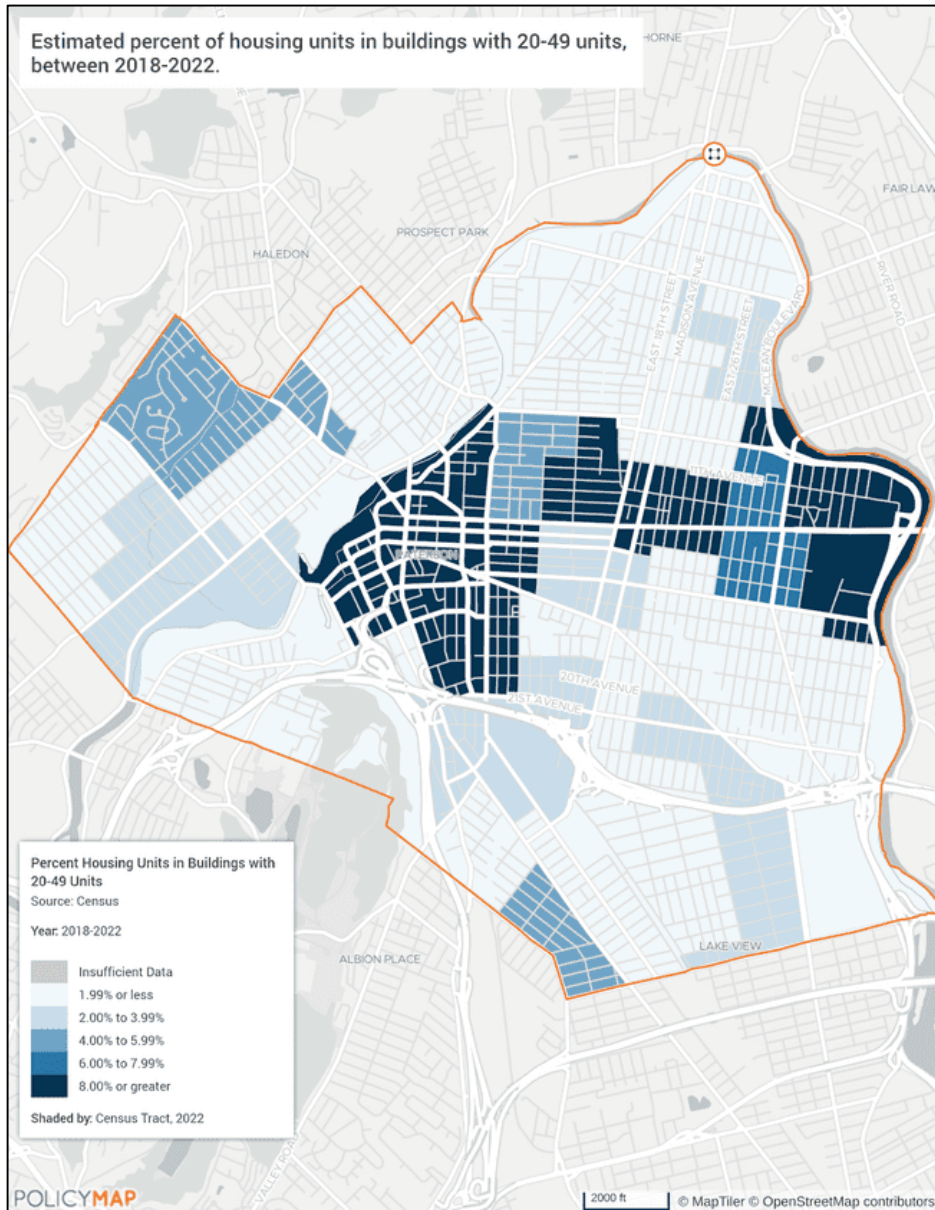
In Paterson, the majority of small multifamily developments are widely distributed across the city, with most census tracts showing over 20% of housing structures in this category. Several tracts have over 40% of structures comprising buildings with 3 to 19 units.



Buildings with 3-19 Units

Medium Multifamily Developments

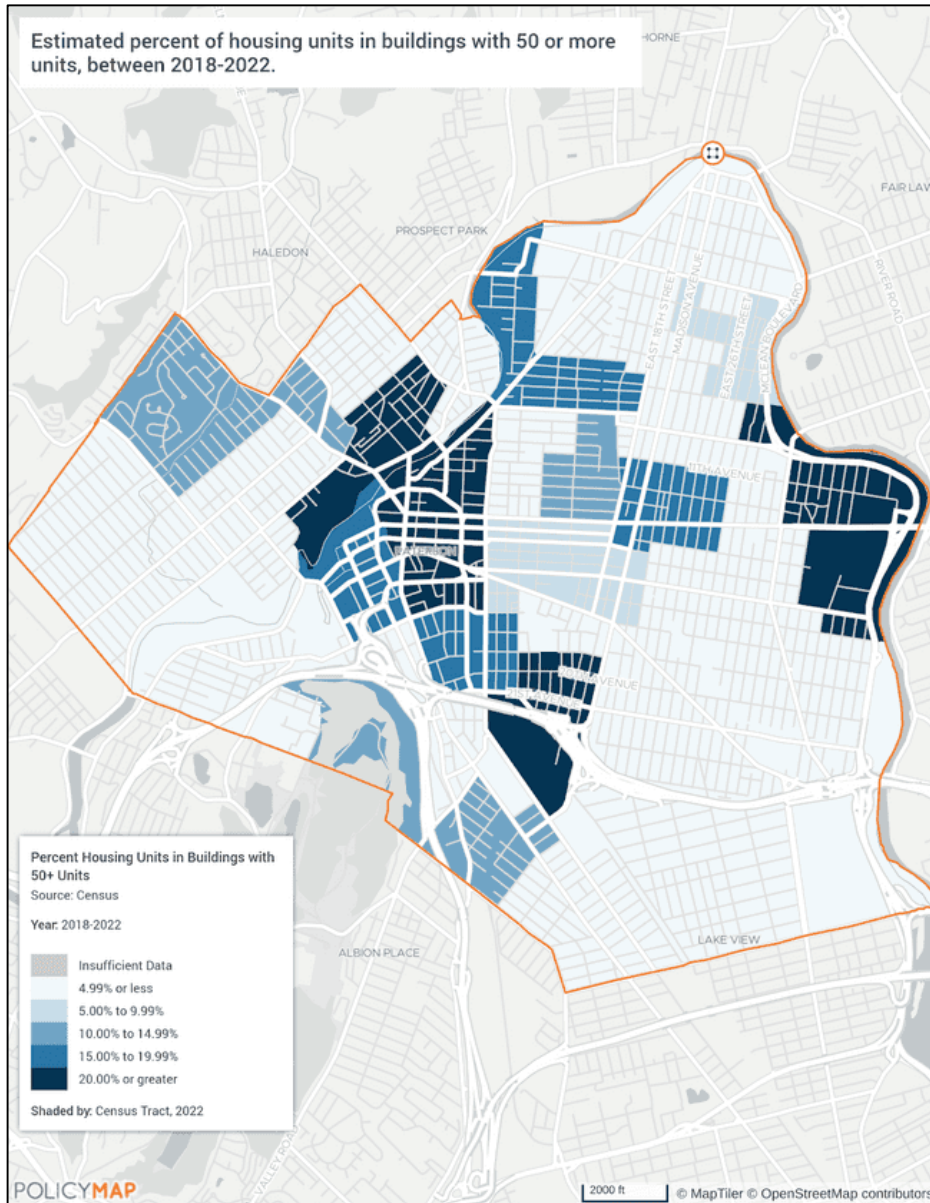
Paterson has a low prevalence of medium multifamily housing, primarily concentrated in the central area, with additional clusters in the western, eastern, and southern parts of the city. These areas have approximately 4% of medium multifamily housing, with some tracts reaching over 6%.



Buildings with 20-49 Units

Large Multifamily Developments

In Paterson, most large multifamily developments are concentrated in the central and northern parts of the city, with additional clusters in the western region. In several areas, over 20% of housing structures consist of buildings with 50 or more units.



Buildings with 50+ Units

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	26	0.2%	3,055	8.3%
1 bedroom	663	5.1%	8,027	21.9%
2 bedrooms	3,982	30.5%	14,810	40.4%
3 or more bedrooms	8,393	64.2%	10,722	29.3%
Total	13,064	100%	36,614	100%

Table 32 – Unit Size by Tenure

Data Source: 2018-2022 ACS

Unit Size by Tenure

In Paterson, unit size shows significant variation between owner-occupied and rental properties. Approximately 64.2% of homeowner units have three or more bedrooms, contrasting with just 29.3% of rental units. Conversely, only 5.3% of homeowner units are one-bedroom or smaller, while this size category represents 30.2% of rental units.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In Paterson, New Jersey, various federal, state, and local programs support affordable housing for low-income families and individuals. According to the Housing Authority of the City of Paterson and related affordable housing resources, these programs include:

- **Public Housing:** The Paterson Housing Authority administers 138 public housing units, which provide affordable rental options for eligible low-income families, seniors, and individuals with disabilities.
- **Section 8 Housing Choice Voucher Program:** Currently, Paterson supports 1,717 Section 8 apartments, offering rental assistance that enables low-income families to secure housing in the private market.
- **Low-Income Housing Tax Credit (LIHTC) Properties:** Paterson is home to 45 LIHTC properties, designed to offer affordable rental units for households earning below 80% of the Area Median Income (AMI), a standard income eligibility criterion across these programs.
- **HOME (5-year Goals):** Paterson has established the following 5-year goals using HOME funding.
 - The City will provide affordable housing opportunities using HOME funds to support rental housing development by constructing 25 affordable rental housing units for

low/mod income households earning below 60% of the area median income, and homeownership opportunities for first-time homebuyers by providing direct financial assistance to 20 low/mod income households earning below 80% of the area median income.

- The City will fund Community Housing Development Organizations (CHDO) to develop affordable housing by adding 10 affordable housing units for low/mod income homeowners earning below 80% of the area median income.
- **CDBG (5-year Goals):** Paterson has established the following 5-year goals using CDBG funding.
 - The City will provide CDBG funding for housing rehab activities that will provide approximately 75 low/mod income households earning below 80% of the area median income with housing rehabilitation.

These housing programs target a diverse population, including families, seniors, and individuals with disabilities, ensuring access to safe and affordable housing for vulnerable groups within the community.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

By the end of 2025, Paterson faces a reduction in its affordable housing inventory with the expiration of contracts on six properties, plus one property with a contract that recently expired. The impacted properties include:

- Aspen Hamilton Apartment – 68 units
- Jay Sullivan Court – 12 units
- Paterson Consumer Home (expired) – 3 units
- Straight and Narrow Apartments – 23 units
- Harborside Apartments – 8 units
- Harborside II Independent Living – 4 units
- Rising Dove Senior Apartments – 49 units

These expirations could result in the loss of 167 affordable housing units unless the contracts are renewed or alternative affordable housing solutions are implemented.

Does the availability of housing units meet the needs of the population?

As outlined in NA-10, Paterson faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

Describe the need for specific types of housing:

Paterson faces a pressing need for affordable housing, particularly small units, to accommodate its diverse population, including both renter and homeowner households, small households, and the elderly. Currently, only 23.9% of housing units in Paterson have one bedroom or fewer, limiting options for groups

like first-time homeowners, retirees looking to downsize, and small households. This shortage places upward pressure on prices, making housing less accessible for these groups. Many small and elderly households in Paterson are already cost-burdened, highlighting the need for affordable, smaller units as noted in NA-10.

Expanding the availability of affordable small housing units would better meet the needs of Paterson's residents, especially those who are cost-burdened or living in overcrowded conditions, supporting the city's goals for inclusive housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

In this section, the cost of housing for both homeowners and renters in the City of Paterson is described and analyzed. A review is made of the current home values and rents, as well as how those amounts have changed since 2012. Housing affordability and cost burden are major issues facing the residents of Paterson. Whenever possible additional data sources are used to provide supporting evidence of trends and conclusions.

Cost of Housing

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$302,400	\$314,100	3.9%
Median Contract Rent	\$906	\$1,223	35.0%

Table 33 – Cost of Housing

Data Source: 2008-2012 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,454	9.7%
\$500-999	3,999	11.2%
\$1,000-1,499	13,894	38.8%
\$1,500-1,999	11,281	31.5%
\$2,000 or more	3,143	8.8%
Total	35,771	100%

Table 34 - Rent Paid

Data Source: 2018-2022 ACS

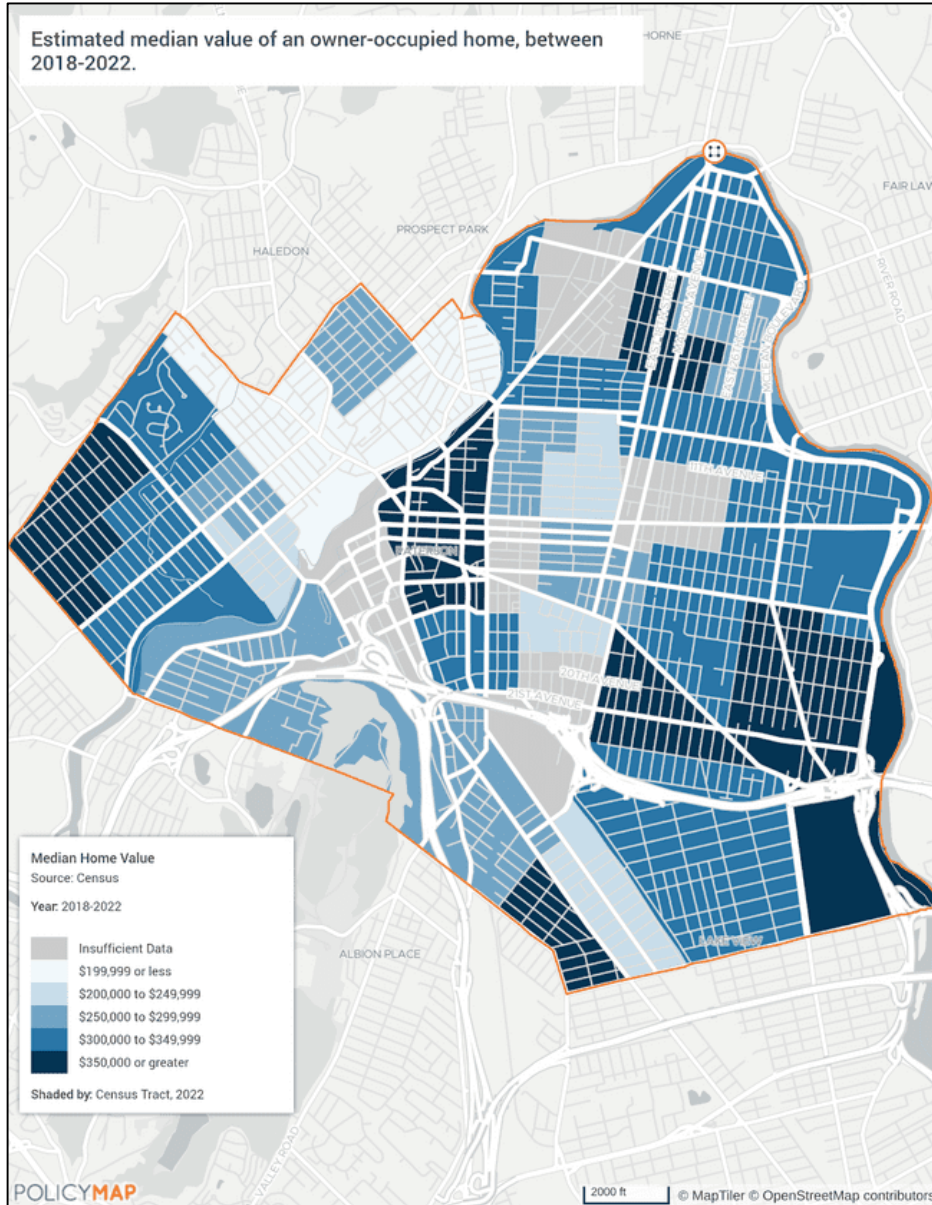
Housing Costs

Housing costs in Paterson have risen sharply, with home prices increasing by 3.9% and rents by 35% since the 2008-2012 ACS. As shown in the table above, 40.3% of renters now pay over \$1,500 per month, forming a significant portion of the renter population in the city. Later in this section, rental rates are assessed as a percentage of household income to analyze housing affordability and evaluate the effects of these rising costs on Paterson residents.

These trends indicate mounting affordability challenges, especially for renters, as housing costs outpace wage growth. This underscores the need for expanded affordable housing options to address growing demand.

Median Home Values

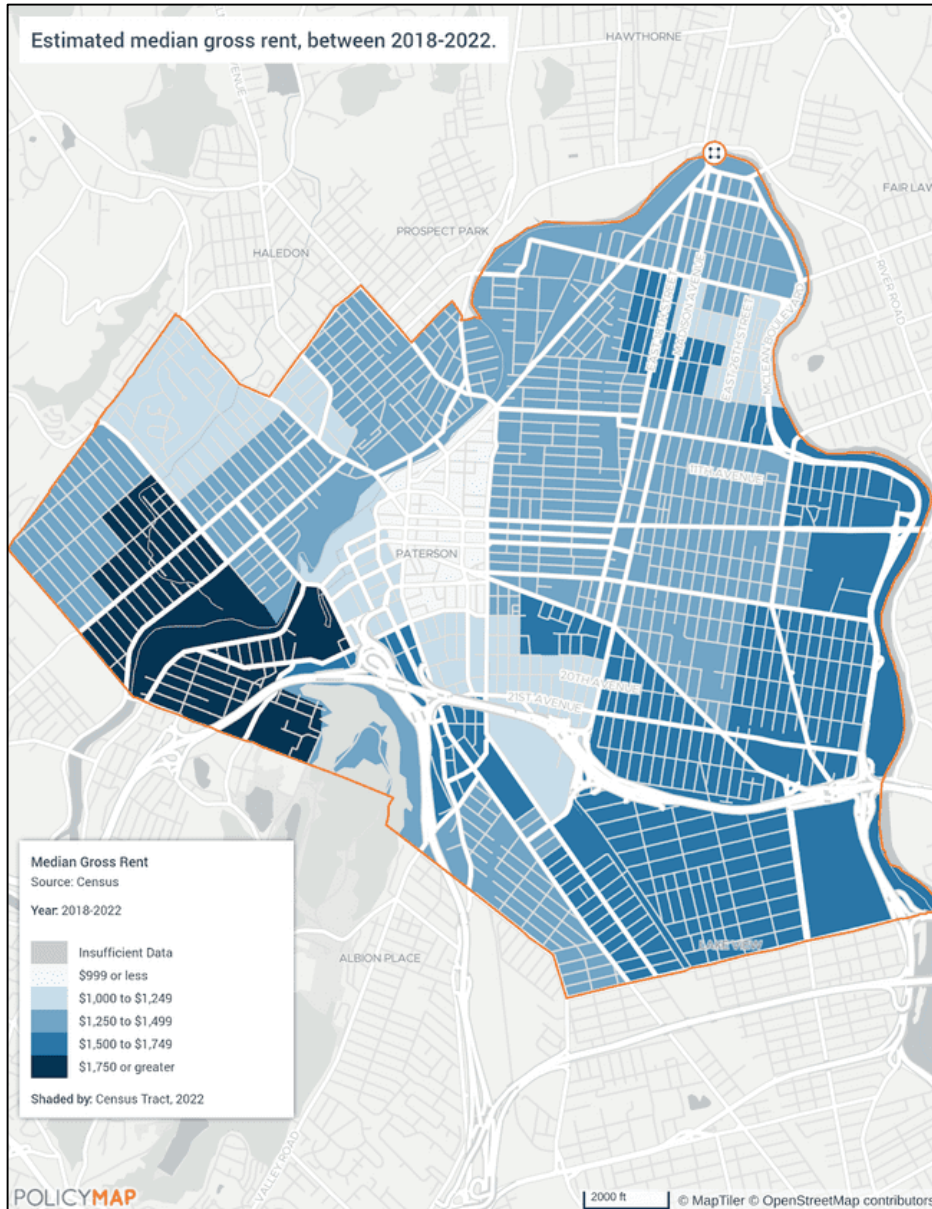
The map below displays median home values by census tract across Paterson, revealing that the highest home values are concentrated around the city center. In these central areas, median values exceed \$250,000, with several tracts surpassing \$350,000. Nearby, however, are lower-value areas where median home values fall below \$200,000, illustrating notable disparities in home values within close geographic proximity.



Median Home Value (2022)

Median Rent

The following map shows median rent by census tract across Paterson, highlighting that high rental costs are spread throughout the city, especially in the southern half. Many tracts have median rents exceeding \$1,250, with some central tracts reaching above \$1,700. This widespread distribution indicates that rental affordability challenges impact nearly all areas of Paterson.



Median Gross Rent (2022)

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,715	No Data
50% HAMFI	15,585	1,505
80% HAMFI	27,525	4,280
100% HAMFI	No Data	6,740
Total	46,825	12,525

Table 35 – Housing Affordability

Data Source: 2016-2020 CHAS

Housing Affordability

HUD Area Median Family Income (HAMFI) represents the median family income calculated by HUD to establish Fair Market Rents (FMRs) and income limits for HUD programs within each jurisdiction. For Paterson in 2022, the median family income was set at \$52,092. Based on this, households earning 50% of the median family income would have access to only 19,300 rental units that are considered affordable at this income level, as illustrated in the table above. For homeowners, affordability remains even more limited, with only 1,505 homes available for households earning at or below 50% of HAMFI. Additionally, there is a lack of available data for homeowner units affordable to households earning 30% of HAMFI or less, indicating severely limited options for the lowest-income homeowners. The availability of affordable housing is therefore strongly tied to income levels, and while the latest comprehensive data spans from 2016 to 2020, it continues to reflect significant affordability challenges within Paterson’s housing market.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,400	1,645	1,892	2,342	2,946
High HOME Rent	1,400	1,560	1,874	2,157	2,386
Low HOME Rent	1,135	1,215	1,458	1,685	1,880

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents 2024

HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

The city of Paterson is part of the Bergen-Passaic, NJ HUD Metro Fair Market Rent (FMR) Area. According to HUD's 2024 calculations, the FMRs for this metro area range from \$1,400 for an efficiency unit to \$3,830 for a six-bedroom unit. In Paterson, two-bedroom units are the most commonly occupied rental type, with an FMR of \$1,892. For a household to afford this rent without being considered cost-burdened (spending over 30% of income on housing costs), an annual income of approximately \$78,300 would be required, assuming no other housing expenses.

Is there sufficient housing for households at all income levels?

As outlined in NA-10, Paterson faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

How is affordability of housing likely to change considering changes to home values and/or rents?

The sharp rise in housing costs in Paterson, particularly the disproportionate increase in median rents compared to home values, is intensifying financial strain on renters. While both home prices and rents have risen, rental prices have surged by 35% since 2012, outpacing the growth in home values. This increase is especially burdensome for low- and moderate-income households, who often have limited affordable housing options and are more vulnerable to cost burdens.

Without intervention, such as an expansion of affordable rental units, many households may continue to struggle with severe affordability issues. This gap between rent and home value growth emphasizes the need to prioritize affordable rental housing to stabilize costs and reduce the risk of housing instability and potential homelessness among Paterson's renters.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The 2022 median rent in Paterson, at \$1,223, is higher than the Low HOME Rental Limits and remains below the Fair Market Rent and High HOME Rental Limits for Efficiency and 1-bedroom units. For units with 2 or more bedrooms, this median rent falls below all other rental affordability standards, indicating that while smaller units may exceed certain affordability thresholds, larger units generally align more closely with these limits.

This positioning illustrates the challenge renters face, particularly those seeking smaller, more affordable units, where market rents frequently surpass established low-income rental limits. It underscores the need for targeted affordability solutions that account for unit size variations in Paterson's rental market.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps below offer insights into the condition of housing units across Paterson by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes lacking complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the city.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Paterson has adopted the International Building Code from the International Code Council (ICC) and HUD standards for its definition for "substandard condition" and "substandard condition but suitable for rehabilitation."

According to 24 Code of Federal Regulations (CFR):

§ 5.425 Federal preference: Substandard housing. (a) When unit is substandard. (See §5.415(a)(2) and (c)(2)(ii) for applicability of this section to the Section 8 Certificate/Voucher, Project-Based Certificate, Moderate Rehabilitation programs and the public housing program.) A unit is substandard if it: (1) Is dilapidated; (2) Does not have operable indoor plumbing; (3) Does not have a usable flush toilet inside the unit for the exclusive use of a family; (4) Does not have a usable bathtub or shower inside the unit for the exclusive use of a family; (5) Does not have electricity, or has inadequate or unsafe electrical service; (6) Does not have a safe or adequate source of heat; (7) Should, but does not, have a kitchen; or (8) Has been declared unfit for habitation by an agency or unit of government. (b) Other definitions—(1) Dilapidated unit. A housing unit is dilapidated if: (i) The unit does not provide safe and adequate shelter, and in its present condition endangers the health, safety, or well-being of a family; or (ii) The unit has one or more critical defects, or a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding. The defects may involve original construction, or they may result from continued neglect or lack of repair or from serious damage to the structure.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,395	49.0%	19,504	53.3%
With two selected Conditions	346	2.6%	2,504	6.8%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With three selected Conditions	0	0.0%	148	0.4%
With four selected Conditions	0	0.0%	10	0.0%
No selected Conditions	6,323	48.4%	14,448	39.5%
Total	13,064	100%	36,614	100%

Table 37 - Condition of Units

Data Source: 2018-2022 ACS

Housing Conditions

The table above highlights the number of owner and renter households in Paterson that face at least one housing condition issue. There is a higher percentage of renters that experience housing problems, with approximately 60.5% of renters affected, compared to only 51.6% of homeowners. Very few households face multiple housing issues, and based on the analysis in this document, it is clear that the most common housing problem is cost burden. This indicates that many households are struggling to afford their housing costs, which remains a critical issue for the city.

Year Unit Built

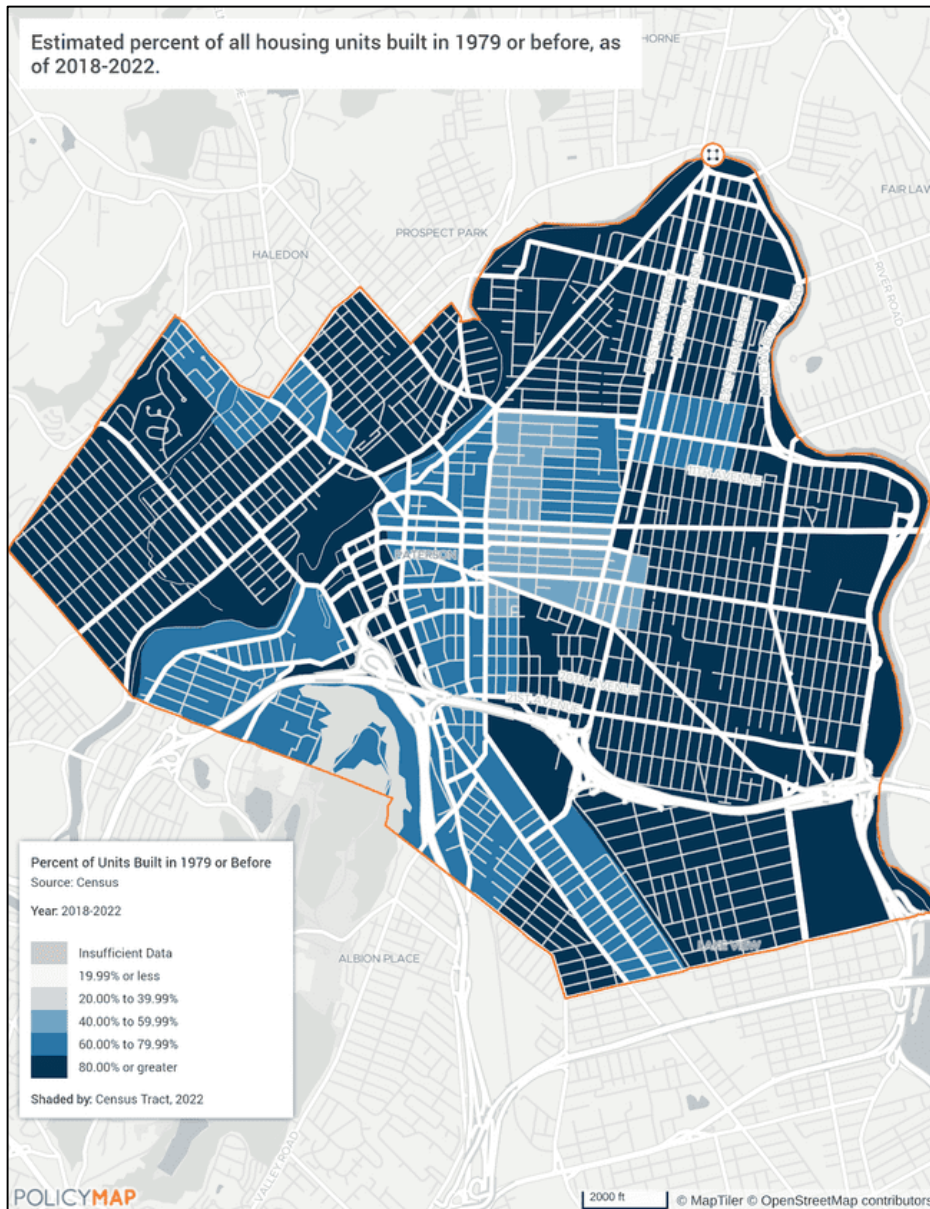
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	687	5.3%	3,626	9.9%
1980-1999	1,188	9.1%	4,527	12.4%
1950-1979	5,107	39.1%	11,647	31.8%
Before 1950	6,082	46.6%	16,814	45.9%
Total	13,064	100%	36,614	100%

Table 38 – Year Unit Built

Data Source: 2018-2022 ACS

Year Unit Built

In Paterson, a large portion of housing units are potentially at risk for lead-based paint exposure, as many were constructed before the 1978 ban on lead paint. Approximately 85.6% of owner-occupied units and 77.7% of renter-occupied units were built prior to 1980, placing an estimated 39,650 households at risk of exposure to lead-based paint hazards. This poses a significant public health concern, particularly for young children who are more vulnerable to the harmful effects of lead. Given these risks, targeted mitigation efforts are essential to ensure the safety of residents in these older homes and reduce potential lead exposure.



Housing Built Before 1980

Age of Housing

The previous map illustrates the widespread distribution of older housing units across Paterson, with homes built before 1980 found throughout the city. In most census tracts, over 60% to 80% of housing units were constructed before 1980. This prevalence of older housing highlights the potential risk for lead-based paint hazards and underscores the importance of ongoing mitigation efforts to protect residents, especially young children, from exposure to these hazards.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,189	85.6%	28,461	77.7%
Housing Units built before 1980 with children present	1,715	91.2%	7,280	81.4%

Table 39 – Risk of Lead-Based Paint

Data Source: 2018-2022 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the City there are approximately 39,650 units built prior to 1980. Based on the percentages of houses built before 1980, we can estimate that there are around 9,000 units at risk of having a Lead-Based Paint Hazard that have children under the age of 6 present.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,963	0	2,963
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

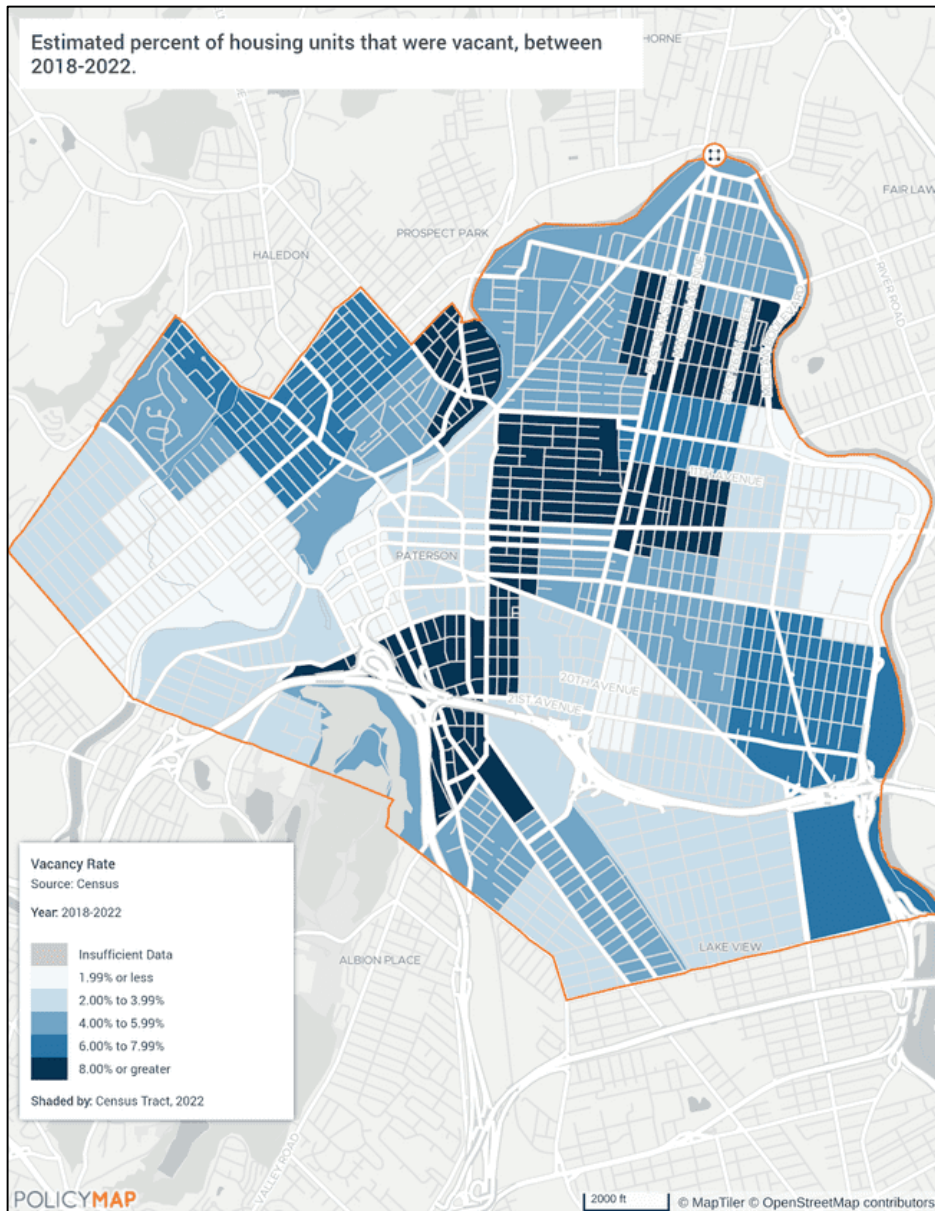
Table 40 - Vacant Units

Data Source: 2018-2022 ACS

Data Comments: City does not track Abandoned Vacant Units, REO or Abandoned REO properties

Vacancy Rate

The following map illustrates average housing vacancy rates across Paterson, highlighting the low prevalence of vacant housing citywide. Although some tracts have vacancy rates over 4%, the highest rate shown on the map is just above 8%. In contrast, vast areas have less than 2% of units vacant, indicating that the majority of housing units throughout Paterson are occupied, with no significant concentrations of vacancies.



Vacancy Rate (2022)

Need for Owner and Rental Rehabilitation

The City of Paterson faces a growing need for housing rehabilitation due to its aging housing stock, with 85.6% of owner-occupied units and 77.7% of renter-occupied units built before 1980, and 46.6% of owner occupied and 45.9% of rental units built before 1950, respectively. As these homes continue to age, ensuring safe and secure housing becomes increasingly important, particularly for low-income households who often lack the resources to make necessary repairs. Without assistance, many of these older homes risk falling into disrepair, resulting in unsafe living conditions. Addressing this need is essential for preserving Paterson’s housing stock and maintaining long-term livability for residents.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

In Paterson, housing units built before 1980 are at heightened risk for containing lead-based paint (LBP), particularly in high-contact areas such as window and door frames, walls, and ceilings. These units should be tested for LBP hazards in accordance with HUD standards. As indicated by housing age data, approximately 85.6% of owner-occupied and 77.7% of renter-occupied units were constructed before 1980, representing around 39,650 units. Given the associated exposure risks, especially for low- and moderate-income (LMI) households, it is reasonable to assume that many of these older homes may contain LBP hazards, underscoring the need for targeted mitigation efforts to protect vulnerable groups, including young children, from lead exposure and ensure safer housing conditions across Paterson.

Although no reliable data specifically identifies the number of units containing LBP hazards per Section 1004 of the Residential Lead-Based Paint Reduction Act of 1992, estimating at-risk units can be approached by using Census data on housing age. Generally, pre-1980 housing units are considered most likely to contain lead hazards, though it should be noted that not all homes with lead paint present an immediate risk

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Department collaborates closely with the Housing Authority of the City of Paterson (HACP) to develop, preserve, and enhance affordable public housing options that serve extremely low-, very low-, and low-income residents throughout Paterson. This partnership focuses on addressing critical housing needs by maintaining existing public housing, securing funding for renovations, and expanding affordable housing availability through new construction projects and rehabilitation initiatives. Together, these efforts aim to ensure that Paterson’s most vulnerable populations have access to safe, quality, and affordable housing options that support community stability and well-being.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	10	0	1,174	2,237	94	2,143	56	613	0
# of accessible units	-	-	-	-	-	-	-	-	-

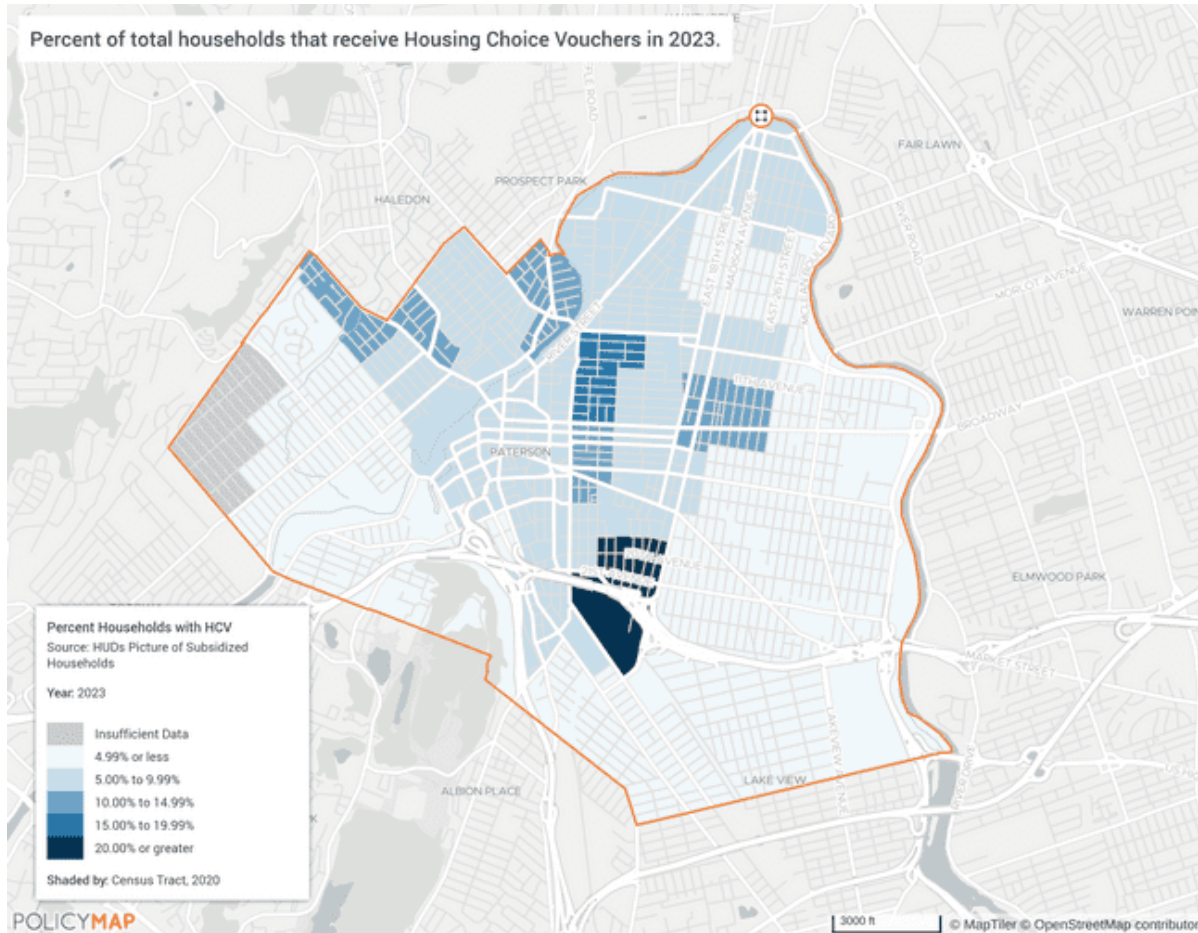
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

HCV Distribution

Housing Choice Vouchers are utilized at the highest rates in northern and central tracts. According to HUD’s 2023 Picture of Subsidized Households, via PolicyMap, many of these tracts show over 10% of households receiving Housing Choice Vouchers. The Census Tracts with the highest percentage of households receiving vouchers were 803.02 with 10.6%, 807.00 with 10.3%, 813.00 with 10.0%, 817.02 with 11.2%, 815.00 with 16.3%, and 828.00 with 24.4%.



Describe the supply of public housing developments:

The supply of public housing developments in Paterson, New Jersey, consists primarily of units managed by the Housing Authority of the City of Paterson (HACP), supplemented by HUD-assisted multifamily properties and Section 8 contracted properties to meet the city's affordable housing needs.

HACP-Managed Public Housing: Paterson has approximately 704 public housing units directly managed by HACP. These units are spread across several key developments, such as Riverside Terrace Family Residence, Nathan Barnert Residence, Dr. Norman Cotton Residence, Rev. William Griffin Residence, Joseph Masiello Residence, Dr. Andrew McBride Residence, and Gordon Canfield Plaza Residence. These developments serve as critical housing options for extremely low-, very low-, and low-income families and individuals in Paterson. HACP ensures these properties meet HUD standards and provides basic maintenance and tenant services to support residents.

HUD-Assisted Multifamily Properties (UPCS Housing): In addition to public housing, Paterson includes around 10 multifamily developments (with approximately 985 units) that fall under HUD-assisted multifamily housing, categorized as "UPCS housing" due to compliance with Uniform Physical Condition Standards (UPCS). These developments receive federal assistance and are subject to HUD inspection standards but are not directly managed by HACP. Instead, these properties may be owned and operated by private or nonprofit entities, with HUD oversight ensuring safe and sanitary conditions.

Section 8 Contracted Properties: Paterson also has a robust supply of Section 8 properties, totaling around 1,870 units across multiple developments, under project-based and tenant-based contracts. These properties provide affordable rental housing options by offering rent subsidies to low-income residents. Section 8 contracted properties serve families, seniors, and individuals with special needs, providing an essential component of Paterson's affordable housing stock.

Together, these public housing developments and HUD-assisted properties form a comprehensive network aimed at addressing Paterson's housing challenges. The combination of HACP-managed public housing, HUD-assisted multifamily units, and Section 8 contracted properties helps ensure a range of affordable options to meet the needs of the city's low-income and vulnerable populations.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Paterson, New Jersey, has a public housing stock that includes approximately 704 units managed by the Housing Authority of the City of Paterson (HACP) across several developments. Additionally, the city contains HUD-assisted multifamily properties and Section 8 contracted units, bringing the broader affordable housing network to around 3,559 units. These properties serve extremely low-, very low-, and low-income residents, many of whom rely on this housing to meet their basic shelter needs.

The physical condition of public housing in Paterson varies significantly. Recent UPCS (Uniform Physical Condition Standards) inspection scores indicate that some properties, like the Barnert, Cotton, and Griffin Developments, require urgent repairs, with inspection scores reflecting substantial maintenance needs. Other properties, such as the Belmont and Heritage Alexander Hamilton developments, have higher inspection scores, indicating better-maintained conditions. Overall, while several properties meet HUD standards for safe and habitable conditions, a notable portion of Paterson’s public housing stock exhibits moderate to severe maintenance requirements, particularly in properties with older construction dates.

The HACP’s participation in an approved Public Housing Agency Plan aims to address these disparities in physical condition. This plan includes capital improvements, modernization efforts, and partnerships to support necessary upgrades, especially in older properties with lower inspection scores. The HACP is focused on ensuring that all units, including those in HUD-assisted multifamily and Section 8 properties, maintain safe, quality living environments that comply with federal standards. Paterson's public housing supply is extensive but mixed in terms of physical condition. The city’s housing authority, through its PHA Plan, is working to improve the overall quality of public housing and to provide consistent, affordable, and secure housing options for its residents.

Public Housing Condition

Public Housing Development	Average Inspection Score
Heritage Alexander Hamilton	94b
Belmont	93c
Heritage Alexander Hamilton III	85c
McBride, Masiello and Canfield Devels	83c
Heritage Alexander Hamilton II	81c
Heritage Apollo Dye	78a
Freedom Village Phase II/Parks Crossing	77c
Christopher Columbus Site IV	75c
Sojourner Douglas Homes	62c
Barnert, Cotton and Griffin	41c

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Public housing units in Paterson are in critical need of restoration and revitalization to address widespread maintenance challenges. The Barnert, Cotton, and Griffin development exemplifies this need, with a physical inspection score of 41 indicating substandard conditions. This score reflects urgent restoration requirements to ensure safe and habitable living spaces for residents. Additionally, multiple other properties have seen declines in their inspection scores since the last Consolidated Plan, underscoring a broader need for systematic maintenance and rehabilitation across Paterson's housing stock. These conditions reveal significant challenges that require both immediate and long-term investment in infrastructure to sustain the quality and safety of public housing for Paterson's low- and moderate-income residents.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Paterson Housing Authority (PHA) is committed to enhancing the living conditions of low- and moderate-income families residing in public housing through several strategic initiatives:

1. **Modernization and Rehabilitation:** The PHA prioritizes the modernization and rehabilitation of its housing stock to ensure safe and comfortable living environments. This includes comprehensive renovations and upgrades to existing units and facilities.
2. **Resident Services and Programs:** Recognizing the importance of holistic support, the PHA offers various programs aimed at improving residents' quality of life. These programs encompass educational opportunities, job training, and health services, fostering self-sufficiency and community engagement.

3. **Safety and Security Enhancements:** To create secure living spaces, the PHA implements measures such as improved lighting, surveillance systems, and community policing initiatives. These efforts aim to reduce crime and enhance the overall safety of public housing communities.
4. **Community Development Initiatives:** The PHA engages in community development projects that promote neighborhood revitalization. This includes the development of mixed-income housing and the creation of communal spaces that encourage social interaction and community cohesion.

Through these strategies, the Paterson Housing Authority strives to provide residents with a supportive and enriching living environment, addressing both their housing needs and overall well-being.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City continues to consult with the CoC to address the needs of the homeless population in the City and determine funding priorities. The table below provides the number of Emergency Shelter (ES), Transitional Housing (TH), and Permanent Supportive Housing (PSH) beds available throughout the City of Paterson as reported by the Passaic County CoC. Year round there are 185 ES beds, 15 TH Beds, and 546 PSH beds dedicated to persons experiencing homelessness.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	103	13	5	138	0
Households with Only Adults	82	92	10	408	0
Chronically Homeless Households	0	0	0	293	0
Veterans	0	0	0	64	0
Unaccompanied Youth	0	0	0	16	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source: HUD 2024 HIC Count for the City of Paterson

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Paterson, a network of municipal departments and community organizations provides extensive services that support low- and moderate-income individuals, including those experiencing homelessness. The City of Paterson's Department of Health & Human Services offers foundational services across several divisions:

- **Division of Health:** Public health services, including immunizations, health education, and disease prevention programs.
- **Division of Senior Services & Transportation:** Provides transportation and support services for older adults and individuals with disabilities to enhance access to essential services.
- **Youth Services Bureau:** Offers counseling, educational support, and recreational activities for young individuals.
- **Silk City School Based Youth Services Program:** Delivers mental health counseling, employment counseling, and health education directly within schools.

Complementing these efforts, local organizations extend further support:

- **Eva's Village:** Delivers a broad range of services, including emergency shelters, recovery programs, medical and dental care, and workforce development.
- **St. Paul's Community Development Corporation:** Operates emergency men shelter services, housing assistance, and educational programs to promote self-sufficiency.
- **Paterson Task Force for Community Action, Inc.:** Provides emergency housing for homeless families, employment training, family services, and energy assistance.
- **Community Outreach Services:** Focuses on reducing homelessness, hunger, and poverty through food pantries, clothing donations, and job assistance programs.
- **RealFix Hotline Program:** 1-833-RealFix (1-833-732-5349) delivers medicine to help treat opioid use disorder/addiction in as little as 90 minutes without the need to leave your home. Medication Assisted Treatment (MAT) reduces the chance of overdose by half compared to counseling alone. Inpatient treatment with transportation provided is also available. RealFix services are available without ID, legal status, health insurance, or a way to pay.

Together, these services create a robust support system that not only addresses immediate needs but also promotes long-term stability and well-being for Paterson's vulnerable populations.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

In Paterson, several organizations provide specialized services and facilities to address the unique needs of homeless individuals, including those with special needs:

1. Eva's Village

- Emergency Shelters: Offers separate facilities for men, women, and women with children, accommodating individuals with primary health and mental health issues, substance use disorders, job loss, and eviction.
- Recovery Programs: Provides assistance for individuals struggling with substance abuse, addressing a common issue among the chronically homeless.
- Medical and Dental Clinics: Ensures access to essential healthcare services for homeless individuals.
- Workforce Development: Offers job training and placement services to promote self-sufficiency.

2. St. Paul's Community Development Corporation (SPCDC) Emergency Men's Shelter

- Housing: Provides emergency shelter with a capacity of 40 beds.
- Support Services: Offers case management, counseling, and referrals to address underlying issues contributing to homelessness.

3. Paterson Task Force for Community Action, Inc.

- Hilltop Haven Family Shelter: Provides emergency housing for families, including women and their children, with services to assist in finding permanent housing.
- Hilltop Heights: Offers housing for intact families, including those with male children over thirteen years old, males with children, or husbands and wives with children.

4. Community Emergency Support (CES) Programs

- Homeless Prevention and Rapid Re-Housing: Assists families at risk of homelessness or transitioning from homelessness.
- Case Management: Provides services to help households access government entitlements, housing search and placement, and financial assistance.

5. YMCA of Paterson – Supportive Housing for Individuals

- Supportive Housing: Offers permanent housing solutions for chronically homeless individuals, including veterans, with access to supportive services.

6. Covenant House New Jersey

- Services for Unaccompanied Youth: Provides shelter, crisis care, and support services for homeless youth, including those from Paterson.

These organizations collectively address the specific needs of Paterson's homeless populations by offering immediate shelter, healthcare, counseling, job training, and long-term housing solutions, promoting stability and self-sufficiency.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Paterson's jurisdiction serves four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	60
PH in Facilities	10
STRMU	90
ST or TH Facilities	20
PH Placement	0

Table 44– HOPWA Assistance Baseline

Data Source: 2024 CAPER

Data Comments Estimates were provided by HOPWA Sponsors and were limited to the funds available. The need is likely higher.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly: In Paterson, supportive housing for elderly and frail elderly populations includes options such as independent living, assisted living, nursing homes, and adult day care centers. Essential considerations for elderly housing include affordability, location, proximity to healthcare, and ease of maintenance. As health concerns increase with age, access to healthcare and assistance with daily activities like shopping, meal preparation, and housekeeping becomes critical. Additionally, reliable transportation and proximity to essential services support mobility and safety, allowing elderly residents to maintain independence and quality of life. Accessible housing modifications may also be necessary to ensure safety and accommodate age-related disabilities.

Persons with Disabilities (Mental, Physical, Developmental): Paterson's individuals with disabilities represent a broad group with diverse housing and support needs. Housing options vary based on the level of independence, with more independent individuals often utilizing subsidized housing and those requiring additional support residing in community homes or personal care facilities. Some adults with disabilities may also live with family members who assist with daily needs. Access to tailored support services, including transportation, assistance with daily living, and healthcare, is essential to foster independence and ensure stable living conditions.

Persons with Alcohol or Other Drug Addictions: Individuals struggling with substance use disorders in Paterson need access to supportive housing, such as sober living environments that offer structured, substance-free settings vital for recovery. Close connections to employment support services are critical, as stable income is essential to long-term sobriety. Housing proximity to healthcare facilities ensures access to medical and psychological treatment, while nearby family and social networks provide essential emotional support. Given the prevalence of substance abuse issues, Paterson benefits from detox facilities and rehabilitation centers, which, paired with stable housing and continuous healthcare, are foundational to recovery.

Persons with HIV/AIDS and Their Families: For people with HIV/AIDS, housing stability is closely tied to health outcomes. Supportive housing that integrates healthcare with affordable living is crucial, especially for low-income individuals who cannot afford market-rate housing. Many affected by HIV/AIDS are older adults with specific healthcare needs, requiring accessible and age-appropriate housing. Comprehensive community services—such as culturally competent healthcare, mental health support, and case management—are necessary to support individuals' health management. Prevention, education, and community outreach programs also play a role in addressing Paterson's needs by reducing health disparities and enhancing access to support for those living with HIV/AIDS.

Public Housing Residents: Residents of public housing in Paterson benefit from supportive services that promote health, stability, and economic mobility. These services may include job training, financial counseling, educational resources, and health and wellness programs. For families, childcare support and youth programs help foster a stable and nurturing environment. Security enhancements within housing facilities, such as improved lighting and surveillance, contribute to safety and well-being. Public housing residents also need access to affordable healthcare and mental health services, which address immediate and long-term needs, supporting stability and community integration.

Other Special Populations Identified by Paterson: Paterson may identify additional populations, such as unaccompanied youth, survivors of domestic violence, and veterans. Unaccompanied youth require housing solutions that provide security, educational support, and job readiness programs to foster independence. Survivors of domestic violence benefit from transitional housing with integrated support services, including counseling, legal assistance, and safety planning. Veterans need access to housing that provides physical and mental health services, as well as connections to vocational programs that aid in their reintegration into civilian life.

These populations each require tailored supportive housing options in Paterson, combining stable, affordable housing with access to healthcare, social services, and economic support. By addressing the unique needs of each group, Paterson can promote safer, more inclusive, and stable living environments for its diverse residents.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

In Paterson, several programs are dedicated to providing supportive housing for individuals transitioning from mental and physical health institutions:

1. New Jersey Reentry Corporation (NJRC) – Paterson Office

- Located in Paterson, NJRC offers comprehensive reentry services, including assistance with housing, employment, and healthcare. Their programs support individuals reintegrating into the community, ensuring access to necessary resources for a successful transition.

2. The Kintock Group – Paterson Community Resource Center (CRC)

- The Paterson CRC provides non-residential, community-based programs to facilitate successful reintegration. Services include case management, employment assistance, and connections to housing resources, tailored to individuals returning from institutional settings.

3. Paterson Reentry Assistance Program (PRAP)

- PRAP focuses on aiding individuals reentering society by offering resources such as housing assistance, employment support, and access to mental health services. The program collaborates with various community organizations to address the specific needs of returning individuals.

4. Vantage Point Program by The Kintock Group

- The Vantage Point program, located in Paterson, provides free and voluntary reentry assistance, connecting individuals to supportive, community-based agencies. Services include housing referrals, employment support, and linkage to mental and physical health services, ensuring a holistic approach to reintegration.

These programs collectively offer essential support to individuals returning from mental and physical health institutions, focusing on stable housing and comprehensive services to facilitate successful community reintegration.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the upcoming year, Paterson plans to implement several initiatives to address the housing and supportive service needs of non-homeless individuals with special needs, including the elderly, persons with disabilities, and those with HIV/AIDS. These efforts align with the city's objectives outlined in the 2024 Annual Action Plan.

1. Affordable Housing Development and Rehabilitation

- **Homeowner Rehabilitation Program:** This program offers financial assistance to low- and moderate-income homeowners for essential home repairs, enhancing safety and accessibility for residents with special needs.
- **Rental Housing Development:** The city plans to support the construction and rehabilitation of rental units that are accessible and affordable, catering to the needs of individuals with disabilities and the elderly.

2. Supportive Services for Persons with HIV/AIDS

- **Housing Opportunities for Persons with AIDS (HOPWA) Program:** Paterson will continue to provide housing assistance and related supportive services to individuals living with HIV/AIDS and their families, aiming to improve housing stability and health outcomes.

3. Public Services Enhancements

- **Senior Services:** The city intends to fund programs that offer transportation, meal delivery, and recreational activities for the elderly, promoting independence and quality of life.
- **Disability Services:** Initiatives will include accessibility improvements in public facilities and support for organizations providing services to individuals with physical and developmental disabilities.

4. Infrastructure Improvements

- **Public Facility Upgrades:** Paterson plans to invest in enhancing public facilities to ensure they are accessible and accommodating to individuals with special needs, thereby fostering an inclusive community environment.

These planned activities reflect Paterson's commitment to addressing the diverse needs of its residents with special needs, ensuring they have access to safe, affordable housing and essential supportive services.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies at the state, county, and local levels have played a role in shaping the affordable housing and residential investment landscape in Paterson, New Jersey. Historical and regulatory frameworks have contributed to ongoing challenges in developing accessible housing and attracting consistent investment across the city. Several key areas illustrate these impacts, highlighting where policies may have hindered rather than helped housing affordability and residential growth.

1. **Historical Zoning and Discriminatory Practices:** The Regional Plan Association (RPA) has documented the lingering impact of past discriminatory practices, such as redlining, which historically limited housing and homeownership opportunities for Black and Brown residents in Paterson. These restrictive zoning policies and financial exclusions have contributed to significant wealth disparities in the city and affected housing availability and neighborhood diversity. The legacy of these policies continues to influence where people can afford to live, impacting economic mobility and reducing affordable housing options.
2. **Affordable Housing Quotas and Development Challenges:** NJ Spotlight News has reported on the pressures municipalities like Paterson face in meeting state-mandated affordable housing quotas. Currently, Paterson is required to develop or rehabilitate 3,966 affordable units to address housing needs. Meeting these obligations is challenging, given the city's limited land and resources, and the focus on fulfilling quotas may inadvertently create hurdles for broader residential investment by directing limited municipal resources toward affordable housing alone, rather than a mix of housing investments that could benefit the entire city.
3. **Impact of Tax Credit Allocations:** Deepblocks has analyzed the effects of Low-Income Housing Tax Credit (LIHTC) allocations on affordable housing development in Paterson's People's Park neighborhood. While LIHTC projects have supported the construction of affordable units, the concentration of these investments in specific neighborhoods may lead to imbalances, with some areas seeing increased development while others remain under-resourced. This focus on select neighborhoods for LIHTC allocations can result in uneven residential investment across the city, affecting broader economic development.

These public policies have shaped the trajectory of affordable housing and residential investment in Paterson, but not without complications. Historical zoning practices, state-mandated housing quotas, and targeted tax credit allocations reveal how policies intended to support affordable housing may inadvertently limit broader residential investment and economic growth. Addressing these policy impacts is essential to creating a balanced and inclusive housing environment that meets the needs of all Paterson residents.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section provides an overview of Paterson's economic development, focusing on key areas such as business sector employment, unemployment rates, commuting times, and education levels. The accompanying table outlines employment distribution across the city's business sectors. Additionally, the analysis examines trends in unemployment, average commuting times for workers, and educational attainment, each of which significantly influences Paterson's economic landscape and future growth.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	109	4	0	0	0
Arts, Entertainment, Accommodations	5,223	1,520	8	4	-4
Construction	3,887	2,051	6	5	-1
Education and Health Care Services	14,152	16,048	21	40	19
Finance, Insurance, and Real Estate	2,725	544	4	1	-3
Information	801	101	1	0	-1
Manufacturing	11,647	4,199	17	11	-6
Other Services	3,801	1,283	6	3	-3
Professional, Scientific, Management Services	6,017	3,501	9	9	0
Public Administration	1,962	3,713	3	9	6
Retail Trade	8,606	3,655	13	9	-4
Transportation & Warehousing	7,111	1,192	10	3	-7
Wholesale Trade	1,814	1,895	3	5	2
Grand Total	67,855	39,706	-	-	-

Table 45 - Business Activity

Data Source: 2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)

The worker-to-job imbalance in Paterson highlights a critical need for expanded local employment opportunities to support the city’s sizeable workforce. With 67,855 residents in the labor force but only 39,706 jobs available within the city, many Paterson workers are compelled to commute elsewhere for employment, leading to increased commute times and reduced quality of life. This deficit suggests that nearly a quarter of Paterson's workers rely on employment outside the city.

In contrast, Paterson has a surplus of jobs in sectors like Education and Health Care Services, Public Administration, and Wholesale Trade, where the number of available positions exceeds the supply of qualified local workers. Expanding job opportunities across other sectors could help address this imbalance, aligning Paterson's workforce more closely with local job availability. This approach could reduce commuting demands for residents while supporting economic growth by retaining more income and economic activity within the local economy.

Labor Force

Total Population in the Civilian Labor Force	75,352
Civilian Employed Population 16 years and over	67,470
Unemployment Rate	7.1%
Unemployment Rate for Ages 16-24	17.0%
Unemployment Rate for Ages 25-65	9.7%

Table 46 - Labor Force

Data Source: 2018-2022 ACS, 2023 BLS Local Area Unemployment Statistics

Data Comments: All data except Unemployment Rate from 2018-2022 ACS
Unemployment Rate from 2023 BLS Local Area Unemployment Statistics

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the city level, limiting its ability to reflect localized trends within specific neighborhoods or tracts.

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
8.3	8.6	8.0	7.1	8.2	8.5	9.3	9.7	8.8	8.4	8.2	9.1

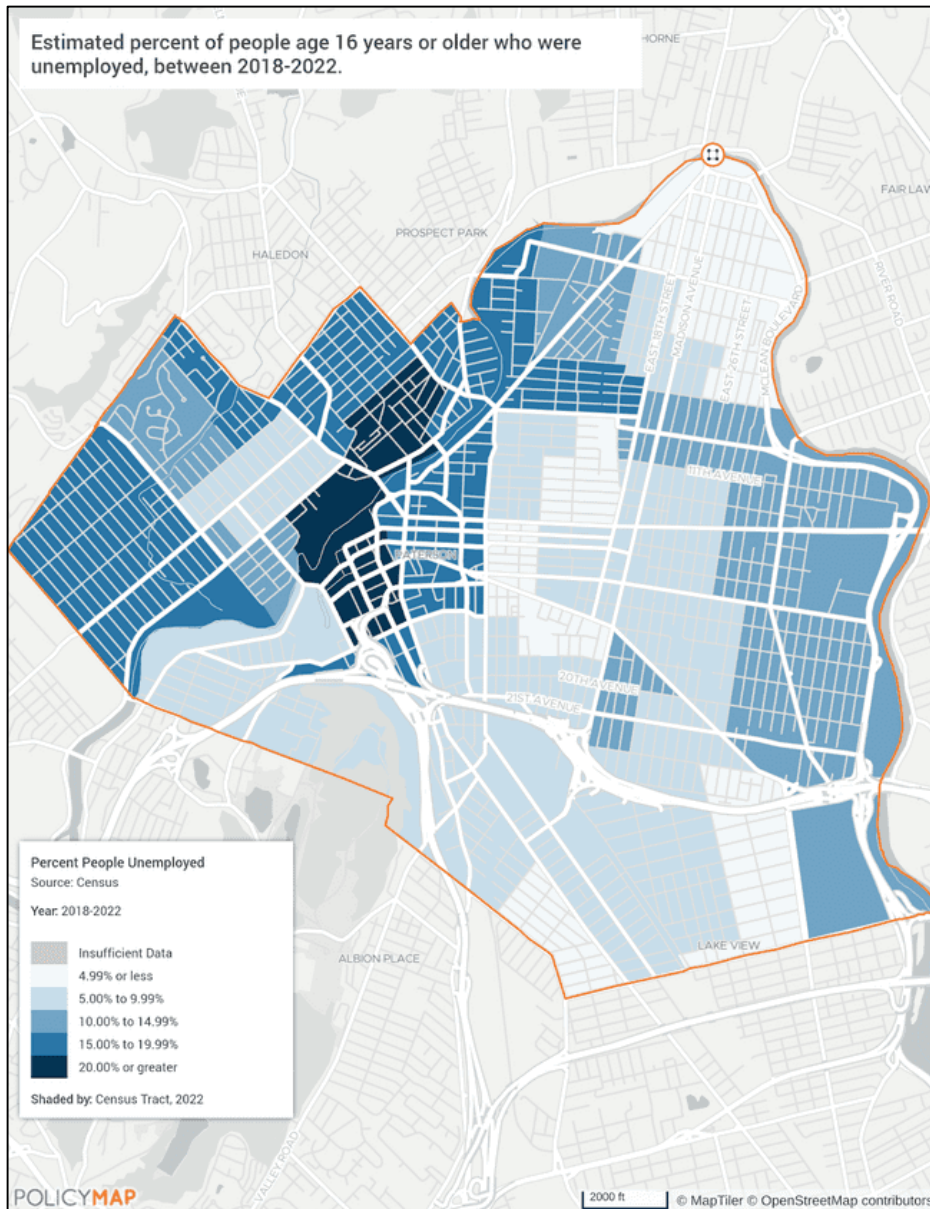
Table 1 - Unemployment Rate in 2023, BLS – Paterson, NJ

In 2023, Paterson's unemployment rate showed considerable fluctuations, beginning the year at about 8.3% and closing at 9.1%, markedly above the national average of 3.8% reported by the Bureau of Labor Statistics (BLS). The city’s peak unemployment rate reached 9.7% in August, while the lowest was observed in April at 7.1%. This persistently high unemployment rate is further compounded by a significant worker-to-job imbalance, with 67,855 residents in the labor force but only 39,706 jobs available

within Paterson. This disparity forces many workers to seek employment outside the city, adding to commute times and lowering quality of life. The shortage of local job opportunities relative to the labor force highlights an ongoing challenge for Paterson's economy and the pressing need to attract and expand diverse employment options locally.

Unemployment Rate

The map highlights substantial disparities in unemployment across Paterson's census tracts. While most of the city maintains unemployment rates below 10%, pockets with unemployment rates exceeding 20% are dispersed throughout. This distribution indicates localized economic challenges in certain areas of Paterson, underscoring economic disparities that may correlate with various social or demographic factors. Addressing these localized disparities could be essential to fostering more balanced economic opportunities across the city, potentially improving employment rates and reducing socioeconomic gaps between neighborhoods.



Occupations by Sector	Number of People
Management, business and financial	11,821
Farming, fisheries and forestry occupations	179
Service	15,344
Sales and office	14,367
Construction, extraction, maintenance and repair	5,809
Production, transportation and material moving	19,950

Table 47 – Occupations by Sector

Data Source: 2018-2022 ACS

Occupations by Sector

The "Occupations by Sector" table presents a breakdown of job distribution in Paterson by occupational roles rather than specific industries. In Paterson, the largest occupational group is in production, transportation, and material moving, comprising nearly 20,000 roles. This sector includes key positions such as warehouse workers, truck drivers, and machine operators, which are crucial to Paterson's industrial and logistics framework. The next largest group is the service sector, with 15,344 jobs, encompassing roles like healthcare aides, food service workers, and maintenance staff. These positions are vital to supporting daily community needs and contributing to the city's economic resilience.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	45630	71.8%
30-59 Minutes	14553	22.9%
60 or More Minutes	3368	5.3%
Total	63552	100%

Table 48 - Travel Time

Data Source: 2018-2022 ACS

Commute Travel Time

In Paterson, commuting patterns show that the majority of residents have manageable travel times. About 71.8% of commuters, totaling 45,630 individuals, travel less than 30 minutes each way, while another 22.9%, or 14,553 people, have moderate commutes of 30 to 59 minutes. Only 5.3%, or 3,368 individuals, face longer commutes of an hour or more. This distribution indicates that most of Paterson's workforce enjoys relatively short commute times, which can positively influence work-life balance and overall job satisfaction.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	9,384	1395	5564
High school graduate (includes equivalency)	23,247	3997	8836
Some college or Associate's degree	14,120	1677	2857
Bachelor's degree or higher	8,566	823	1,711

Table 49 - Educational Attainment by Employment Status

Data Source: 2018-2022 ACS

The table above details educational attainment by employment status for persons 16 years of age and older within the City. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	496	1342	1,964	5,012	4,959
9th to 12th grade, no diploma	2,317	1,418	1,571	4,545	2,206
High school graduate, GED, or alternative	6,176	10,334	9,077	15,653	7,028
Some college, no degree	5,690	5,346	4,105	5,142	2,029
Associate’s degree	307	1,144	1,012	1,685	437
Bachelor’s degree	987	3,605	1,902	3,326	1,034
Graduate or professional degree	64	571	664	900	448

Table 50 - Educational Attainment by Age

Data Source: 2018-2022 ACS

The table above details educational attainment by age for persons 18 years of age and older within the City. As expected, older residents tend to have a higher level of education than younger residents. However, there is still a significant number of people who are older and lack even a high school diploma. There are nearly 23,000 people over the age of 25 that don’t have a high school diploma or equivalent.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$30,029
High school graduate (includes equivalency)	\$32,881
Some college or Associate’s degree	\$41,927
Bachelor’s degree	\$48,371
Graduate or professional degree	\$50,317

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2018-2022 ACS

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Paterson, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a bachelor’s degree typically earns nearly double the income of someone without a high school diploma, while those with a graduate or professional degree can expect to earn almost twice as much as someone with only a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a bachelor’s degree working from age 23 to 62 can expect to earn around \$1.9 million, compared to approximately \$1.3 million for someone with only a high school diploma working from age 18 to 62—an earnings difference of over \$600,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

In Paterson, the production, transportation, and material moving sector, along with the Education and Health Care Services sector, are essential to the city's economic vitality. The production and transportation roles not only provide a strong employment foundation but also support Paterson's logistics, warehousing, and manufacturing activities, which are key to regional trade and supply chains. Meanwhile, the Education and Health Care Services sector employs over 14,000 individuals and has nearly 2,000 open positions, underscoring its significance in providing accessible healthcare, educational services, and social support, which are vital for community welfare and growth.

Given the high number of unemployed residents in Paterson, targeted workforce development initiatives and training programs could be valuable in meeting the demand for available positions. Partnerships with local community colleges, vocational schools, and workforce agencies would equip residents with essential skills for in-demand roles. Training for positions such as certified nursing assistants, medical technicians, and teacher aides would support healthcare and education needs, while collaborations with logistics companies and manufacturers could offer hands-on training in material handling, equipment operation, and inventory management. These employment pathways could not only reduce Paterson's unemployment rate but also strengthen the local economy by fulfilling demand in these vital sectors.

Describe the workforce and infrastructure needs of the business community:

Paterson's business community faces significant workforce and infrastructure challenges that influence the city's economic growth and competitiveness.

In terms of workforce needs, local businesses frequently report a gap between available skills and the requirements of roles in key sectors such as healthcare, education, public administration and wholesale trading. To address this, the Passaic County Workforce Development Center provides training programs to help residents acquire industry-relevant skills, aligning Paterson's workforce with local job demands. However, despite a labor force of 67,855 residents, Paterson only has 39,706 jobs within city limits, which results in many residents seeking employment outside Paterson. This imbalance highlights the need for job creation initiatives that retain talent locally and reduce unemployment.

Paterson's infrastructure needs include enhancements in transportation, modernization of facilities, and updates to aging sewer systems. Reliable transportation is essential for both business operations and workforce mobility, with the Fourth Regional Plan recommending improvements to bus services and the introduction of light rail and streetcar lines to connect Paterson more effectively with the regional economy. Additionally, aging commercial facilities can impact business efficiency; the City's Urban Enterprise Zone program encourages revitalization through property improvement incentives, attracting new businesses and supporting existing ones. Furthermore, outdated sewer systems present environmental and operational risks. The City of Paterson has submitted a Long-Term Control Plan proposing essential water infrastructure upgrades to reduce sewer overflow issues, which is currently under review by the New Jersey Department of Environmental Protection.

Addressing these workforce and infrastructure needs is vital for creating a supportive business environment in Paterson, promoting economic development, and enhancing residents' quality of life.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Paterson, New Jersey, is undergoing transformative economic changes, fueled by both public and private sector investments that are expected to enhance job creation and stimulate business growth across the city.

Major Investments and Initiatives:

1. **Hamilton Square Apartments Development:** This development, located in the Great Falls Historic District, commenced construction in January 2024. It includes affordable housing units and rent-free office space for nonprofit organizations, aiming to increase the residential population and boost local businesses in the area. The project will bring construction jobs and, upon completion, is expected to support local economic activity, as reported by *Tap Into Paterson*.
2. **Argus Mill Redevelopment:** Known as Mill Street Square, the \$26 million redevelopment of the historic Argus Mill site began in November 2021 and reached completion in October 2023. This project has transformed the former mill into 74 units of affordable housing, combining adaptive reuse with new construction. The development has generated employment during construction and is anticipated to contribute to the revitalization of the surrounding neighborhood, according to *Winn Companies*.
3. **Federal Funding for Community Projects:** Paterson has secured \$2 million in federal funds allocated to 16 local projects, including flood mitigation efforts and electric vehicle infrastructure. These projects are projected to create local jobs and improve the city's infrastructure, making it more attractive for future business investments, as highlighted by *Tap Into Paterson*.

Implications for Workforce Development, Business Support, and Infrastructure:

- **Workforce Development:** The influx of construction and infrastructure projects highlights the need for skilled labor in Paterson. Training programs in construction trades, project management, and related fields will be essential to prepare local residents for these opportunities. The Passaic County Workforce Development Center, among other institutions, is positioned to play a critical role in delivering this training.
- **Business Support:** With new housing developments increasing the residential base, there will be an expanding need for services in retail, healthcare, and various other sectors. Supporting small businesses through grants, low-interest loans, and mentorship programs will be crucial in meeting these needs and fostering local economic growth.
- **Infrastructure Enhancements:** These projects will require upgrades to existing infrastructure, including transportation networks, utilities, and public services. Investments in modernizing these systems will support new developments and improve quality of life for Paterson residents.

Paterson's ongoing investments and development projects are poised to create substantial economic opportunities. Addressing workforce development, business support, and infrastructure needs will be crucial to maximizing these benefits and ensuring sustainable growth within the community.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Paterson's workforce displays varied educational attainment, with a significant portion lacking high school completion or advanced education credentials. Among residents aged 45 and older, nearly 10,000 individuals have not achieved education beyond the 9th grade or a high school diploma, limiting their access to skilled jobs in sectors like healthcare and manufacturing, which require specialized training. Younger groups show slightly higher educational levels, with most residents holding a high school diploma, but only a small percentage have achieved a bachelor's degree or higher, restricting access to advanced roles in management and professional fields.

To bridge this gap, workforce development programs tailored to key industries are essential. Initiatives like those provided by the Passaic County Workforce Development Center, along with expanded access to vocational training and associate degree programs, can help residents gain in-demand skills. Aligning educational programs with industry needs could improve job access for residents while strengthening Paterson's economy by preparing a more skilled labor force.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Paterson, New Jersey, is actively engaged in workforce training initiatives aimed at enhancing employment opportunities and aligning with the city's Consolidated Plan objectives. The Passaic County Workforce Development Center (PCWDC) provides comprehensive services such as career counseling, job placement assistance, and industry-specific training programs that address local employment demands in healthcare, manufacturing, and information technology. By equipping residents with skills relevant to these sectors, PCWDC helps to bridge the skills gap in Paterson's labor market, supporting residents in accessing stable and in-demand employment.

Passaic County Community College (PCCC) also plays a key role in workforce development, offering continuing education courses in business, healthcare, and technology. These courses, designed with input from local employers, provide certifications and hands-on training to meet the specific needs of Paterson's job market. Furthermore, the Passaic County Workforce Development Board, which partners with local businesses, educational institutions, and government agencies, develops strategies that promote economic growth and support workforce development efforts across Paterson. Collectively, these initiatives support the Consolidated Plan by fostering economic development, reducing unemployment, and improving residents' quality of life through targeted workforce training and education programs.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the City of Paterson participated in the last CEDs report by Passaic County, which was published in September of 2015.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The CEDS outlined the following overall goals in Passaic County, which are consistent with the needs of the City of Paterson. Several of these goals will help to shape the community development projects and services offered by the City:

Goal 1 - Maintain and Improve Infrastructure to Support Sustainable Development

Goal 2 - Enhance Passaic County's image as "Open for Business"

Goal 3 - Prepare the County's Workforce for Present and Future Employment Opportunities

Goal 4 - Support Industry Development through Business Attraction, Retention & Expansion Efforts

Goal 5 - Help Communities and Businesses Prepare For and Prevent Losses From Future Major Disaster Events

Goal 6 - Improve Sustainability and Encourage Brownfield Redevelopment throughout the County

Goals specific to Paterson were:

- Fix storm water infrastructure at Main Street and Levine Street to alleviate some of the flooding.
- Replace the existing combined sewer and sanitary system to reduce flooding and be more efficient.
- Reinstate train stop at Main and Levine to serve St. Joseph's Hospital and Medical Center.
- Implement workforce development projects identified during the Urban CEDS process including projects related to helping people get their CDL, improving wait staff customer service, and furniture refurbishing.

Other:

Paterson, New Jersey, is advancing several initiatives to drive economic growth and community revitalization. In July 2024, the city initiated an update for its Urban Enterprise Zone (UEZ) five-year plan to attract businesses, create jobs, and boost economic activity within targeted areas. The "Paterson Forward" project, funded by the New Jersey Economic Development Authority, is also underway to promote sustainable economic development and improve residents' quality of life through comprehensive community planning.

On a regional scale, the Passaic County Planning & Economic Development Department has implemented a Strategic Infrastructure Investment Plan, which focuses on key infrastructure upgrades in transportation and utilities to enhance regional connectivity and economic growth. These coordinated efforts are structured to foster a supportive environment for business development, job creation, and economic prosperity across Paterson and the surrounding region.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines "housing problems" based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Paterson, housing issues are infrequent overall, except for cost burden. According to the 2018-2022 ACS 5-Year Estimates, the citywide rates are as follows:

- **Cost Burden:** 52.7%
- **Overcrowding:** 10.8%
- **Lack of Complete Plumbing Facilities:** 0.7%
- **Lack of Complete Kitchen Facilities:** 2.2%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the citywide averages, using HUD's definition of "disproportionate." This threshold in Paterson is set at 10 percentage points higher than the city average, equating to: a cost burden above 62.7%, overcrowding above 20.8%, lack of plumbing facilities above 10.7%, and lack of kitchen facilities above 12.2%.

In Paterson, two census tracts meet the criteria for having concentrated housing problems:

- **Census Tract 34031182100:** Homeowners in this tract experience a cost burden of 83.87% and an overcrowding rate of 25%.
- **Census Tract 34031181800:** This tract shows a homeowner cost burden of 100% and a renter overcrowding rate of 25.22%.

These concentrations highlight specific areas in Paterson with significant housing challenges that may require targeted intervention.

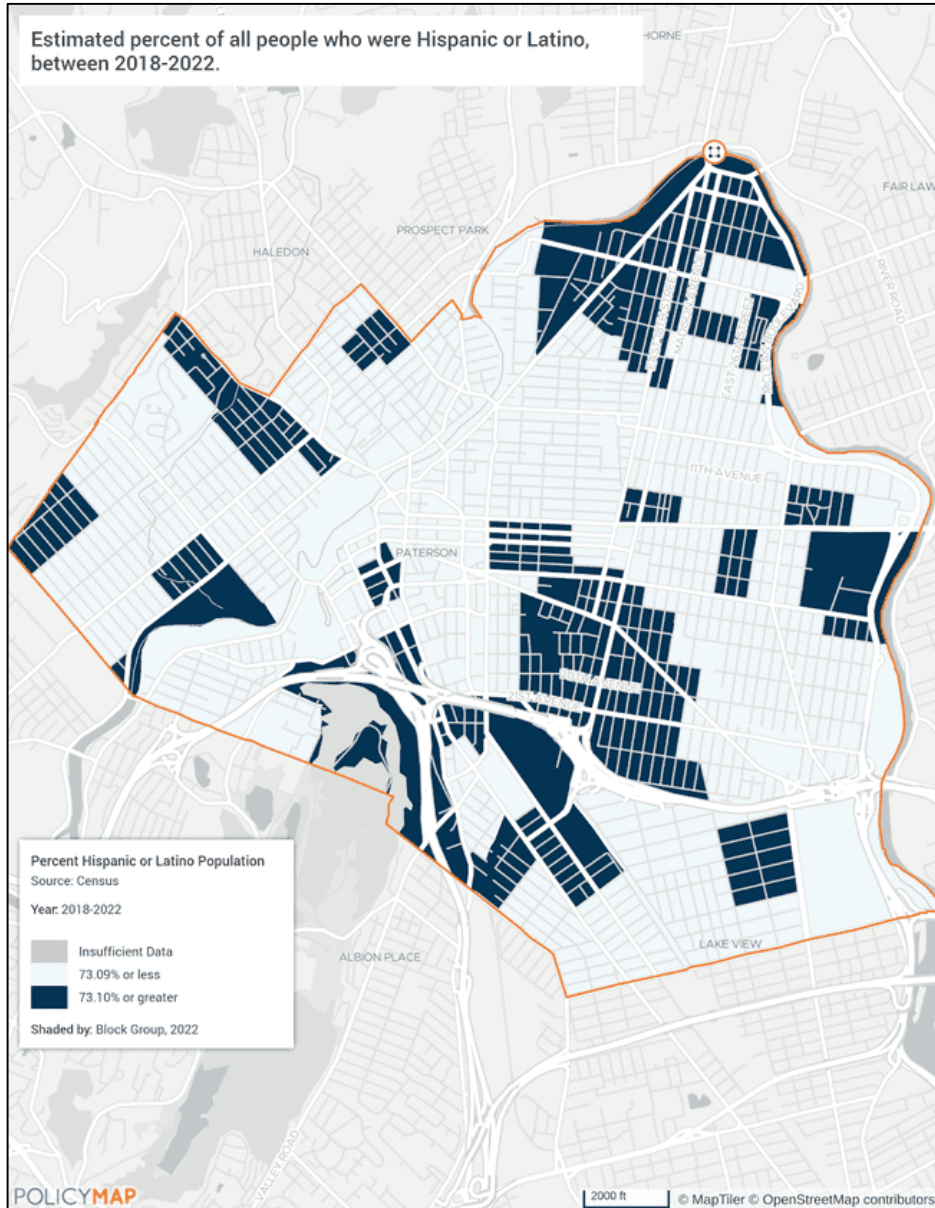
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a "racial or ethnic concentration" will be any census tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2018-2022 American Community Survey 5-Year estimates the racial and ethnic breakdown of Paterson's population is:

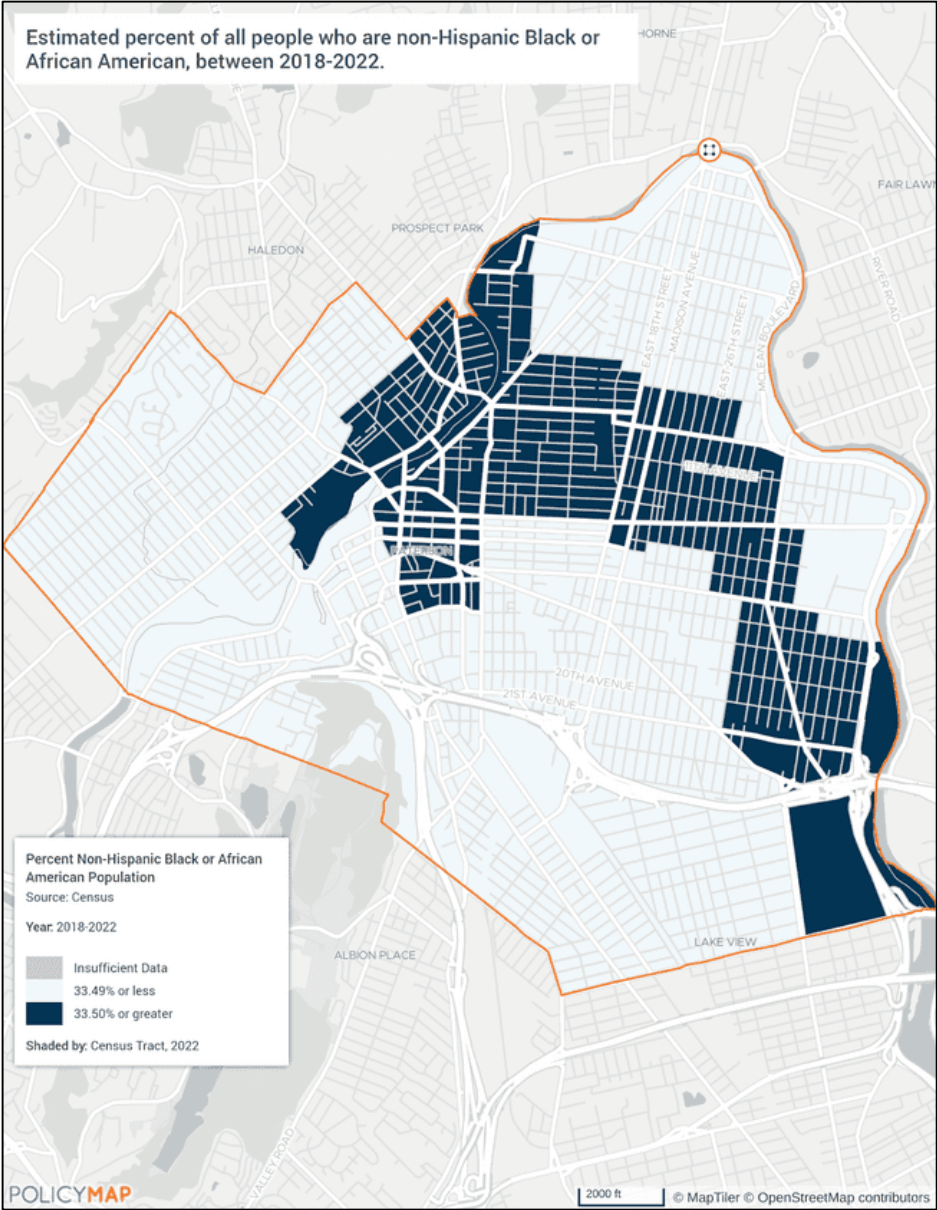
- Black, non-Hispanic: 23.5%
- White, non-Hispanic: 7.7%
- American Indian and Alaska Native, non-Hispanic: 0.0%
- Asian, non-Hispanic: 4.6%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.0%
- Other Race, non-Hispanic: 0.4%
- Two or More Races, non-Hispanic: 0.6%
- Hispanic or Latino: 63.1%

Within Paterson, Hispanic or Latino households form the largest demographic group, with notable concentrations located south and east of the city center and in certain northern tracts. Additionally, specific areas exhibit higher-than-average percentages of Black/African American, Asian, and White households, where these groups make up significant portions of the population. Other racial or ethnic groups do not display concentrations that meet the criteria established for this analysis.

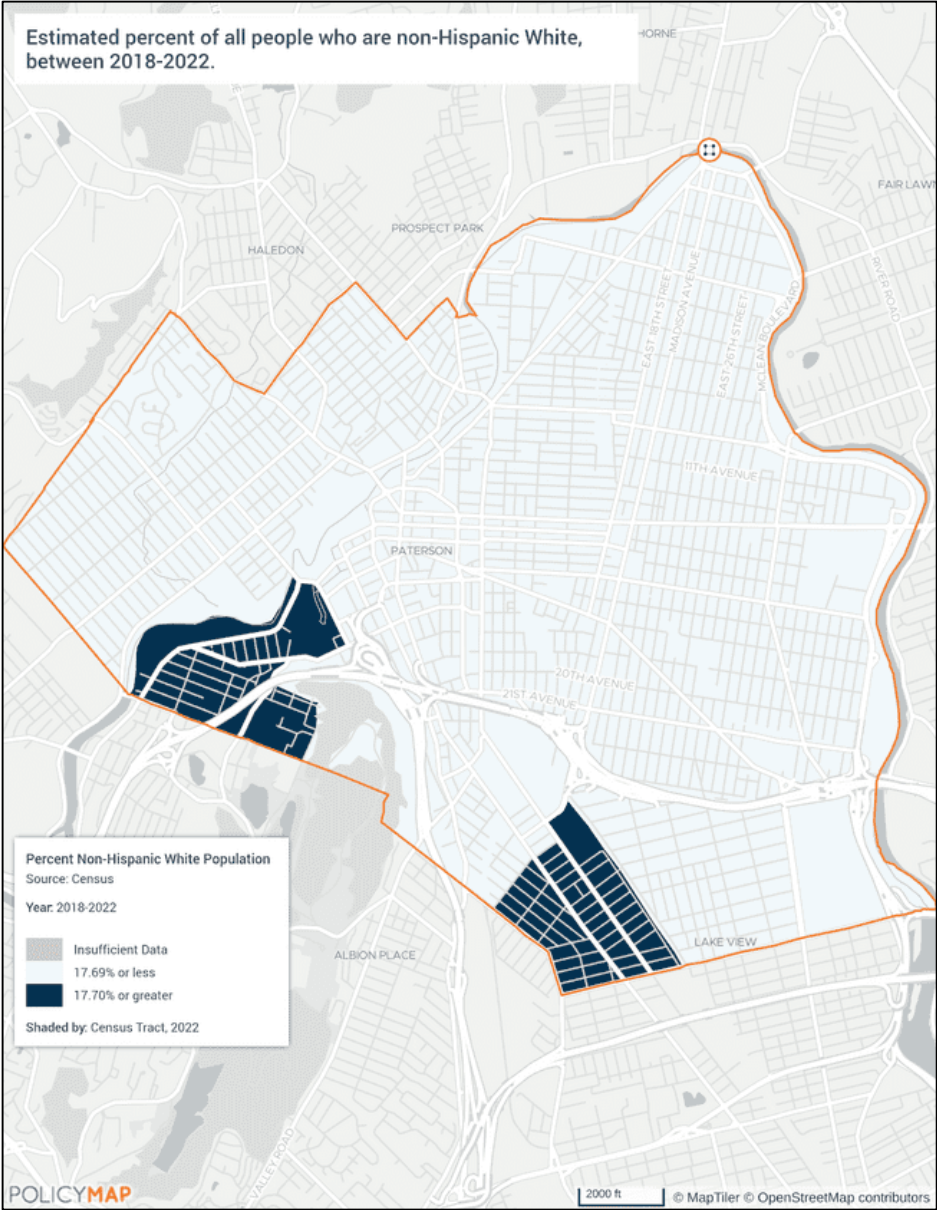
Please see corresponding maps below, which illustrate areas with concentrated populations by race and ethnicity, highlighting demographic patterns across the city. Maps are not provided for populations without concentration.



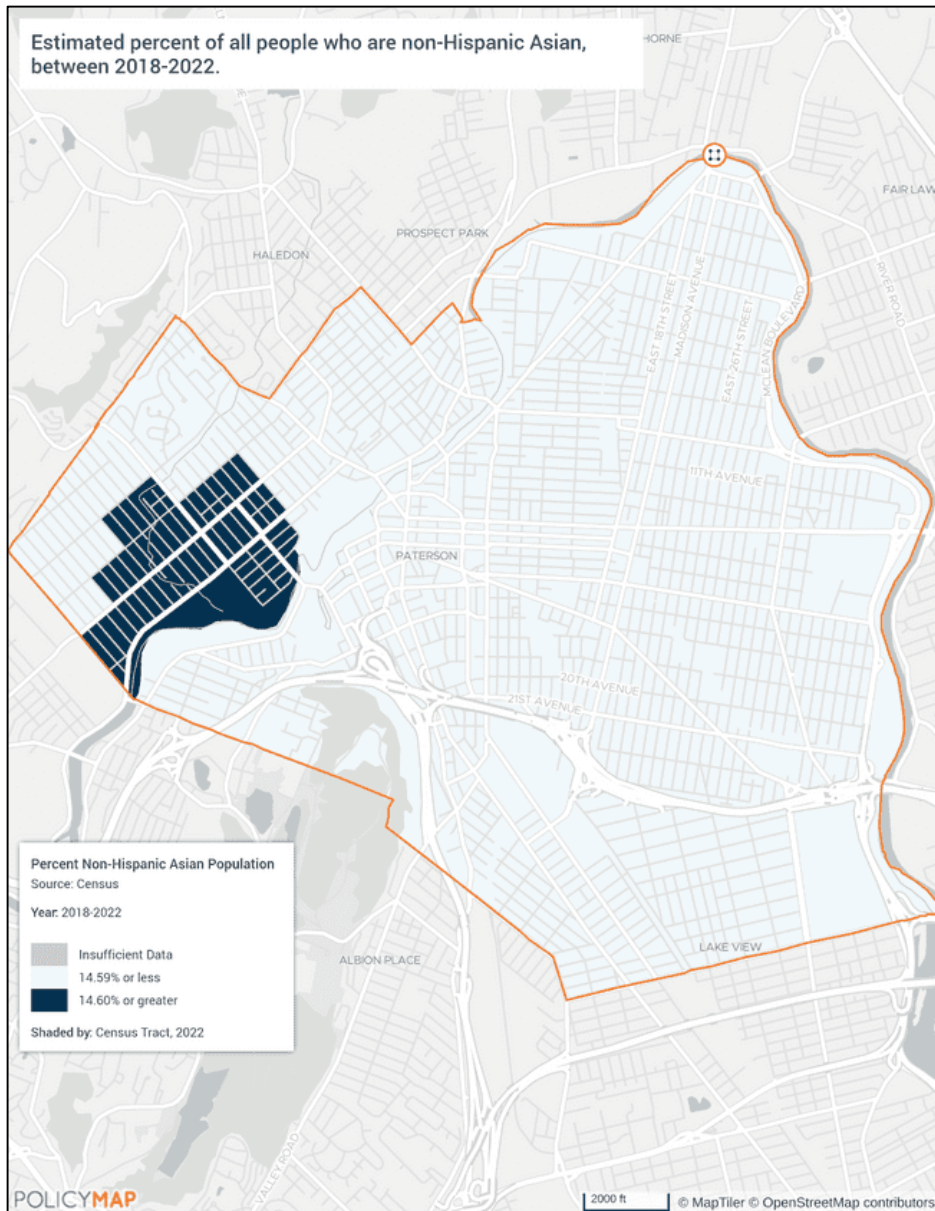
Concentration Hispanic / Latino Households



Concentration Black / African American (Non-Hispanic) Households



Concentration White (Non-Hispanic) Households



Concentration Asian (Non-Hispanic) Households

What are the characteristics of the market in these areas/neighborhoods?

Lower median income areas in Paterson are primarily located in the central and northern parts of the city, where there are also concentrations of Black/African American and Hispanic/Latino populations. These areas typically show lower median home values, higher poverty rates, and lower median rents, reflecting the economic challenges faced by residents in these neighborhoods. This overlap of income, housing value, and racial concentration underscores the socioeconomic disparities within Paterson, highlighting specific areas that may benefit from targeted economic development and housing support.

Are there any community assets in these areas/neighborhoods?

Though certain areas in Paterson’s center and just north exhibit signs of blight and neglect, they benefit from access to public transportation, parks, and essential public services. Proximity to the city center, with

its concentration of businesses and retail options, offers a valuable asset for these neighborhoods. Redeveloping these communities with new affordable housing and economic opportunities could foster a more vibrant, walkable downtown, reducing reliance on cars and enhancing accessibility. The City remains committed to connecting residents in these areas to jobs and amenities downtown, supporting a revitalized and integrated urban environment.

Are there other strategic opportunities in any of these areas?

The Great Falls National Historical Park, managed by the National Park Service, is a prime attraction in Paterson, featuring the second-largest waterfall east of the Mississippi River after Niagara Falls. This natural landmark presents a significant opportunity to attract visitors and bolster local businesses. To enhance this potential, the City of Paterson is pursuing several development projects in the park's vicinity to stimulate economic growth and foster community engagement.

- **Quarry Lawn and River Walk Project:** This project, adjacent to Overlook Park, aims to convert a former industrial site into a 2.5-acre public space with walking paths, benches, and a lawn area for recreation. The project includes the development of a new visitor center and the preservation of historic industrial buildings. Unveiled in September 2024 as a \$7 million investment, it is anticipated to open to the public within the coming year.

Beyond tourism-driven initiatives, Paterson is undertaking further projects to support local economic growth and improve livability:

- **319 Penn Development Project:** In March 2023, Paterson broke ground on a \$50 million revitalization effort at the former Passaic County Administration building on Pennsylvania Avenue. This mixed-use development is part of the city's broader economic revitalization strategy, aiming to draw both businesses and residents to the area.

In addition to these infrastructure and economic projects, Paterson is also advancing its educational environment with significant investments in schooling:

- **Brilla Public Charter Schools Expansion:** In November 2022, Brilla Public Charter Schools announced its expansion into Paterson, marking New Jersey's first charter school approval in four years. Opening for the 2023-2024 academic year, Brilla initially serves Kindergarten, First, and Fifth grades, with plans to expand to a full K-8 program by 2026, offering Paterson students high-quality, character-focused education.
- **Development of New STEAM High School:** In April 2024, the Paterson Board of Education selected a design plan for a new STEAM (Science, Technology, Engineering, Arts, and Mathematics) High School. This facility will replace the former Paterson Catholic High School, focusing on STEAM education to equip students with in-demand skills for future careers.

These initiatives collectively demonstrate Paterson's commitment to economic revitalization, educational advancement, and community enhancement, with each project playing a strategic role in supporting the city's long-term growth and improving quality of life for residents and visitors alike.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center underscores the vital role that high-speed internet plays in enhancing educational and employment opportunities, particularly in underserved communities. The center's studies have shown that individuals with reliable broadband access are more likely to engage in online learning, apply for jobs, and participate in economic activities that can improve their quality of life.

Similarly, reports from the Federal Communications Commission (FCC) highlight the direct correlation between broadband availability and economic development. The FCC's findings indicate that regions with robust internet infrastructure experience higher rates of job creation, educational attainment, and overall community growth.

Paterson, New Jersey enjoys comprehensive broadband coverage across residential areas, including LMI areas. The average Paterson household has access to two (2) broadband-quality internet service options. According to ISP Reports, the city benefits from a variety of infrastructure options, including cable, fiber, and fixed wireless. However, only eighty-six percent (86%) of Paterson households have an internet connection despite having 99.74% availability. Of those households, 67% have fiber, cable, or DSL, 23% have satellite, 0% are still on dial-up, and 2% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Paterson, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, diminishes the incentive to deliver reliable and consistent services. According to ISPReports.org, Paterson is served by ten (10) internet providers offering residential service. Among these, Verizon stands out as the leading provider in terms of coverage and speed. Internet providers throughout the city include:

Optimum (Fiber and Cable)

EarthLink (Fiber)

Verizon (Fiber and Fixed Wireless)

Andrena (Fiber and Fixed Wireless)

T-Mobile Home Internet (Fixed Wireless)

Dish (Satellite)

DirecTV (Satellite)

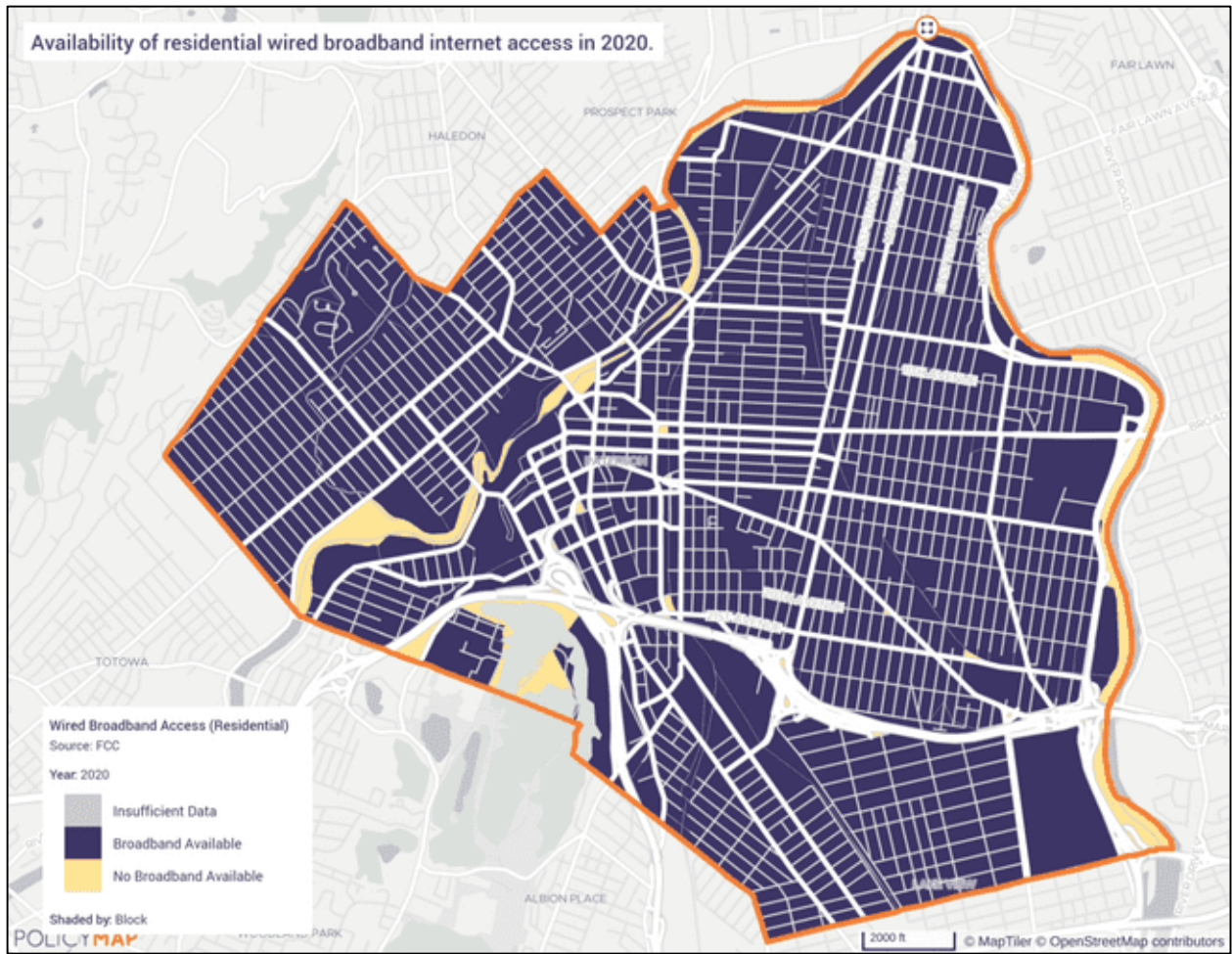
Starlink (Satellite)

Viasat (Satellite)

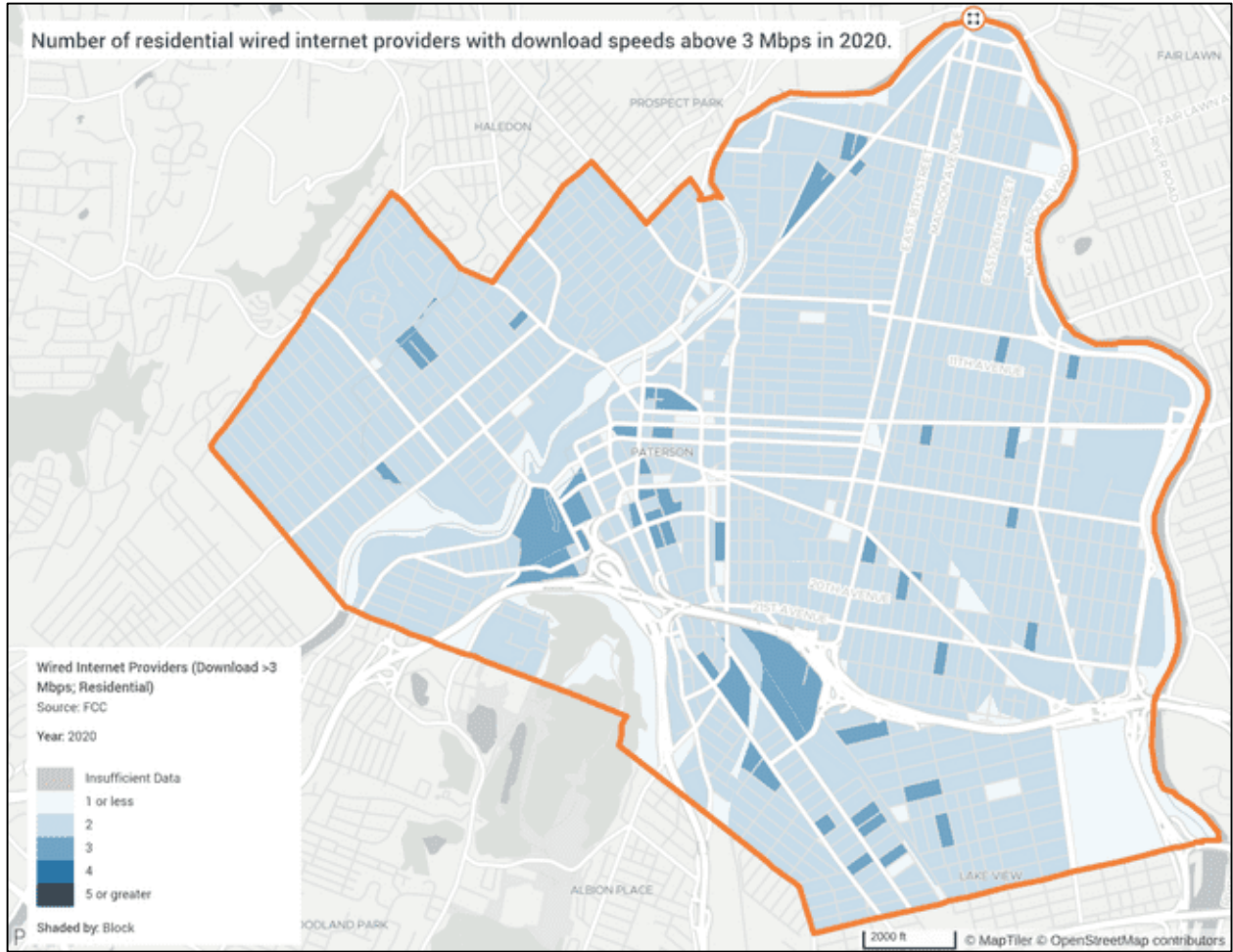
HughesNet (Satellite)

The map below shows the number of broadband service providers by census tract. While most of Paterson offers two (2) high-speed internet options from competing providers, a broader range of choices could better enhance service reliability and affordability across the city. The limited variety of providers may be linked to the relatively low number of households with internet service, despite comprehensive availability, highlighting a potential barrier in ensuring widespread, affordable access.

See map below: High Speed Internet Providers



Broadband Access



High Speed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Paterson, New Jersey, is historically prone to various natural hazards, including flooding, hurricanes and tropical storms moving up the Atlantic coast, winter storms, heat waves, and earthquakes due to its proximity to fault lines that have potential for minor seismic activity. According to the FEMA National Risk Index, Passaic County, where Paterson is situated, is particularly susceptible to hazards like heat waves, lightning, strong winds, and winter weather.

While Paterson is considered an inland city, it is located along the Passaic River and is subject to flooding during heavy rainstorms; climate change is intensifying these risks, leading to more frequent and severe weather events. The city is also prone to indirect coastal effects. During Hurricane Irene in 2011, many neighborhoods along the river were devastated by flooding waters. Rising sea levels associated with climate change are increasing the threats of flooding along the river. These vulnerabilities underscore the need for proactive climate adaptation measures to protect Paterson's communities and infrastructure from increasingly severe natural hazards.

Paterson has periods of extreme summer heat, which can be hazardous for vulnerable populations. Urban areas often experience the urban heat island effect, making heat waves more intense and causing health risks. The Intergovernmental Panel on Climate Change (IPCC) projects that by mid-century, the average summer temperature in the region could rise by four degrees. This increase may alter weather and precipitation patterns, elevate the risk of severe storms and catastrophic floods, increase electricity costs, and damage crops. Additionally, rising temperatures may lead to increased electricity usage and costs, placing further demands on the state's energy resources.

These factors reflect the broader impact of climate change on Paterson's natural hazard profile, affecting public health, infrastructure, and resource management. The CDC highlights that climate change, along with other environmental and human-made stressors, exacerbates existing health threats and introduces new ones. To counter these challenges, proactive measures are essential for fostering community resilience in an evolving climate landscape.

Proactive measures are essential to mitigate these risks and support community resilience in the face of evolving climate dynamics. As of 2023, Paterson has achieved Silver Certification under Sustainable Jersey, demonstrating significant progress in sustainability efforts since earning Bronze Certification in 2022. Recent sustainability initiatives in Paterson include the Youth Climate Action Fund, which empowers young individuals to create local climate solutions. The Power Up Paterson campaign promotes energy efficiency in homes and businesses through workshops and personalized energy audits. Additionally, Paterson supports community gardens and urban agriculture while exploring renewable energy options for its municipal buildings. These efforts aim to build resilience and ensure community safety in the face of climate-related challenges. To complement these initiatives, the [Passaic County Hazard Mitigation Plan](#) aims to enhance community resilience by identifying and reducing vulnerabilities to both natural and human-caused hazards. Led by the Passaic County Office of Emergency Management, the plan includes a thorough risk assessment that evaluates potential hazards, assesses existing capabilities, and formulates strategies to mitigate risks.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income residents of owner-occupied and renter households are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. The 2024 America’s Rental Housing Study issued by the Joint Center of Housing Studies of Harvard University found a particularly growing threat to property owners and renters to obtain and afford insurance required to cover potential weather- and climate-related hazards losses due to rising cost of insurance premiums as well as providers declining coverage in high-risk markets. This study also noted the potential increased difficulty for property owners to invest in climate change hardening mitigants due to the slowing growth in operating incomes. According to the 2021 EPA study on Climate Change and Social Vulnerability in the United States, low-income individuals are more likely to live in areas with the highest increases in mortality rates due to climate-driven changes in extreme temperatures as well as the highest rates of labor hour losses for weather-exposed workers. Further, residents in rural communities will naturally have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

Many of the neighborhoods impacted by flooding along the Passaic River are home to a significant number of extremely low- and low-income households. Following Hurricane Irene, it became clear that many homeowners in these areas lacked the financial resources to either relocate or effectively protect their properties from future flooding as the city worked to address the challenges faced by the affected communities. In response, the city-initiated efforts to secure funding to acquire flood-damaged properties and relocate residents. Numerous homes were purchased and demolished to create more open space. However, the city’s ability to develop a comprehensive plan for a buffering river park—designed to mitigate future flooding—was limited by inadequate staffing and funding constraints.

FEMA’s National Risk Index identifies Passaic County as having a relatively moderate level of community resilience, indicating that its residents are moderately equipped to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA’s qualitative risk to natural hazards at the census tract level in Paterson, NJ, providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

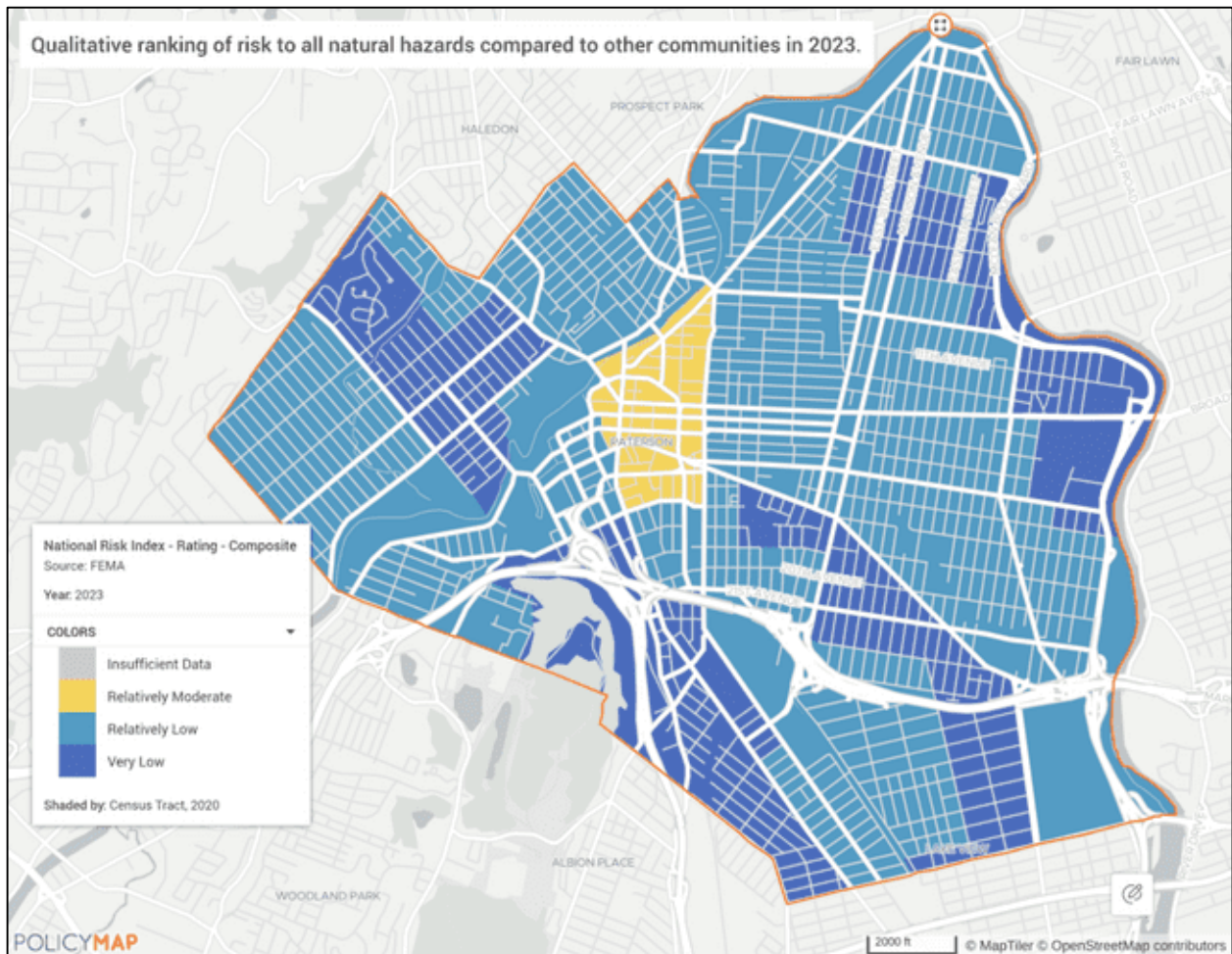
Risk levels throughout the city are primarily “very low” and “relatively low,” with only one central pocket having a “relatively moderate” risk level. This area may need more targeted attention and resources to address specific hazards, making them more vulnerable than the rest of the city. These two indexes measure risk from different perspectives—FEMA’s risk index evaluates a community’s ability to respond to hazards (resilience), while the city’s qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The city must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

The 2024 [New Jersey Climate Action Plan](#) highlights the growing risks from natural hazards like flooding, extreme heat, and storms due to climate change. It emphasizes the necessity for adaptive strategies to enhance community resilience, protect vulnerable populations, and improve infrastructure. The plan

advocates for a proactive approach to mitigate the impacts of these hazards, ensuring public safety and environmental sustainability.

Paterson is committed to educating and preparing the community for multi-hazard mitigation through various channels, including the City Office of Emergency Management's website and social media platforms. Residents can also access valuable information from the Passaic County Office of Emergency Management's online resources. Additionally, the New Jersey Voluntary Organizations Active in Disaster (VOAD) contributes resources to enhance community disaster resilience. As the natural hazard impacts associated with climate change continue to rise, it is essential to invest in maintaining and expanding these vital programs and resources to ensure the community's preparedness and resilience.

See map: Risk to All Natural Hazards



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the City of Paterson's housing and community development goals for the 2025-2029 Consolidated Plan. It details how the City plans to utilize CDBG, HOME, HOPWA and ESG funds to achieve HUD's objectives of ensuring a suitable living environment and providing safe, decent, and affordable housing for low- to moderate-income households and special need groups in the City.

Through data analysis in the Needs Assessment and Market Analysis and a comprehensive citizen participation process that involved input from the community and stakeholder organizations; the City was able to identify the priority needs that exist in Paterson. The goals developed in the Strategic Plan address these needs over the five-year plan period.

The City does not allocate funding solely based on geographic requirements. It will consider investments in both low/mod areas and for eligible individuals and households citywide in its five-year plan. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility.

Low/mod areas are eligible for certain types of activities funded by CDBG. For example, public improvements such as those to neighborhood facilities, community centers or infrastructure like streets and sidewalks can be targeted to these low/mod block group tracts. Direct services to individuals and families are not targeted to areas; however, they must meet income qualifications in order to be eligible. These activities can be direct affordable housing assistance and public services.

The following are the six (6) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Develop & Preserve Affordable Housing

1A Housing Rehab

1B New Housing Development

1C CHDO Housing Development

Priority Need: Public Services

2A Public Services for LMI & Special Need

Priority Need: Public Facilities & Infrastructure

3A Improve & Expand Access to Public Facilities & Infrastructure

Priority Need: Reduce Homelessness

4A Homeless Shelter & Services

4B Homeless Prevention & Rapid Rehousing

Priority Need: Address Needs of Persons Living with HIV/AIDS

5A Housing Assistance for Persons with HIV/AIDS

5B Supportive Services for Persons with HIV/AIDS

Priority Need: Effective Program Administration

6A Effective Program Administration

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 5 - Geographic Priority Areas

1	Area Name:	Citywide Low/Mod Eligible
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The City of Paterson designates certain areas within its boundaries as low/mod areas (LMA) if they meet certain criteria. These areas are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and based on eligibility.
	Include specific housing and commercial characteristics of this target area.	From 2012 to 2022, the population in Paterson has seen a gradual growth; however, housing development to meet this need remains. The housing stock is very old as approximately 86% of owner-occupied housing and 78% of renter-occupied housing units were built before 1980 (Source: 2018-2022 ACS). These housing units will naturally have higher instances of deferred maintenance, deteriorating conditions and a greater risk of lead-based paint hazards.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City works with various agencies, organizations, and service providers to gather different viewpoints and assess local housing and service needs. These needs were identified through discussions with public officials and citizens, as well as an online public survey. Furthermore, a public hearing and comment period were conducted to enable citizens to take part in the development of the plan. A survey was open to the public which helped to identify the housing and community development needs in Paterson.	

<p>Identify the needs in this target area.</p>	<p>Affordable housing development and preservation has been identified as one of the highest needs in Paterson. Activities that will help to address affordable housing are housing rehab programs, new housing development and rental assistance for the City's most vulnerable.</p> <p>There is a need to expand and improve public infrastructure as well as improve access to public facilities in Paterson. Public infrastructure improvements will improve access to all residents, including seniors and persons with a disability.</p> <p>Improving access to public facilities is a need as support for neighborhood facilities will help improve the lives of low- and moderate-income households. Facilities in Paterson are aging and are in need of repair or other improvements.</p> <p>There is a need for expanded and improved public services to provide support for LMI households and individuals with special needs. Persons with special needs include the elderly, persons with a disability and victims of domestic violence.</p> <p>There is a need for homeless services. Support for emergency shelters and rapid rehousing rental assistance will help to end homelessness in Paterson. There is also a need to provide housing opportunities for individuals with HIV/AIDS and their families. This group needs housing that is located near medical clinics and service providers that meet their unique needs.</p>														
<p>What are the opportunities for improvement in this target area?</p>	<p>Investment towards low/mod areas and low- to moderate-income persons will improve the quality of life for citizens in the City of Paterson.</p>														
<p>Are there barriers to improvement in this target area?</p>	<p>Access to funding is a barrier to improvements in the City.</p>														
<p>2</p>	<table border="1"> <tr> <td data-bbox="235 1472 634 1528"> <p>Area Name:</p> </td> <td data-bbox="634 1472 1430 1528"> <p>1st, 4th, and 5th Wards</p> </td> </tr> <tr> <td data-bbox="235 1528 634 1585"> <p>Area Type:</p> </td> <td data-bbox="634 1528 1430 1585"> <p>Local Target area</p> </td> </tr> <tr> <td data-bbox="235 1585 634 1642"> <p>Other Target Area Description:</p> </td> <td data-bbox="634 1585 1430 1642"></td> </tr> <tr> <td data-bbox="235 1642 634 1698"> <p>HUD Approval Date:</p> </td> <td data-bbox="634 1642 1430 1698"></td> </tr> <tr> <td data-bbox="235 1698 634 1755"> <p>% of Low/ Mod:</p> </td> <td data-bbox="634 1698 1430 1755"></td> </tr> <tr> <td data-bbox="235 1755 634 1812"> <p>Revital Type:</p> </td> <td data-bbox="634 1755 1430 1812"></td> </tr> <tr> <td data-bbox="235 1812 634 1862"> <p>Other Revital Description:</p> </td> <td data-bbox="634 1812 1430 1862"></td> </tr> </table>	<p>Area Name:</p>	<p>1st, 4th, and 5th Wards</p>	<p>Area Type:</p>	<p>Local Target area</p>	<p>Other Target Area Description:</p>		<p>HUD Approval Date:</p>		<p>% of Low/ Mod:</p>		<p>Revital Type:</p>		<p>Other Revital Description:</p>	
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<p>Other Revital Description:</p>															

<p>Identify the neighborhood boundaries for this target area.</p>	<p>The boundaries for this target area include the 1st, 4th, and 5th Wards in the City. These are the areas including and surrounding the downtown of the City.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Much of the housing stock in these three Wards consists of older two and three-story detached single-family and two-family dwellings. There are high concentrations of vacant and abandoned houses in these three Wards and many of the occupied housing units suffer from severe deferred maintenance.</p> <p>The commercial buildings include a mix of office buildings in the downtown, retail stores along the major commercial corridors and older industrial buildings, many of which are historic factory buildings. Some of the factory buildings are occupied; however, many are vacant.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City works with various agencies, organizations, and service providers to gather different viewpoints and assess local housing and service needs. These needs were identified through discussions with public officials and citizens, as well as an online public survey. Furthermore, a public hearing and comment period were conducted to enable citizens to take part in the development of the plan.</p> <p>There has historically been a concern with the high percentage of vacant and abandoned properties in these three Wards. Also, these neighborhoods have the highest concentrations of low and very low-income households. Finally, these three Wards have the highest concentrations of minorities.</p>

<p>Identify the needs in this target area.</p>	<p>Affordable housing has been identified as one of the highest needs in Paterson. Activities that will help to address affordable housing are housing rehab programs, new housing development and rental assistance for the City’s most vulnerable.</p> <p>There is a need to expand and improve public infrastructure as well as improve access to public facilities in Paterson. Public infrastructure improvements will improve access to all residents, including seniors and persons with a disability.</p> <p>Improving access to public facilities is a need as support for neighborhood facilities will help improve the lives of low- and moderate-income households.</p> <p>There is a need for expanded and improved public services to provide support for LMI households and individuals with special needs. Persons with special needs include the elderly, persons with a disability and victims of domestic violence.</p> <p>There is a need for homeless services. Support for emergency shelters and rapid rehousing rental assistance will help to end homelessness in Paterson. There is also a need to provide housing opportunities for individuals with HIV/AIDS and their families. This group needs housing that is located near medical clinics and service providers that meet their unique needs.</p>												
<p>What are the opportunities for improvement in this target area?</p>	<p>There have been some housing and community improvements undertaken in these neighborhoods. The opportunity for the City over the next five years will be to build on those successes and hopefully create enough critical mass of new development activity to stabilize the neighborhoods and entice private market forces into these communities.</p>												
<p>Are there barriers to improvement in this target area?</p>	<p>The barriers to improving this target area include lack of available resources and the limited capacity of the housing developers and social service providers to address all of the problems facing these neighborhoods.</p>												
<p>3</p>	<table border="1"> <tr> <td data-bbox="235 1556 634 1612"> <p>Area Name:</p> </td> <td data-bbox="634 1556 1432 1612"> <p>HOPWA EMSA</p> </td> </tr> <tr> <td data-bbox="235 1612 634 1669"> <p>Area Type:</p> </td> <td data-bbox="634 1612 1432 1669"> <p>Local Target area</p> </td> </tr> <tr> <td data-bbox="235 1669 634 1726"> <p>Other Target Area Description:</p> </td> <td data-bbox="634 1669 1432 1726"> </td> </tr> <tr> <td data-bbox="235 1726 634 1782"> <p>HUD Approval Date:</p> </td> <td data-bbox="634 1726 1432 1782"> </td> </tr> <tr> <td data-bbox="235 1782 634 1839"> <p>% of Low/ Mod:</p> </td> <td data-bbox="634 1782 1432 1839"> </td> </tr> <tr> <td data-bbox="235 1839 634 1885"> <p>Revital Type:</p> </td> <td data-bbox="634 1839 1432 1885"> </td> </tr> </table>	<p>Area Name:</p>	<p>HOPWA EMSA</p>	<p>Area Type:</p>	<p>Local Target area</p>	<p>Other Target Area Description:</p>		<p>HUD Approval Date:</p>		<p>% of Low/ Mod:</p>		<p>Revital Type:</p>	
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<p>Other Target Area Description:</p>													
<p>HUD Approval Date:</p>													
<p>% of Low/ Mod:</p>													
<p>Revital Type:</p>													

Other Revital Description:	Housing and Services for Persons with HIV/AIDS
Identify the neighborhood boundaries for this target area.	The HOPWA Eligible Metropolitan Statistical Area (EMSA) includes the boundaries of Passaic and Bergen County.
Include specific housing and commercial characteristics of this target area.	<p>The housing throughout Passaic County is very diverse and ranges from single family houses to multifamily rental apartment buildings. Commercial buildings include former houses that have been converted to retail and office use to office buildings in the urban downtowns. There are also malls and retail centers as well as several vibrant commercial corridors. Many former historic industrial buildings in the County have been converted to office, institutional or residential.</p> <p>Similar to Passaic County, the housing stock in Bergen County is also very diverse and ranges from single family houses to multifamily rental apartment buildings. Commercial buildings include former houses that have been converted to retail and office use to office buildings in the urban downtowns. There are also malls and retail centers as well as several commercial corridors.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>The City works with various agencies, organizations, and service providers to gather different viewpoints and assess local housing and service needs. These needs were identified through discussions with public officials and citizens, as well as an online public survey. Furthermore, a public hearing and comment period were conducted to enable citizens to take part in the development of the plan.</p> <p>Passaic and Bergen County are the two counties where the City targets HOPWA funding.</p>
Identify the needs in this target area.	<p>There is a need to provide housing subsidy assistance to individuals and their families living with HIV/AIDS. These may include TBRA assistance, short-term rent, mortgage and/or utility payments, permanent supportive housing facilities. These housing units must also be located near medical facilities and/or service providers that can offer resources to meet the needs of this group.</p> <p>Supportive services are also a need for individuals living with HIV/AIDS. These may include transportation, medical services, and casework management etc.</p>

What are the opportunities for improvement in this target area?	Improving the lives of individuals living with HIV/AIDS. Housing subsidy assistance and supportive services will help prevent homelessness.
Are there barriers to improvement in this target area?	The greatest barrier is limited funding for assisting individuals and their families living with HIV/AIDS.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction

The City of Paterson does not allocate funding based solely on geographic areas. Most of the funding from the HUD Federal programs are available for use in any of the targeted low/mod income neighborhoods or citywide, depending on the specific activities. Direct services such as public services and affordable housing benefits are based on household income eligibility rather than area benefit. Improvements to public facilities and infrastructure have a low/moderate income benefit across a wider area, and the distribution of funds is based on need within eligible target areas. ESG funds may target those experiencing homelessness or at risk of homelessness citywide. HOPWA funding is available for use for individuals living with HIV/AIDS across the two-county HOPWA EMSA area. More detailed information about these areas can be found in the MA-50.

When planned activities are intended to serve individuals or households directly (LMC/LMH), beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. In these instances, City staff and/or one of its partner agencies will complete an eligibility status review of the applicant before the activity is initiated.

The City has also identified infrastructure and public facility improvement activities. In which case, the planned activities will serve a low/mod community or neighborhood (LMA). These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low-to moderate-income (or 51%).

To determine LMI tracts the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 6 – Priority Needs Summary

1	Priority Need Name	Develop & Preserve Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	1A Housing Rehab 1B New Housing Development 1C CHDO Housing Development
	Description	<p>There is a need for housing development and preservation as the City is growing and homes are getting older. From 2012-2022 the population grew 8% to 157,864 persons. Many units remain very old. Approximately 86% of owner-occupied housing and 78% of renter-occupied housing units were built before 1980 (Source: 2018-2022 ACS). Finally, the NA identified that cost burdened was the biggest housing issue in the City (households paying at least 30% of their income towards housing costs). An estimated 54% of homeowners with a mortgage and 58% of renters are cost burdened.</p> <p>Due to this, there is a need to provide housing rehabilitation for both owners and renters; increase affordable homeownership opportunities; and increase rental assistance for LMI renters.</p>
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for the preservation and development of affordable housing was identified. The basis for this need is to provide LMI residents with affordable housing.
2	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Elderly Persons with a Disability Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	2A Public Services for LMI & Special Need
	Description	Provide supportive services for LMI and special needs persons in Paterson. Services will focus on providing basic needs and homeless services for LMI residents. Over one-in-five people (23.5%) are living in poverty in Paterson (Source: 2018-2022 ACS).
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services was identified. The basis for this need is to provide all citizens with access to services and sustainability for residents.
3	Priority Need Name	Public Facilities & Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible 1st, 4th, and 5th Wards
	Associated Goals	3A Improve & Expand Access to Public Facilities & Infrastructure
	Description	Expand and improve public infrastructure in low/mod areas of Paterson. Activities include improvements to streets, sidewalks, and water/sewer systems. The City will also improve access to public facilities that will benefit LMI and special need persons living in low/mod areas. Funds will be used to improve facilities such as neighborhood facilities, community centers, and parks throughout the City.

	Basis for Relative Priority	Through community participation and consultation of local stakeholders the need to improve public infrastructure and facilities was identified. The basis is to improve accessibility for all residents and create a suitable living environment.
4	Priority Need Name	Reduce Homelessness
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	4A Homeless Shelter & Services 4B Homeless Prevention & Rapid Rehousing
	Description	There is a need to address homelessness in Paterson. According to the Paterson/Passaic County CoC 2023 PIT count there were 294 homeless persons on the night of survey. The City will address these needs through funding support for Rapid Rehousing rental assistance activities and overnight emergency shelter operations.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder organizations the need for homeless services and strategies to address homelessness in Paterson was identified. The basis for this need is to provide accessibility and sustainability for persons experiencing homelessness.
5	Priority Need Name	Address Needs of Persons w/ HIV/AIDS
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with HIV/AIDS

	Geographic Areas Affected	Citywide Low/Mod Eligible HOPWA EMSA
	Associated Goals	5A Housing Assistance for Persons with HIV/AIDS 5B Supportive Services for Persons with HIV/AIDS
	Description	There is a need to support individuals and their families living with HIV/AIDS in Paterson. The City will address these needs through funding support for supportive services and housing subsidy programs such as TBRA, STRMU, and permanent housing placement activities.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder organizations the need to support individuals and their families living with HIV/AIDS in Paterson was identified. The basis for this need is to provide accessibility and affordable housing for persons living with HIV/AIDS.
6	Priority Need Name	Effective Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	6A Effective Program Administration
	Description	Effective program management will include general administration and planning of HUD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	Basis for Relative Priority	There is a need to provide effective program management of HUD grant programs that will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>TBRA will be provided in response to the needs of LMI and at-risk of homeless households identified below:</p> <ul style="list-style-type: none"> - High rates of housing cost burden and severe housing cost burden as reported in the NA-10, especially for LMI renters. - The cost of rent has increased tremendously in the past decade. Median contract rent has increased 35% from 2012 to 2022. - Fair Market Rents (FMR) are out of reach for the lowest income households. - Homeless households have a need for stable housing as they work towards self-sustainability. - There is a need for additional Housing Choice Vouchers as the PHA maintains a long waiting list. As for the 2023 Annual PHA Plan, the Paterson Housing Authority reports a waiting list of over 780 families. - As reported in the MA-15, there is a shortage of affordable rental units for lower income households.
TBRA for Non-Homeless Special Needs	See above.
New Unit Production	<p>New Unit Production will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in the City. An estimated 54% of homeowners with a mortgage and 58% of renters are cost burdened. - High housing development costs limit the construction of affordable housing. - The median home value remains high for potential LMI homebuyers. As of 2018-2022 ACS, the median home value was \$314,100. - The cost of rent has increased dramatically in the past decade. Median contract rent has increased 35% from 2012 to 2022. - As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Housing Rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - The housing stock is very old, and a significant number of units may be in need of repairs. As reported in the MA, approximately 86% of owner-occupied housing and 78% of renter-occupied housing units were built before 1980 (Source: 2018-2022 ACS). Households often reside in older and aging housing units, and without assistance may lack the finances to maintain their homes. - The cost of new construction and/or housing replacement is prohibitive for lower income households. - The condition of older housing units is also likely to require higher maintenance costs. - There is a higher risk of lead-based paint hazards for older housing built before 1978.
Acquisition, including preservation	<p>Acquisition, for the purpose of rehabilitation will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - See above on the need for housing rehab.

Table 7 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Paterson receives an annual allocation of funds from four federal formula grant programs, which are the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), Housing Opportunities for Persons Living with AIDS (HOPWA), and the Emergency Solutions Grants (ESG) programs. These grant funds support community development programs, affordable housing development and preservation, and address homelessness. PY 2025 is the first program year of the Five-Year 2025-2029 Consolidated Plan, and the City anticipates it will receive similar allocation amounts in each year of the Consolidated Plan period.

- Community Development Block Grant (CDBG): \$2,766,844 - The primary objective of the CDBG program is to develop viable communities, by providing safe, sanitary, and decent housing, suitable living environments and economic opportunities for individuals with low and moderate incomes. All projects funded with CDBG funds must meet one of three national objectives: 1) principally benefit low- and moderate-income persons; 2) aid in the prevention and/or elimination of slum and/or blight; or 3) meet urgent community needs. Each approved activity must benefit at least 51% LMI individuals, households and/or families. The City does not anticipate receiving any program income generated from CDBG activities to be included in the AAP.
- HOME Investment Partnerships Program (HOME): \$1,680,244 - The purpose of the HOME program is to develop affordable housing for LMI individuals, households and/or families. HOME funds can be used for new housing construction or substantial renovation, first-time homebuyer activities, development of rental housing and tenant-based rental assistance. The City does not anticipate receiving any program income generated from HOME activities to be included in the AAP.
- Housing Opportunities for Persons with AIDS/HIV (HOPWA): \$2,124,133 - HOPWA funds provide housing assistance and related supportive services to individuals and their families with HIV/AIDS. These funds can be used for a wide range of purposes, including development of new and renovated housing units, social services, rental assistance and program planning.
- Emergency Solutions Grant (ESG): \$225,214 - The focus of the ESG program is on assisting homeless individuals in gaining stable permanent housing. Eligible activities under ESG include funding emergency shelter operations, street outreach services, HMIS, rapid rehousing and homeless prevention.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,766,844	0	0	2,766,844	11,067,376	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,680,244	0	0	1,680,244	6,720,976	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,124,133	0	0	2,124,133	8,496,532	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	225,214	0	0	225,214	900,856	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.

Table 8 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Paterson utilizes its federal funds as leverage for other state and local resources. Most of the City's CDBG funds leverage resources from other local and private sources. Many of the public facility improvement projects leverage additional resources from the City. All of the CDBG resources used to fund public services leverage additional resources from state and county sources as well as philanthropic grants.

The HOME and ESG programs have federal matching requirements. For the HOME program, the City has 100% match reduction due to fiscal distress in place that exempts it from the match requirements. Despite having a waiver for the matching funds requirement, the City's HOME funds leverage additional resources from the private sector in the form of construction and permanent financing and homeowner owner equity; as well as, other state of New Jersey resources such as the LIHTC program and low interest loans. In regard to the ESG program, there is a dollar-for-dollar match requirement. The City fulfills the match requirement through its sub-recipients. Each sub-recipient is responsible for providing their program monitor with documentation of their matching funds upon execution of their sub-recipient agreement. The matching funds typically are derived from state and county sources as well as philanthropic grants. HOPWA does not have a match requirement.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be 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 2025, the City anticipates allocating resources to improve publicly owned buildings.

Discussion

The above describes the City's anticipated resources and our commitment to allocating these resources to improve the lives of extremely low- to moderate-income households. Program income in the HOME program is realized when homeowners pay off their HOME mortgage due to sale or refinance. However, at this time the City does not anticipate any program income to be generated from these activities.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Department of Community Development	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
Department of Health & Human Services	Government	Non-homeless special needs Planning Public services	Jurisdiction
Paterson Department of Public Works	Department	neighborhood improvements public facilities	Jurisdiction
Paterson Fire Dept.	Department	Public Facilities	Jurisdiction
Paterson Public Libraries	Department	Public Facilities	Jurisdiction
Paterson & Passaic Boys and Girls Club	Non-profit Organization	Public Facility	Jurisdiction
Paterson Housing Authority	PHA	Renter Planning	Jurisdiction
Passaic County Habitat for Humanity, Inc.	Non-profit organizations	Owner Renter	Jurisdiction
Chosen Generation, Corp.	Non-profit organizations	Public Services	Jurisdiction
Mr. G's Kids	Non-profit organizations	Public Services	Jurisdiction
New Jersey Community Development Corporation	Department	Non-homeless special needs Planning Public services	Jurisdiction
Passaic County Continuum of Care	Continuum of care	Homelessness Planning	Region
Catholic Family & Community Services	Non-profit organizations	Homelessness	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Heart of Hannah Women Center	Non-profit organizations	Homelessness	Jurisdiction
St. Paul's Community Development Corporation	Non-profit organizations	Homelessness	Jurisdiction
St. Peter's Haven Corp	Non-profit organizations	Homelessness	Jurisdiction
Straight & Narrow	Non-profit organizations	Non-homeless special needs	Region
CAPCO	Non-profit organizations	Non-homeless special needs	Region
Passaic County Human Services Dept., NJ	Department	Non-homeless special needs	Region
Buddies of New Jersey	Non-profit organizations	Non-homeless special needs	Region
Housing Authority of Bergen County	PHA	Non-homeless special needs	Region

Table 9 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Paterson’s Department of Community Development (DCD) is the lead agency for carrying out the activities described in the 2025-2029 ConPlan. DCD will support the activities of nonprofit entities and City departments as they seek funding to carryout activities identified in this Plan. The greatest strengths the City has to implement the Plan are the local nonprofit and business entities which play critical roles in the successful implementation of the City’s housing and community development strategy. These include the development community, the real estate community, and the area’s mortgage lenders. The City will continue its efforts to encourage the local development of affordable housing units. The first-time homebuyer program has established strong, positive relationships with the community’s realtors and lenders. In the future, these partnerships will serve both private and public interests regarding housing development as the City assesses available opportunities. The following strengths and gaps have been identified.

Strengths

- A growing network of housing developers and social service providers with a proven track record of delivering housing programs and social supportive services.
- A mutually beneficial exchange of services between organizations to provide comprehensive services to area residents in need.
- Increased capacity and effectiveness among social service providers.

- An increased participant base among financiers, regulators, policy makers, developers, social support services, and community organizations to streamline the delivery of services.
- A high rate of volunteerism among residents.

Gaps

- Uncertain and/or fluctuating State and Federal funding.
- Unavailability of leverage funds for housing and public service activities.
- Inability of some housing agencies and operators to collaborate and coordinate services, thereby impacting their ability to provide benefits, particularly to the special needs community.
- Shortage of transitional facilities and private lending programs for the special needs community.
- Shortage of healthcare services and follow-up care for homeless persons.
- Shortage of respite care or specialized shelter beds for the homeless discharged from a medical facility.
- Release of homeless and at-risk persons from correctional, psychiatric institutions, and group homes (aged-out foster youth) without sufficient housing and job resources being identified.

The above-mentioned strengths in the delivery system are a result of years of ongoing collaboration between public institutions, nonprofit organizations, and the private sector based on the strategy that cooperative partnerships are essential to ensure the long-term viability of our neighborhoods. The City will continue to take the lead by interacting and coordinating with housing and community development providers as necessary to ensure that priorities are implemented in a timely fashion. To overcome gaps, the City will continue to promote local collaborations, non-profit agencies, and lending institutions. The City will continue to fund organizations that have a proven track record of successfully delivering services and provide technical assistance to new organizations to increase their capacity.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation			
Other			

Table 10 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

In carrying out the activities of the Consolidated Plan, the Department is responsible for the successful administration of the Plan. To implement the objectives of the Plan, the Department maintains close links to the active nonprofit social service providers and operators of homeless shelters with proven track records for assisting the areas homeless and special needs populations. The Department also works closely with the various City Departments to ensure the funds allocated to the City reach the broadest population of City residents with the greatest needs. The Department maintains an on-going relationship with the Housing Authority of the City of Paterson, wherein the two offices cooperate together on housing and development activities. The ESG committee, which meets biannually, discusses issues and concerns facing recipients of emergency assistance. Members of the staff within the Department participate in the Passaic County Comprehensive Emergency Assistance System (CEAS) committee, the planning agency for the County’s Continuum of Care.

The Department also works closely with the Department of Human Services to administer the HOPWA Funds along with the City’s Ryan White Care Act funds. A Planning Council oversees these activities. No changes in administration are expected.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strength of the service delivery system lies in the robust network of nonprofit organizations and service providers in the city. In Paterson, there is a wide range of services aimed at meeting the needs of special needs populations. Across the HOPWA region, comprehensive services are available for these populations. The care network for individuals experiencing homelessness is coordinated through the CoC,

which uses coordinated entry to connect households with available services throughout the region. However, there are times when the demand for services surpasses their availability. The gaps in the system are mainly due to the lack of affordable housing, housing cost burden, and limited employment opportunities for low-income and homeless individuals.

In general, the largest gap in the homeless service delivery system is a lack of resources to implement programs and services that can meet all the needs of the homeless and special needs population. The requests for assistance often exceed the available funds offered by the City's CDBG, HOME, HOPWA and ESG grants. The following lists shows the strengths and gaps in more detail.

Strengths

- A growing network of social service providers with a proven track record of delivering social supportive services to homeless and special needs individuals and families.
- A beneficial exchange of services between organizations to provide services to area homeless residents in need.
- Increased capacity and effectiveness among social service providers.
- An increased participant base among local neighborhood-based organizations providing services to the homeless population to streamline the delivery of services.

Gaps

- Uncertain and/or fluctuating State and Federal funding
- Unavailability of leverage funds for housing and public service activities
- Inability of housing agencies and operators to coordinate services, impacting the ability to provide benefits to the homeless
- Shortage of transitional facilities for the special needs community
- Shortage of healthcare services and follow-up care for homeless persons
- Shortage of respite care or specialized shelter beds for the homeless discharged from a medical facility
- Release of homeless and at-risk persons from correctional, psychiatric institutions, and group homes without sufficient housing and job resources being identified

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Paterson will utilize its network of public sector, private sector, and non-profit organizations to implement the Strategic Plan. Over the next five years, DCD expects to overcome gaps in the institutional structure and delivery system by:

- Monitoring to identify program inefficiencies, improve program performance, and ensure compliance with applicable regulations.

- Encouraging collaboration among agencies to eliminate duplicative services and better serve residents, especially low- and moderate-income households and special needs populations.
- Utilization of a regional intake and assessment tool that will streamline the identification of needs and navigation through the social services process.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Housing Rehab	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Develop & Preserve Affordable Housing	CDBG: \$2,075,133	Homeowner units rehabilitated: 75 Household Housing Unit
2	1B New Housing Development	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Develop & Preserve Affordable Housing	HOME: \$6,892,270	Rental units constructed: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
3	1C CHDO Housing Development	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Develop & Preserve Affordable Housing	HOME: \$905,370	Homeowner Housing Added: 10 Household Housing Unit
4	2A Public Services for LMI & Special Need	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services	CDBG: \$2,075,133	Public service activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted
5	3A Improve & Expand Access to Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible 1st, 4th, and 5th Wards	Public Facilities & Infrastructure	CDBG: \$6,917,110	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 125,000 Persons Assisted
6	4A Homeless Shelter & Services	2025	2029	Homeless	Citywide Low/Mod Eligible	Reduce Homelessness	ESG: \$675,642	Homeless Person Overnight Shelter: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	4B Homeless Prevention & Rapid Rehousing	2025	2029	Homeless	Citywide Low/Mod Eligible	Reduce Homelessness	ESG: \$365,973	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homelessness Prevention: 250 Persons Assisted
8	5A Housing Assistance for Persons with HIV/AIDS	2025	2029	Non-Homeless Special Need	Citywide Low/Mod Eligible HOPWA EMSA	Address Needs of Persons Living w/ HIV/AIDS	HOPWA: \$5,151,023	Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted Housing for People with HIV/AIDS added: 200 Households Assisted
9	5B Supportive Services for Persons with HIV/AIDS	2025	2029	Non-Homeless Special Need	Citywide Low/Mod Eligible HOPWA EMSA	Address Needs of Persons Living w/ HIV/AIDS	HOPWA: \$5,151,023	HIV/AIDS Housing Operations: 300 Household Housing Unit
10	6A Effective Program Administration	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: \$2,766,844 HOME: \$603,580 HOPWA: \$318,620 ESG: \$84,455	Other: 5

Table 11 – Goals Summary

Goal Descriptions

1	Goal Name	1A Housing Rehab
	Goal Description	The City will provide funding support for housing rehab activities that will benefit low- to moderate-income households (0-80% AMI).
2	Goal Name	1B New Housing Development
	Goal Description	The City will provide affordable housing opportunities using HOME funds to support rental housing development, and homeownership opportunities for first-time homebuyers. Rental housing will be affordable to households earning below 60% of the area median income or less. Homeownership Housing Development programs will use the HUD uncapped income limits for households below 80% AMI.
3	Goal Name	1C CHDO Housing Development
	Goal Description	The City will fund Community Housing Development Organizations to develop affordable housing for low- to moderate-income households (0-80% AMI) in Paterson.
4	Goal Name	2A Public Services for LMI & Special Need
	Goal Description	The City will provide assistance for the operations of non-profit public services providers. Eligible activities include services related to enrichment programs for children and youth, after-school programs, and services for seniors and individuals suffering from mental health.
5	Goal Name	3A Improve & Expand Access to Public Facilities & Infrastructure
	Goal Description	The City will invest CDBG EN funds to improve public facilities in low/mod income areas. These activities include improvements and expanded access to community centers, neighborhood facilities and parks and recreation centers. The City will also invest in public improvements to community infrastructure. These activities include improvements to streets, sidewalks, water/sewer systems and ADA improvements. The goal will be to enhance the quality of life and improve the delivery of services to our residents in low/mod income areas.
6	Goal Name	4A Homeless Shelter & Services
	Goal Description	The City will provide support for overnight shelter services for families experiencing homelessness. Emergency shelter will include wraparound services that help individuals and families gain self-sufficiency.

7	Goal Name	4B Homeless Prevention & Rapid Rehousing
	Goal Description	The City will provide homeless prevention services for those at-risk of homelessness, and rapid rehousing assistance to homeless individuals and families with the goal of eliminating or reducing homelessness in the City.
8	Goal Name	5A Housing Assistance for Persons with HIV/AIDS
	Goal Description	The City will fund housing subsidy activities for persons living with HIV/AIDS, which include permanent housing placement, TBRA and STRMU.
9	Goal Name	5B Supportive Services for Persons with HIV/AIDS
	Goal Description	The City will increase the accessibility/availability of affordable housing, specifically for persons with HIV/AIDS and assist persons with HIV/AIDS with case management services.
10	Goal Name	6A Effective Program Administration
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the five years of the Consolidated Plan, the City estimates it will assist low- to moderate-income households with the following housing activities:

Homeowner units rehabilitated: 75 Household Housing Unit

Rental units constructed: 25 Household Housing Unit

Homeowner Housing Added (CHDO): 10 Household Housing Unit

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of the City of Paterson (HACP) is the designated local public housing authority in the City. The mission of HACP is to promote adequate and affordable housing, housing choice opportunities, economic opportunity and a suitable living environment free from discrimination. HACP has over 980 traditional public housing units and 3,200 HCV housing choice vouchers.

Historically, the City has worked in partnership with the HACP to identify housing needs and provide resources to its residents. The City's entitlement programs are used to assist with the development of new housing opportunities for extremely low and very low-income residents, including residents in the HACP inventory of public housing.

The HACP will consider the needs of individuals and families with a disability, and make any reasonable accommodation as needed. Currently, every development site in the HACP inventory is in compliance with the number of accessible units required.

Activities to Increase Resident Involvements

Historically, HACP used their affordable housing units as a platform to encourage residents to be involved in both management and self-sufficiency opportunities. Initiatives at HACP are designed to afford public housing residents with opportunities for meaningful management participation. In the Past HACP's initiatives included the following:

1. HACP encourages the continued development of Resident Councils. Each public housing development has an active council. The property manager and Resident Opportunity and Self Sufficiency (ROSS) coordinator attend and participate in each monthly resident council meeting.
2. The Resident Advisory Board (RAB) is made up of resident council members of the executive board who meet quarterly to review policy changes, CFP performance reports and provide meaningful input.
3. The Executive Committee members of each resident council meet with the Executive Director and staff liaison quarterly or as needed to discuss management issues.
4. HACP manages a Family Self-Sufficiency (FSS) Program. The program helps residents find stable employment and the increase in the household income helps the family become self-sufficient and achieve economic independence. A portion of the increase in rent will go into an escrow savings account for the tenant. When the program participants reach their goals, they get access to their escrow funds.
5. HACP provides funding (when available) 24CFR 964.150 for Tenant Participation and offers assistance with administrative oversight.

6. HACP is a HUD-Certified Housing Counseling Agency offering pre-purchase counseling. HACP also offers Fair Housing counseling to residents in the City. Housing counseling classes are offered monthly and residents are encouraged to participate. In addition, Section 8 residents are encouraged to utilize their voucher to purchase a home. HACP works closely with financial institutions and families to secure mortgages. The participants receive pre-and-post homeownership counseling sessions, as well as money management, credit history reports, etc. HACP has a HUD-Certified Professional Housing Counselor on staff to provide homeownership counseling for first-time homebuyers.
7. Annually, the HACP in partnership with service providers connect residents with services through a social event.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A. HACP is not designated as troubled. As reported in HACP's most recent 2023 PHA plan the housing authority is designated as a standard performer.

Plan to remove the 'troubled' designation

N/A.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Public policies at the state, county, and local levels have played a role in shaping the affordable housing and residential investment landscape in Paterson, New Jersey. Historical and regulatory frameworks have contributed to ongoing challenges in developing accessible housing and attracting consistent investment across the city. Several key areas illustrate these impacts, highlighting where policies may have hindered rather than helped housing affordability and residential growth.

1. **Historical Zoning and Discriminatory Practices:** The Regional Plan Association (RPA) has documented the lingering impact of past discriminatory practices, such as redlining, which historically limited housing and homeownership opportunities for Black and Brown residents in Paterson. These restrictive zoning policies and financial exclusions have contributed to significant wealth disparities in the city and affected housing availability and neighborhood diversity. The legacy of these policies continues to influence where people can afford to live, impacting economic mobility and reducing affordable housing options.
2. **Affordable Housing Quotas and Development Challenges:** NJ Spotlight News has reported on the pressures municipalities like Paterson face in meeting state-mandated affordable housing quotas. Currently, Paterson is required to develop or rehabilitate 3,966 affordable units to address housing needs. Meeting these obligations is challenging, given the city's limited land and resources, and the focus on fulfilling quotas may inadvertently create hurdles for broader residential investment by directing limited municipal resources toward affordable housing alone, rather than a mix of housing investments that could benefit the entire city.
3. **Impact of Tax Credit Allocations:** Deepblocks has analyzed the effects of Low-Income Housing Tax Credit (LIHTC) allocations on affordable housing development in Paterson's People's Park neighborhood. While LIHTC projects have supported the construction of affordable units, the concentration of these investments in specific neighborhoods may lead to imbalances, with some areas seeing increased development while others remain under-resourced. This focus on select neighborhoods for LIHTC allocations can result in uneven residential investment across the city, affecting broader economic development.

These public policies have shaped the trajectory of affordable housing and residential investment in Paterson, but not without complications. Historical zoning practices, state-mandated housing quotas, and targeted tax credit allocations reveal how policies intended to support affordable housing may inadvertently limit broader residential investment and economic growth. Addressing these policy impacts is essential to creating a balanced and inclusive housing environment that meets the needs of all Paterson residents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To encourage more “developer” participation, the Department of Community Development continues to

seek ways to improve the capacity of the local housing development organizations and to streamline various aspects of the funding proposal, contracting and the procurement process. Over the past few years, these improvements in our process have enabled us to deliver more units of affordable rental and homeownership housing units with requests for additional funding in greater excess than our resources.

Notwithstanding the above, the current reality is the cost of housing; economic structure and the tax structure within the City all have major impact on the development, improvement, and maintenance of affordable housing. The City's focus over the next five years will be to work with our current development partners such as NJCDC and Paterson Habitat for Humanity to deliver more housing units. The City is currently working with these partners on a new rental development project and a new homeowner construction project. The City is also working on several homeowner housing opportunities through the First Time Homebuyer Program

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.

The City will also focus our efforts on increasing our outreach efforts for our first-time homebuyer program to increase participation and provide rehabilitative dollars to current homeowners to perform essential improvements to stabilize LMI area neighborhoods, generate pride and a renewed interest for new homebuyers.

Consistent with the objectives and priority needs identified in the City's Consolidated Plan; the City will continue to:

- Review alternative funding sources to maximize use of HUD funds, such as seeking other public funding sources, private investment and increasing the efficiency of program operations.
- Foster greater sharing and coordination of information among agencies and citizens.
- Where/when possible, offering help to residents in need of obtaining and retaining affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

The City utilizes ESG funds to provide resources for outreach, assessment, and referral services for homeless individuals. Despite efforts to identify an organization eligible for ESG funds to conduct street outreach and referral services, the City has not been successful. Consequently, it does not currently fund any organization for these outreach services. Instead, the City collaborates with the Continuum of Care (CoC) to enhance outreach efforts in the area.

St. Joseph's Medical Center, the state's designated outreach provider and the County's Projects for Assistance in Transition from Homelessness (PATH) provider, conducts daily street outreach focused on engaging individuals with severe mental health issues in supportive services. PATH services are vital for reaching out to persons who may not be willing or able to engage in services due to their disabilities, requiring targeted outreach.

Additional outreach agencies, such as Paterson Relief and various community congregational groups, work to connect unsheltered households—especially those who are difficult to engage—with the CoC's Coordinated Entry System (CES). Furthermore, Catholic Families and Community Services (CFCS) and Community Hope are partners that the City collaborates with to connect Veterans experiencing homelessness to the CES through their Supportive Services for Veterans Families (SSVF) outreach programs.

The City of Paterson, along with its partner agencies, refers individuals experiencing unsheltered homelessness to the Continuum of Care's (CoC) Coordinated Entry System (CES) program. In Paterson, NJ-211 First Call for Help and Eva's Village Coordinated Assessment Navigation (CAN) are the two main providers that facilitate access to the CoC's CES. NJ-211 conducts assessments using the CoC-approved Housing Prioritization Tool, which places unsheltered homeless households on the Housing Prioritization (HP) list. The CAN team collaborates with NJ-211 to assist individuals on this list. Once clients are connected to CAN, they gain improved access to shelter, housing opportunities, and case management services. The CAN project plays a vital role in the Coordinated Entry (CE) process by offering a space where individuals experiencing homelessness can check in, update their assessment information, receive case management, and access housing navigation services. NJ-211 and Eva's Village are critical partners in referring individuals into emergency shelters, permanent housing, and supportive services for people facing homelessness in Paterson. Outreach providers actively work to connect homeless households to the Housing Prioritization list through the Coordinated Assessment. This approach enables clients to access permanent housing opportunities without having to engage in traditional shelter services.

The CoC's Coordinated Assessment Committee is dedicated to strengthening collaboration and communication amongst outreach service providers. By increasing participation from current outreach agencies, hard-to-serve clients will be quickly identified, screened, and prioritized for available voucher

programs, rental assistance programs, and connected to needed supportive services.

Agencies that are funded with HOPWA and Ryan White funding are able to conduct community and street outreach, and provide clients with peer referrals on a weekly basis to assess the needs of persons living with HIV/AIDS (PLWA) within the community. Additionally, case managers, through weekly virtual and face-to-face support groups, are able to assess client needs. During the initial intake and recertification process case managers carefully assess each individual's needs every six months. This helps clients develop a suitable plan of action that fits their needs and pairs HOPWA services to those needs. It also allows clients to stay engaged in necessary medical care and maintain their housing.

Addressing the emergency and transitional housing needs of homeless persons

For PY 2025, the City plans to allocate funding to St. Peter's Haven for their emergency shelter operations and to assist with data entry into the required Homeless Management Information System (HMIS). Their objective is to support and maintain families as cohesive units. St. Peter's Haven achieves this by providing case management and helping families find and secure safe, long-term, affordable housing. The agency collaborates closely with other community organizations to address homelessness in Passaic County, and these partnerships are essential for providing the comprehensive services needed to help families become self-sufficient.

Additionally, the City anticipates funding St. Paul's Community Development Corporation's Emergency Men's Shelter. This shelter offers emergency housing, clothing, and food to up to 40 homeless men each night. Shelter staff work to ensure that each resident's stay is as brief and beneficial as possible by providing referrals for housing, employment, mental health services, and rehabilitation programs.

While the availability of emergency shelters and transitional housing for individuals living with HIV/AIDS in Passaic and Bergen Counties remains a challenge due to limited capacity, subrecipients in the Transitional Grant Area (TGA) strive to secure permanent and stable housing for clients transitioning from emergency shelter situations. The City of Paterson, under the direction of the Department of Health and Human Services, continues to support the homeless population. Master of Social Work (MSW) staff are actively engaged and available on-site to assist the homeless community in Paterson.

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 will use its ESG funding to support organizations that provide services for Homelessness Prevention, Rapid Rehousing, and support for homeless individuals and families. These services include assistance with rental payments, security deposits, and utility deposits. During Program Year 2025, the City plans to allocate ESG resources to Catholic Family & Community Services, which will offer Rapid

Rehousing and Homelessness Prevention services to households currently experiencing homelessness or those at risk of becoming homeless. Their goal is to help these households access and secure affordable housing.

The City's HOME-ARP Tenant Based Rental Assistance Program provides eligible participants with security and utility deposit assistance along with a rental assistance voucher for up to 24 months. The program is at full capacity and has provided vouchers for those experiencing homelessness, chronic homelessness, and families with children.

Preventing homelessness among individuals living with HIV/AIDS (PLWH) can be achieved through various methods, including:

- Ryan White tracking
- Other HOPWA (Housing Opportunities for Persons With AIDS) services
- Paying utility shut-off notices - Assisting with back rent payments for up to 21 weeks
- Helping clients' complete applications for HOPWA housing and Section 8 vouchers - Providing nutritional assistance and referrals to food pantries
- Offering access to separate programs for emergency medication, medical copays, and coverage of health insurance premiums

These initiatives ensure that clients don't have to choose between paying rent and addressing other pressing needs.

Additionally, every HOPWA client is enrolled in housing case management services. Housing Case Managers assess the client's historical barriers to stable housing and develop a tailored plan to address these challenges. Each client undergoing housing case management also receives a budget analysis. A budget analyst offers insights and guidance on fixed costs versus flexible expenses, enabling clients to adjust their budgeting and spending plans effectively. Furthermore, a list of agencies that provide affordable housing programs is made available to all City sub-recipients and project sponsors in the Bergen-Passaic Transitional Grant Area (TGA).

The Housing Authorities in Bergen and Passaic Counties apply for and receive Continuum of Care (CoC) grant funding from HUD to help individuals and families facing chronic homelessness. The CoC grant programs combine supportive services with financial assistance to ensure that the most vulnerable populations get the support they need to secure and maintain stable housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City will utilize its ESG funding to support organizations that work to prevent homelessness. This includes assistance for households facing eviction and individuals dealing with substance abuse issues, mental health challenges, or those being discharged from institutional care. The services offered will encompass up to three months of back rent payments and help with outstanding utility bills. In the Program Year 2025, the City plans to allocate ESG resources to Catholic Family & Community Services to provide homelessness prevention services for low-income, and at-risk households.

Catholic Family and Community Services (CFCS) has implemented an Eviction and Diversion Program funded through New Jersey Department of Consumer Affairs. This program assists Paterson residents at imminent risk of homelessness, retain a safe and secure living situation and avoid becoming homeless. The goal is to work with households to avoid trauma of homelessness, and the inherent disruption to work, school, and community life.

The City's HOME-ARP Tenant-Based Rental Assistance Program offers eligible participants assistance with security and utility deposits, along with rental vouchers for up to 24 months. Currently, the program is at full capacity and has provided vouchers to individuals at risk of homelessness who qualify based on the HOME-ARP criteria.

Clients enrolled in the HOPWA program are immediately connected to medical care and support services upon registration. HOPWA case managers assist clients in accessing these services by providing transportation to and from medical appointments. Additionally, through the Ryan White Program, clients receive bus passes, taxi vouchers, and Uber services as needed. Clients are guided into medical care by completing a health literacy assessment, which gauges their understanding of medications, lab values, health insurance, and other health-related issues.

Extremely low-income individuals exiting shelters receive help with security deposits and short-term rental assistance, enabling them to secure and maintain permanent housing. This is achieved through rapid rehousing assistance and through local service providers.

Discussion

The City is seeking partnerships with additional organizations to coordinate outreach activities for the unsheltered homeless, alongside Eva's Village. The primary objective of these outreach efforts is to successfully connect unsheltered individuals with available services and to gather names and vital information for entry into the Homeless Management Information System (HMIS), the Coordinated Entry System (CES), and to support the Continuum of Care (CoC) in managing cases for the unsheltered.

The housing needs in the Bergen/Passaic Transitional Grant Area (TGA) are increasingly challenging, as more clients and their families require access to medical care and support services. Ongoing case management aimed at housing stability is crucial for clients who are searching for or have already been connected to permanent housing through homeless assistance programs.

The goal of the Housing Opportunities for Persons With AIDS (HOPWA) program in 2025 is to continue

assisting and sustaining individuals infected with or affected by HIV/AIDS, helping them secure permanent housing and access to medical and supportive care. We are committed to collaborating with HOPWA sponsors to assess and evaluate the needs of clients in the Bergen-Passaic TGA. The City remains dedicated to reducing and ultimately ending homelessness within the HIV/AIDS community by 2025.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The 2018-2022 ACS estimates that 86% of homeowner housing and 78% of renter housing in the City were built before 1980. Homes built before 1978 pose a high risk of lead-based paint hazards. Low-income households with young children are at high risk of lead-based paint hazards and many reside in these older units.

The Department of Community Development (DCD) is committed to following the lead-based paint regulations outlined in 24 CFR Part 35. The Department is continuously training and obtaining certification in various lead-based paint-related disciplines. As a result, all houses rehabilitated with City funds must undergo an environmental assessment to check for the presence of lead-based paint. Any hazardous materials must be removed from the house before the final certificate of occupancy is issued.

With this in mind, the City is taking a proactive approach to address this hazard, as mandated by the comprehensive Lead-Based Paint regulations that took effect in September 2000. These regulations apply to federally owned or assisted housing built before 1978; the year lead-based paint was banned.

DCD intends to use the following strategies to evaluate and reduce lead-based paint hazards:

- Inform families with young children about the dangers of lead-based paint hazards.
- Coordinate public health services and screening with referrals to home repair, lead-based paint reduction, and rehabilitation programs.
- Enforce local ordinances designed to reduce lead-based paint hazards.
- Continue to allow a higher per unit subsidies for projects that involve lead-based paint reduction.
- Monitor federally funded rehabilitation projects for compliance with Federal standards.

How are the actions listed above related to the extent of lead poisoning and hazards?

A key priority for the City is the preservation of affordable housing, which is supported by the City's housing rehabilitation program. This program focuses on some of the oldest housing in the area, often in the poorest condition and at a higher risk of lead-based paint hazards. When lead-based paint hazards are identified in these older homes, the program takes direct action to address the issues.

Reliable statistics identifying the number of housing units with lead-based paint hazards, as outlined in Section 1004 of the Residential Lead-Based Paint Reduction Act of 1992, are not available. However, a good way to estimate the risk of lead-based paint exposure is by examining the age of the housing stock using Census data. According to statistics from HUD, it is estimated that up to three-quarters of homes built before 1978 contain lead hazards. Therefore, housing units constructed before 1980 are the most likely to have these lead hazards.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health

and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the City will refer the family immediately to the local health department.

How are the actions listed above integrated into housing policies and procedures?

The City Department of Health and Human Services (DHHS) is actively involved in eliminating lead-based paint hazards. State regulations require that children are tested for elevated blood lead (EBL) levels starting at age one. According to the final rule, a child is considered to have an EBL, now referred to as Environmental Intervention Blood Lead Level (EIBLL), if they have a confirmed blood lead level greater than 20 micrograms per deciliter (mg/dl) or if they have a level of 15 mg/dl in two separate tests taken at least three months apart.

The City is dedicated to complying with the Environmental Protection Agency (EPA) regulations regarding lead-based paint. Contractors undertaking renovation, repair, and painting projects that disturb lead-based paint in homes, childcare facilities, and schools built before 1978 must be certified and adhere to specific work practices to prevent lead contamination.

The rules include pre-renovation advisement requirements as well as training, certification, and lead-safe work practice requirements. The following requirements are in effect:

- Firms will be required to be certified, their employees must be trained in the use of lead-safe work practices, and lead-safe work practices which minimize occupants' exposure to lead hazards must be followed
- Renovation will be broadly defined as any activity that disturbs painted surfaces and includes most repair, remodeling, and maintenance activities, including window replacement
- The program will enact requirements from both Section 402(c) and 406(b) of the Toxic Substances Control Act. (EPA's lead regulations can be found at 40 CFR Part 745, Subpart E.)
- Contractors, property managers, and others (including maintenance workers) who perform renovations for compensation in residential houses, apartments, and child-occupied facilities built before 1978 are required to distribute a lead pamphlet before starting renovation work.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City's strategy focuses on reducing poverty by empowering low-income individuals and families, creating economic opportunities, and enhancing neighborhoods. This approach will continue through the implementation of Neighborhood Revitalization Strategy areas and concentrated efforts to improve housing and community conditions.

The activities outlined in this plan are designed to directly reduce poverty and alleviate homelessness in Paterson. CDBG public service programs and public improvements aim to enhance accessibility and overall quality of life for residents. Additionally, CDBG and HOME-funded affordable housing development and preservation programs will create and maintain living conditions that help low- and moderate-income (LMI) households avoid homelessness. ESG funds will support emergency shelter operations, homelessness prevention, and rapid rehousing activities. Furthermore, HOPWA funds will assist individuals living with HIV/AIDS through housing subsidy programs such as Tenant-Based Rental Assistance (TBRA), Short-Term Rent, Mortgage, and Utility Assistance (STRMU), and permanent housing placement services.

Poverty is largely determined by income, which is influenced by factors such as education, job training, and employment opportunities. The City has limited control over many of the issues that contribute to poverty, including unemployment, substance abuse, and insufficient transportation options for commuting to work.

Ultimately, federal and state policies regarding welfare, healthcare, and the minimum wage play critical roles in the efforts to address and reduce poverty. The City will continue to implement strategies to prevent and alleviate poverty in Paterson. This includes providing incentives for businesses to establish themselves in low-income areas, supporting organizations that offer job training and placement services, funding homeless prevention initiatives, and working to preserve and improve affordable housing options.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The City will coordinate efforts among its many partner organizations to ensure that the goals outlined in the Consolidated Plan are met. The City works closely with a variety of nonprofit service providers who provide assistance for homeless clients and other households with low- and extremely-low incomes with the purpose of providing for basic needs and assisting them in improving self-sufficiency. These providers may also offer programs that help locate and secure affordable housing to alleviate housing instability.

Housing providers and developers assist in the creation and development of affordable housing for both homeowners and renters. The City will continue to support endeavors that create new or substantially

improve housing that is affordable to low-income residents as well as reduce the housing cost burden of families of poverty and low income.

The ESG program provides rapid rehousing rental activities, which help families in crisis and prevent them from becoming homeless again. This program is designed to help them gain stable housing so they can work towards financial self-sustainability through services provided by CoC members and local homeless service providers.

HOPWA funds assist persons living with HIV/AIDS with housing subsidy programs such as TBRA, STRMU, and permanent housing placement services. Housing subsidy programs help these individuals maintain their housing, which is vital for them to maintain access to the services and healthcare they require.

During the five-year Consolidated Plan period, the City will select projects for funding that are designed to reduce the number of persons in poverty. The City will also collaborate with other City departments, nonprofit service providers and local organizations that operate programs that similarly have a goal of reducing the poverty level in Paterson. Actions that the City may implement include:

- Target federal resources in neighborhoods that have low/mod block group tracts and as a result may have a high poverty rate;
- Fund public service programs that provide services to LMI households that encourage housing stability and improve the quality of life for residents;
- Provide assistance for special needs groups such as those with a disability, the elderly, the homeless and victims of domestic violence;
- Continue to fund housing rehab activities for owners to maintain the condition of their homes which will prevent the risk of homelessness;
- Expand the affordable rental housing stock through new developments;
- Expand the affordable homeowner housing stock by funding CHDO housing development;
- Provide direct rental assistance for individuals and families at risk of homelessness;
- Provide housing subsidy assistance for persons living with HIV/AIDS.

SP-80 Monitoring – 91.230

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

The Department of Community Development (DCD) assigns a monitor to each approved Community Development Block Grant (CDBG) activity and provides each agency with a copy of the City's Subrecipient Monitoring Handbook. The program monitors are responsible for both on-site and desktop monitoring activities. Before any funds can be reimbursed, each monitor must review the expenditures and recommend reimbursement for all approved expenses. For subrecipients who are new to the City, program monitors are encouraged to provide more hands-on assistance.

Each subrecipient is required to submit quarterly programmatic and fiscal reports for DCD's review. Additionally, copies of all procurement contracts and documentation showing compliance with procurement requirements are retained. Each monitor is also required to conduct at least one on-site monitoring visit to each of their subrecipients during the program year.

DCD 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, DCD 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.

DCD 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. DCD audits requests for reimbursement of ESG 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, 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.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Paterson receives an annual allocation of funds from four federal formula grant programs, which are the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), Housing Opportunities for Persons Living with AIDS (HOPWA), and the Emergency Solutions Grants (ESG) programs. These grant funds support community development programs, affordable housing development and preservation, and address homelessness. PY 2025 is the first program year of the Five-Year 2025-2029 Consolidated Plan, and the City anticipates it will receive similar allocation amounts in each year of the Consolidated Plan period.

- Community Development Block Grant (CDBG): \$2,766,844 - The primary objective of the CDBG program is to develop viable communities, by providing safe, sanitary and decent housing, suitable living environments and economic opportunities for individuals with low and moderate incomes. All projects funded with CDBG funds must meet one of three national objectives: 1) principally benefit low- and moderate-income persons; 2) aid in the prevention and/or elimination of slum and/or blight; or 3) meet urgent community needs. Each approved activity must benefit at least 51% LMI individuals, households and/or families. The City does not anticipate receiving any program income generated from CDBG activities to be included in the AAP.
- HOME Investment Partnerships Program (HOME): \$1,680,244 - The purpose of the HOME program is to develop affordable housing for LMI individuals, households and/or families. HOME funds can be used for new housing construction or substantial renovation, first-time homebuyer activities, development of rental housing and tenant-based rental assistance. The City does not anticipate receiving any program income generated from HOME activities to be included in the AAP.
- Housing Opportunities for Persons with AIDS/HIV (HOPWA): \$2,124,133 - HOPWA funds provide housing assistance and related supportive services to individuals and their families with HIV/AIDS. These funds can be used for a wide range of purposes, including development of new and renovated housing units, social services, rental assistance and program planning.
- Emergency Solutions Grant (ESG): \$225,214 - The focus of the ESG program is on assisting homeless individuals in gaining stable permanent housing. Eligible activities under ESG include funding emergency shelter operations, street outreach services, rapid rehousing and

homeless prevention.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,766,844	0	0	2,766,844	11,067,376	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,680,244	0	0	1,680,244	6,720,976	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,124,133	0	0	2,124,133	8,496,532	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	225,214	0	0	225,214	900,856	PY 2025 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.

Table 12 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Paterson utilizes its federal funds as leverage for other state and local resources. Most of the City's CDBG funds leverage resources from other local and private sources. Many of the public facility improvement projects leverage additional resources from the City. All of the CDBG resources used to fund public services leverage additional resources from state and county sources as well as philanthropic grants.

The HOME and ESG programs have federal matching requirements. For the HOME program, the City has 100% match reduction due to fiscal distress in place that exempts it from the match requirements. Despite having a waiver for the matching funds requirement, the City's HOME funds leverage additional resources from the private sector in the form of construction and permanent financing and homeowner owner equity, as well as other state of New Jersey resources such as the LIHTC program and low interest loans. In regard to the ESG program, there is a dollar-for-dollar match requirement. The City fulfills the match requirement through its sub-recipients. Each sub-recipient is responsible for providing their program monitor with documentation of their matching funds upon execution of their sub-recipient agreement. The matching funds typically are derived from state and county sources as well as philanthropic grants. HOPWA does not have a match requirement.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be 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 2025, the City anticipates allocating resources to improve publicly owned buildings.

Discussion

The above describes the City's anticipated resources and our commitment to allocating these resources to improve the lives of extremely low- to moderate-income households. Program income in the HOME program is realized when homeowners pay off their HOME mortgage due to sale or refinance. However, at this time the City does not anticipate any program income to be generated from these activities.

Contingency Provision for PY 2025 HUD CPD Allocations

It should be noted that the allocation above is only an estimate of the anticipated program year 2025 funding allocations. The City's contingency provisions are as follows; 1) to match the actual allocation amount once it has been announced by HUD. 2) the CDBG activities will be increased or decreased for the Paterson Homeowner Rehabilitation Program, and the adjustments will remain in compliance with CDBG grant regulations. 3) for the HOME, HESG and HOPWA programs the increase or decrease of funding will be distributed among the approved eligible activities.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Housing Rehab	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Develop & Preserve Affordable Housing	CDBG: \$415,027	Homeowner units rehabilitated: 15 Household Housing Unit
2	1B New Housing Development	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Develop & Preserve Affordable Housing	HOME: \$1,378,454	Rental units constructed: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted
3	1C CHDO Housing Development	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Develop & Preserve Affordable Housing	HOME: \$181,074	Homeowner Housing Added: 2 Household Housing Unit
4	2A Public Services for LMI & Special Need	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services	CDBG: \$415,027	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	3A Improve & Expand Access to Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible 1st, 4th, and 5th Wards	Public Facilities & Infrastructure	CDBG: \$1,383,422	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25,000 Persons Assisted
6	4A Homeless Shelter & Services	2025	2029	Homeless	Citywide Low/Mod Eligible	Reduce Homelessness	ESG: \$135,128	Homeless Person Overnight Shelter: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	4B Homeless Prevention & Rapid Rehousing	2025	2029	Homeless	Citywide Low/Mod Eligible	Reduce Homelessness	ESG: \$73,195	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Homelessness Prevention: 50 Persons Assisted
8	5A Housing Assistance for Persons with HIV/AIDS	2025	2029	Non-Homeless Special Need	Citywide Low/Mod Eligible HOPWA EMSA	Address Needs of Persons Living w/ HIV/AIDS	HOPWA: \$1,030,205	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Housing for People with HIV/AIDS added: 40 Households Assisted
9	5B Supportive Services for Persons with HIV/AIDS	2025	2029	Non-Homeless Special Need	Citywide Low/Mod Eligible HOPWA EMSA	Address Needs of Persons Living w/ HIV/AIDS	HOPWA: \$1,030,205	HIV/AIDS Housing Operations: 60 Household Housing Unit
10	6A Effective Program Administration	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Administration	CDBG: \$553,369 HOME: \$120,716 HOPWA: \$63,724 ESG: \$16,891	Other: 1

Table 13 – Goals Summary

Goal Descriptions

1	Goal Name	1A Housing Rehab
	Goal Description	The City will provide funding support for housing rehab activities that will benefit low- to moderate-income households (0-80% AMI).
2	Goal Name	1B New Housing Development
	Goal Description	The City will provide affordable housing opportunities using HOME funds to support rental housing development, and homeownership opportunities for first-time homebuyers. Rental housing will be affordable to households earning below 60% of the area median income or less. Homeownership Housing Development programs will use the HUD uncapped income limits for households below 80% AMI.
3	Goal Name	1C CHDO Housing Development
	Goal Description	The City will fund Community Housing Development Organizations to develop affordable housing for low- to moderate-income households (0-80% AMI) in Paterson.
4	Goal Name	2A Public Services for LMI & Special Need
	Goal Description	The City will provide assistance for the operations of non-profit public services providers. Eligible activities include services related to enrichment programs for children and youth, after-school programs, and services for seniors and individuals suffering from mental health.
5	Goal Name	3A Improve & Expand Access to Public Facilities & Infrastructure
	Goal Description	The City will invest CDBG EN funds to improve public facilities in low/mod income areas. These activities include improvements and expanded access to community centers, neighborhood facilities and parks and recreation centers. The City will also invest in public improvements to community infrastructure. These activities include improvements to streets, sidewalks, water/sewer systems and ADA improvements. The goal will be to enhance the quality of life and improve the delivery of services to our residents in low/mod income areas.
6	Goal Name	4A Homeless Shelter & Services
	Goal Description	The City will provide support for overnight shelter services for families experiencing homelessness. Emergency shelter will include wraparound services that help individuals and families gain self-sufficiency.

7	Goal Name	4B Homeless Prevention & Rapid Rehousing
	Goal Description	The City will provide homeless prevention services for those at-risk of homelessness, and rapid rehousing assistance to homeless individuals and families with the goal of eliminating or reducing homelessness in the City.
8	Goal Name	5A Housing Assistance for Persons with HIV/AIDS
	Goal Description	The City will fund housing subsidy activities for persons living with HIV/AIDS, which include permanent housing placement, TBRA and STRMU.
9	Goal Name	5B Supportive Services for Persons with HIV/AIDS
	Goal Description	The City will increase the accessibility/availability of affordable housing, specifically for persons with HIV/AIDS and assist persons with HIV/AIDS with case management services.
10	Goal Name	6A Effective Program Administration
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

Projects

AP-35 Projects – 91.220(d)

Introduction

During PY 2025 the City will use its CDBG, HOME, ESG and HOPWA funding to support the projects outlined in this section of the Plan. The City anticipates that the grant allocations for PY 2025 will be \$2,766,844 for CDBG, \$1,680,244 for HOME, \$2,124,133 for HOPWA and \$225,214 for ESG

CDBG will fund public service programs, public facilities and infrastructure improvements, housing rehab and admin of the program. The CDBG program has a 20% grant cap allowed for administrative costs and no more than 15% of the grant may be allocated towards public services. HOME will fund affordable housing development and preservation and Community Housing Development Organization (CHDO) development activities as required under grant guidelines. There is a 10% grant cap for administrative activities and 15% of the total grant is reserved for CHDO activities. ESG will fund programs such as Homelessness Prevention, Rapid Rehousing and shelter operations. For ESG, there is a 7.5% grant cap for administrative activities, and no more than 60% may be allocated towards emergency shelter operations. HOPWA will fund supportive services and housing subsidy programs for eligible persons living with HIV/AIDS. There is a 3% grant cap for admin costs, and projects are listed by HOPWA Sponsors.

Projects

#	Project Name
1	CDBG: Administration (2025)
2	CDBG: Public Services (2025)
3	CDBG: Housing Rehab (2025)
4	CDBG: Public Facilities & Infrastructure (2025)
5	HOME: Administration (2025)
6	HOME: CHDO Set-Aside 15% (2025)
7	HOME: Homeownership Program (2025)
8	HOME: Housing Development (2025)
9	HUD voluntary grant reduction
10	ESG25: Paterson
11	HOPWA: Administration (2025)
12	HOPWA: Program Contingency (2025)

Table 14 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Paterson allocates resources based on the needs identified by the residents during the planning process as well as an assessment of the readiness of the project. The priority needs identified during the development of the 5-Year Consolidated Plan were affordable housing, public services, public facility and infrastructure improvements, economic development opportunities, the removal of slum and blight, housing for homeless and homeless services and addressing the needs of persons living with HIV/AIDS. Projects funded in PY 2025 will address several of these priorities.

Public facilities and infrastructure improvements and expanded access have been identified as a need in Paterson, specifically in low- and moderate-income areas. Public improvements and expanded access are addressed through CDBG funds and will only target low/mod areas as identified by HUD LMISD data.

Public services that provide basic needs for LMI and special needs are a high priority. These services focus on helping individuals and families avoid homelessness and gain self-sufficiency. This need exceeds the amount of funds available. CDBG has a 20% admin and 15% public services grant cap.

The preservation of existing affordable housing units as well as the development of additional affordable housing, for both rental and homeownership opportunities, remains one of the highest priorities in the City. These needs are addressed by CDBG and HOME funds as eligible under each grant guideline. Activities include direct financial assistance, rental housing construction, existing homeowner housing rehab, tenant-based rental assistance and other homeownership opportunities. HOME has a 10% admin grant cap and must allocate at least 15% towards CHDO affordable housing development.

Homeless strategies that work to end homelessness in Paterson are a priority and this need is addressed through the ESG program. The City will fund programs that help with homeless prevention and rapid rehousing activities to help families avoid homelessness, as well as emergency shelter services for persons experiencing homelessness. ESG has a 7.5% admin grant and shelter services are limited as there is a 60% grant cap allocation for this type of activity.

Supportive services and housing subsidy programs are vital to persons living with HIV/AIDS as any housing instability may greatly affect the ability for this group to receive the care they need. HOPWA has an admin cap of 3%.

The major obstacle that the City has identified is the lack of funding to address the needs of the underserved community; however, the City fully attempts to stretch the available funding to address the top priorities during any given year. Another obstacle with determining the allocation of the City's resources is many of the City's grantees are still behind with their work on projects funded with prior year City resources. This is predominately a result of recovering from the pandemic and the negative impacts on the economy such as labor shortages, supply chain issues and rising costs.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration (2025)
	Target Area	Citywide Low/Mod Eligible 1st, 4th, and 5th Wards
	Goals Supported	6A Effective Program Administration
	Needs Addressed	Effective Program Administration
	Funding	CDBG: \$553,369
	Description	Funding to administer the 2025 CDBG Program for the City of Paterson.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A. This activity is to support the administrative functions for the CDBG program
	Location Description	Citywide, eligible. The administrative offices of the Department of Community Development are located at 125 Ellison Street in the City of Paterson.
	Planned Activities	Funding for the Department of Community Development at the City of Paterson to cover staff salaries and operating expenses associated with administering the CDBG program estimated at 20% of the grant amount and any program income (21A).
2	Project Name	CDBG: Public Services (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Public Services for LMI & Special Need
	Needs Addressed	Public Services
	Funding	CDBG: \$415,027
	Description	Support funding for public services to LMI residents in the City.
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	The City will fund organizations that will provide services to LMI residents, including children and youth, seniors and residents suffering from substance abuse. Public service activities other than Low/Moderate Income Housing Benefit: 500 LMI Persons Assisted
	Location Description	Citywide, eligible,
	Planned Activities	Planned activities include: LIST
3	Project Name	CDBG: Housing Rehab (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1A Housing Rehab
	Needs Addressed	Develop & Preserve Affordable Housing
	Funding	CDBG: \$415,027
	Description	The City will use CDBG resources to assist existing LMI homeowners with basic system and minor home repairs.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	The proposed housing rehab activity will benefit LMI owner-occupied households in the City. Homeowner Housing Rehabilitated: 15 Household Housing Unit
	Location Description	Citywide, eligible. The activity will be administered by DCD from their offices at 125 Ellison Street. The activities will be undertaken throughout the City, based on a first-come first served basis.
Planned Activities	The City will use CDBG resources to assist LMI homeowners with basic systems repair and other minor home improvements (14A).	
4	Project Name	CDBG: Public Facilities & Infrastructure (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	3A Improve & Expand Access to Public Facilities & Infrastructure
	Needs Addressed	Public Facilities & Infrastructure
	Funding	CDBG: \$1,383,422
	Description	The funds will be used for CDBG-eligible public facility and infrastructure projects. Proposed activities to be carried include neighborhood facility, street and sidewalk improvements in low/mod areas of Paterson.

	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	The City will implement public facility improvement projects that will benefit low/mod areas. Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25,000 Persons Assisted
	Location Description	Citywide, eligible low/mod block group tracts. See the AP-50 for more details on how the City determines low/mod tracts.
	Planned Activities	Planned activities include: LIST
5	Project Name	HOME: Administration (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	7A Effective Program Administration
	Needs Addressed	Effective Program Administration
	Funding	HOME: \$120,716
	Description	Administration of the 2025 HOME Program.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A. This activity includes funding for the administration of the HOME program.
	Location Description	Citywide, eligible. The City administers the HOME program from their offices located at 125 Ellison Street in the City of Paterson.
Planned Activities	Program administration to cover the costs associated with administering the HOME Program will be funded at 10% of the total HOME grant.	
6	Project Name	HOME: CHDO Set-Aside 15% (2025)
	Target Area	Citywide Low/Mod Eligible 1st, 4th, and 5th Wards
	Goals Supported	1C CHDO Housing Development
	Needs Addressed	Develop & Preserve Affordable Housing
	Funding	HOME: \$181,074

	Description	The City will provide HOME resources to a local CHDO to develop affordable housing units for LMI households in the City. There is a 15% set-aside of the HOME grant for CHDO development activities.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added: 2 Household Housing Unit
	Location Description	Citywide, eligible. The City will also assist a local CHDO with HOME funds to develop affordable housing units in the 1st, 4th, and 5th wards.
	Planned Activities	The City intends to use its HOME funds to assist a local non-profit CHDO organization develop new affordable housing units for two LMI households. The City will select a CHDO through an RFP process with an experienced consultant to underwrite the proposal based on established criteria.
7	Project Name	HOME: Homeownership Program (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1B New Housing Development
	Needs Addressed	Develop & Preserve Affordable Housing
	Funding	HOME: \$431,091
	Description	Through the First Time Homebuyer Program, the City will provide closing costs and down payment assistance to LMI households throughout the City of Paterson. Eligible LMI households will be approved for a deferred loan with no interest in an amount up to \$14,500 for the purchase of a home in the City.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers: 4 Households Assisted
	Location Description	Citywide, eligible. The activity will be administered by DCD from their offices at 125 Ellison Street.

	Planned Activities	Provide closing costs and down payment assistance to 10 LMI first-time homebuyers to assist them in purchasing homes in the City of Paterson. The activities will be undertaken throughout the City based on a first come, first-served basis.
8	Project Name	HOME: Housing Development (2025)
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	1B New Housing Development
	Needs Addressed	Develop & Preserve Affordable Housing
	Funding	HOME: \$474,281
	Description	The City will use HOME resources to fund affordable rental housing development activities that benefit LMI households.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 5 Household Housing Unit
	Location Description	Citywide, eligible. The activity will be administered by DCD from their offices at 125 Ellison Street.
Planned Activities	HOME funds will support the construction of affordable rental housing development for eligible LMI households. The City will select an activity through an RFP process with an experienced consultant to underwrite the proposal based on established criteria.	
9	Project Name	HUD Voluntary Grant Reduction
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	7A Effective Program Administration
	Needs Addressed	Effective Program Administration
	Funding	HOME: \$473,082
	Description	HUD Voluntary Grant Reduction of \$473,082
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A, Other: 1

	Location Description	N/A
	Planned Activities	HUD Voluntary Grant Reduction
10	Project Name	ESG2025 Paterson
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	4A Homeless Shelter & Services 4B Homeless Prevention & Rapid Rehousing 7A Effective Program Administration
	Needs Addressed	Reduce Homelessness
	Funding	ESG: \$225,214
	Description	Funding for homeless prevention, rapid rehousing services for homeless and at-risk households and funding for emergency and transitional shelter facilities.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	The City will assist homeless and extremely low- to very low-income at-risk individuals and households. Homelessness Prevention: 50 Persons Assisted Rapid Rehousing: 20 Households Assisted Homeless Person Overnight Shelter: 100 Persons Assisted
	Location Description	Citywide, eligible. The City will fund organizations at various locations as identified in the Planned Activities section below.
	Planned Activities	Planned activities include: ESG Program Administration: \$16,891 Costs associated with administering the ESG program will be funded at 7.5% of the total grant Homeless Prevention and RRH (32.5%): \$73,195 Emergency Shelter (60%): \$135,128
11	Project Name	HOPWA: Administration (2025)
	Target Area	Citywide Low/Mod Eligible HOPWA EMSA
	Goals Supported	5A Housing Assistance for Persons with HIV/AIDS 5B Supportive Services for Persons with HIV/AIDS 7A Effective Program Administration
	Needs Addressed	Address Needs of Persons w/ HIV/AIDS

	Funding	HOPWA: \$63,724
	Description	Administration of the 2025 HOPWA program to provide support for organizations in the City of Paterson, Passaic County and Bergen County that assist extremely low- to low-income residents living with HIV/AIDS.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Admin of the HOPWA program.
	Location Description	The City administers the HOPWA program from their offices located at 125 Ellison Street in the City of Paterson. HOPWA benefits residents living with HIV/AIDS across the entire HOPWA service area of Passaic County and Bergen County.
	Planned Activities	Program administration to cover the costs associated with administering the HOPWA Program will be funded at 3% of the total grant: \$63,724
12	Project Name	HOPWA: Program Contingency (2025)
	Target Area	Citywide Low/Mod Eligible HOPWA EMSA
	Goals Supported	5A Housing Assistance for Persons with HIV/AIDS 5B Supportive Services for Persons with HIV/AIDS 6A Effective Program Administration
	Needs Addressed	Address Needs of Persons w/ HIV/AIDS
	Funding	HOPWA: \$2,060,409
	Description	Provide fund support for HOPWA Sponsors to assist low- to moderate-income residents living with HIV/AIDS.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance: 100 Households Assisted Housing for People with HIV/AIDS added: 40 Households Assisted HIV/AIDS Housing Operations: 60 Household Housing Unit
	Location Description	HOPWA benefits residents living with HIV/AIDS across the entire HOPWA service area of Bergen County.

	Planned Activities	Housing subsidy programs include TBRA, STRMU and permanent housing placement services. Supportive services include case Management, Vouchering services and other housing-related services. The City will select HOPWA Sponsor activities through an RFP process with an experienced consultant to underwrite the proposal based on established criteria.
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Historically, the City's primary focus has been the areas containing the largest concentration of LMI residents. These concentrated areas are located within the City's 1st, 4th, and 5th Wards. The commitment to these Wards was determined by statistical data derived from both census tracts and census block group data; culminating into sufficient numbers to warrant the City designating them primary areas in which to focus on HUD's goals of suitable living, decent affordable housing and economic opportunities. These target areas contain the highest concentration of low/mod block group tracts, which are defined as those where a majority of the residents are at least 51% low- to moderate-income. See further below on how these low/mod block group tracts are determined. HOME and ESG funds are targeted throughout the City by need. HOPWA funding will be used to support activities throughout Passaic and Bergen Counties based on needs.

CDBG grant funds are intended to assist low- to moderate-income households. Direct services for individuals and households, such as public services and affordable housing benefits, are based on income eligibility rather than area benefit. However, improvements to public facilities and infrastructure have an area wide low/mod income benefit and the distribution of funds is targeted to low/mod block group tracts. See further information below for how the city determines these tracts.

HOME funds expended by a Participating Jurisdiction (PJ) must be invested in affordable housing for low- to moderate-income families, as defined at 24 CFR 92.2. Generally, this means eligible families must have incomes of 80 percent or less of the area median, as adjusted for family size. Benefits are based on income eligibility rather than area benefit.

ESG funds are targeted towards individuals and families experiencing a housing crisis and/or homelessness citywide. For minimum eligibility criteria for ESG beneficiaries for services related to street outreach, see paragraph (1)(i) of the "homeless" definition under 24 CFR § 576.2. For emergency shelter, see definition in 24 CFR 576.2. Beneficiaries must be "homeless" and staying in an emergency shelter. For homelessness prevention assistance, see 24 CFR 576.103par. For rapid rehousing assistance, see 24 CFR 576.104. Further eligibility criteria may be established at the local level in accordance with 24 CFR 576.400(e). For more information on ESG program eligibility see: <https://www.hudexchange.info/programs/esg/esg-requirements/>

HOPWA funds must serve eligible persons and their families living with HIV/AIDS. These activities may include supportive services and housing subsidy programs such as TBRA, STRMU and permanent housing placement services. Funds may be targeted towards these persons anywhere in the HOPWA EMSA area, which includes Passaic and Bergen County.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	100
1st, 4th, and 5th Wards	0
HOPWA EMSA	100

Table 15 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For targeting CDBG funds, while the 1st ward, 4th ward and 5th ward are designated as target areas in the City of Paterson, the City does not allocate funding based solely on these geographic requirements. When a planned activity is intended to serve individuals or households directly, they must meet income qualifications in order to receive assistance from the program. In these instances, City staff and/or one of its subrecipients will complete an in-take and eligibility review of the applicant before the project/activity is initiated. LMI residents may be targeted Citywide.

In the case of public facilities and infrastructure improvement activities, the planned public improvement activities will serve a community or neighborhood. These activities are said to have an “area-wide” benefit. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income.

To determine these Block Group Tracts the City will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible tracts within the jurisdiction. The HUD identified Census Block Group Tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

HOME and ESG funds are targeted throughout the City by need. HOPWA funding will be used to support activities throughout Passaic and Bergen Counties based on needs.

Discussion

Low Income & Minority Concentration

Race/Ethnic Minority Concentration

A “racial or ethnic concentration” is any census tract where a racial or ethnic minority group makes up 10 percent or more of that group’s citywide percentage as a whole. Data was taken from the 2018-2022 ACS 5-Year estimates. Due to the small sample size, only racial or ethnic groups that make up at least 1.0% of

the City's population were analyzed.

Black or African American: Black, non-Hispanic persons make up 21.0% of the Citywide population, and a census tract is considered a concentration if 31.0% of the population is part of this racial group. In Paterson, there is a clear racial concentration in the northcentral part of the City just north of Broadway, and then in the eastern part of the City just south of Broadway and east of Madison Ave to the eastern border of the City along the Passaic River.

Asian: In Paterson, approximately 4.4% of the population identifies as Asian. A census tract is considered a concentration if 14.4% of the population is part of this racial group. There are several tracts on the western border of the City along Union Ave that have a concentration. This concentration also extends south to the Christopher Columbus Highway.

Hispanic: Hispanic persons make up 65.5% of the Citywide population, and a census tract is considered a concentration if 75.5% of the population is part of this racial group. In Paterson, there is a concentration of the ethnic group in the most northeast part of the City north of Lyon St. and 7th Ave, and then also in the central areas of the City running east-west along Christopher Columbus Highway in scattered tracts.

Low-Income Households Concentration

A "low-income concentration" is any census tract where the median household income for the tract is 80% or less than the median household income for the City. According to the 2018-2022 ACS 5-Year Estimates, the Median Household Income (MHI) in Paterson is \$52,092. A tract is considered to have a low-income concentration if the MHI is \$41,674 or less. The areas in Paterson with a concentration of low-income households are consistent with the City's 1st, 4th, and 5th Wards.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The tables below show the one-year goals for LMI households to be assisted through affordable housing program by the City in the 2025 program year. Affordable housing goals are supported by the City’s CDBG and HOME grants. CDBG funds support homeowner housing rehab activities while HOME funds support all other affordable non-homeless housing developments. The following breakdown is provided below and further below in the discussion, a breakdown is also provided by grant.

The annual goals listed in the AP-20 specify the following goals and outcomes for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG and HOME programs.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	26
Special-Needs	0
Total	26

Table 16 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	11
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	26

Table 17 - One Year Goals for Affordable Housing by Support Type

Discussion

CDBG:

Homeowner Housing Rehabilitated: 15 Household Housing Unit

HOME:

Rental units constructed: 5 Household Housing Unit

Direct Financial Assistance to Homebuyers: 4 Households Assisted

Homeowner Housing Added (CHDO): 2 Household Housing Unit

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Paterson (HACP) is the designated local public housing authority in the City. The mission of HACP is to promote adequate and affordable housing, housing choice opportunities, economic opportunity and a suitable living environment free from discrimination. HACP has over 980 traditional public housing units and 3,200 HCV housing choice vouchers.

Historically, the City has worked in partnership with the HACP to identify housing needs and provide resources to its residents. The City's entitlement programs are used to assist with the development of new housing opportunities for extremely low and very low-income residents, including residents in the HACP inventory of public housing.

The HACP will consider the needs of individuals and families with a disability, and make any reasonable accommodation as needed. Currently, every development site in the HACP inventory is in compliance with the number of accessible units required.

Actions planned during the next year to address the needs to public housing

HACP continuously strives to improve and expand their portfolio of affordable public housing units in the City. The Housing Authority has budgeted \$2.9 million for capital activities, including improvements to existing units to preserve the housing stock. In February 2023, U.S. Rep. Bill Pascrell, Jr. announced that HACP will be receiving an additional \$4.1 million dollars from HUD to maintain and modernize public housing. HACP has an ongoing strategy to redevelop obsolete housing units and renovate functioning units that are in need of modernization. HACP is implementing an ongoing development strategy for the 4th Ward that will build on the previous successes in creating new affordable housing opportunities. The planning firm, Wallace Roberts and Todd, was retained as consultants to create a revitalization plan for the area. DCD recently committed CDBG admin funds to cover half of the costs of this planning effort. Some of HACP's planned developments include:

- HACP is exploring the development of six units of new construction rental housing units for either veterans or grandparents serving as parents.
- HACP is exploring the development of a 20-unit re-entry housing project for returning citizens.
- During 2018, HACP created a \$125 million redevelopment plan to demolish and redevelop the Riverside Terrace public housing complex, a 245-unit housing development that includes two phases, 80-senior units and 165-townhouse units. Both phases of the redevelopment are completed construction. 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 will provide some support through the award of project-based vouchers to a 74-unit rental

housing development for seniors with preference for grandparents raising children.

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

Historically, HACP used their affordable housing units as a platform to encourage residents to be involved in both management and self-sufficiency opportunities. Initiatives at HACP are designed to afford public housing residents with opportunities for meaningful management participation. In the Past HACPs initiatives included the following:

8. HACP encourages the continued development of Resident Councils. Each public housing development has an active council. The property manager and ROSS coordinator attend and participate in each monthly resident council meeting.
9. The Resident Advisory Board (RAB) is made up of resident council members of the executive board who meet quarterly to review policy changes, Capital Fund Program (CFP) performance reports and provide meaningful input.
10. The Executive Committee members of each resident council meet with the Executive Director and staff liaison quarterly or as needed to discuss management issues.
11. HACP manages a Family Self-Sufficiency (FSS) Program. The program helps residents find stable employment and the increase in the household income helps the family become self-sufficient and achieve economic independence. A portion of the increase in rent will go into an escrow savings account for the tenant. When the program participants reach their goals, they get access to their escrow funds.
12. HACP provides funding (when available) 24CFR 964.150 for Tenant Participation and offers assistance with administrative oversight.
13. HACP is a HUD-Certified Housing Counseling Agency offering pre-purchase counseling. HACP also offers Fair Housing counseling to residents in the City. Housing counseling classes are offered monthly and residents are encouraged to participate. In addition, Section 8 residents are encouraged to utilize their voucher to purchase a home. HACP works closely with financial institutions and families to secure mortgages. The participants receive pre-and-post homeownership counseling sessions, as well as money management, credit history reports, etc. HACP has a HUD-Certified Professional Housing Counselor on staff to provide homeownership counseling for first-time homebuyers.
14. Annually, the HACP in partnership with service providers connect residents with services through a social event.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A. HACP is not designated as troubled. As reported in HACP's most recent 2023 PHA plan the housing authority is designated as a standard performer.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Funding from the Emergency Solutions Grants (ESG) Program is used to support the homeless population in Paterson. These funds are intended to target specific activities, which will be administered by the City. The following activities are eligible under the ESG program.

(1) Street Outreach funds may be used for costs of providing essential services necessary to engage people experiencing unsheltered homelessness; connect with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility.

(2) Emergency Shelter funds may be used for costs of providing essential services to homeless families and to individuals in emergency shelters, renovating buildings to be used as emergency shelter for homeless families and individuals, and operating emergency shelters.

(3) Homelessness Prevention funds may be used to provide housing relocation and stabilization services and short and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter or other homeless situation.

(4) Rapid Re-housing Assistance funds may be used to provide housing relocation and stabilization services and short and/or medium-term rental assistance as necessary to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing.

(5) HMIS funds may be used to pay the costs of contributing data to the local HMIS designated by the Continuum of Care for the area.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

The City utilizes ESG funds to provide resources for outreach, assessment, and referral services for homeless individuals. Despite efforts to identify an organization eligible for ESG funds to conduct street outreach and referral services, the City has not been successful. Consequently, it does not currently fund any organization for these outreach services. Instead, the City collaborates with the Continuum of Care (CoC) to enhance outreach efforts in the area.

St. Joseph's Medical Center, the state's designated outreach provider and the County's PATH Provider, conducts daily street outreach focused on engaging individuals with severe mental health issues in supportive services. PATH services are vital for reaching out to persons who may not be willing or able to

engage in services due to their disabilities, requiring targeted outreach.

Additional outreach agencies, such as Paterson Relief and various community congregational groups, work to connect unsheltered households—especially those who are difficult to engage—with the CoC’s Coordinated Entry System (CES). Furthermore, Catholic Families and Community Services (CFCS) and Community Hope are partners the City collaborates with to connect Veterans experiencing homelessness to the CES through their Supportive Services for Veterans Families (SSVF) outreach programs.

The City of Paterson, along with its partner agencies, refers individuals experiencing unsheltered homelessness to the Continuum of Care’s (CoC) Coordinated Entry System (CES) program. In Paterson, NJ-211 First Call for Help and Eva’s Village Coordinated Assessment Navigation (CAN) are the two main providers that facilitate access to the CoC’s CES. NJ-211 conducts assessments using the CoC-approved Housing Prioritization Tool, which places unsheltered homeless households on the Housing Prioritization (HP) list. The CAN team collaborates with NJ-211 to assist individuals on this list. Once clients are connected to CAN, they gain improved access to shelter, housing opportunities, and case management services. The CAN project plays a vital role in the Coordinated Entry (CE) process by offering a space where individuals experiencing homelessness can check in, update their assessment information, receive case management, and access housing navigation services. NJ-211 and Eva’s Village are critical partners in referring individuals into emergency shelters, permanent housing, and supportive services for people facing homelessness in Paterson. Outreach providers actively work to connect homeless households to the Housing Prioritization list through the Coordinated Assessment. This approach enables clients to access permanent housing opportunities without having to engage in traditional shelter services.

The CoC’s Coordinated Assessment Committee is committed to strengthening collaboration and communication amongst outreach service providers. By increasing participation from current outreach agencies, hard-to-serve clients will be quickly identified, screened, and prioritized for available voucher programs, rental assistance programs, and connected to needed supportive services.

Agencies that are funded with HOPWA and Ryan White funding are able to conduct community and street outreach and provide clients with peer referrals on a weekly basis to assess the needs of persons living with HIV/AIDS (PLWA) within the community. Additionally, case managers, through weekly virtual and face-to-face support groups, are able to assess client needs. During the initial intake and recertification process case managers carefully assess each individual’s needs every six months. This helps clients develop a suitable plan of action that fits their needs and pairs HOPWA services to those needs. It also allows clients to stay engaged in necessary medical care and maintain their housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

For PY 2025, the City plans to allocate funding to St. Peter's Haven for their emergency shelter operations and to assist with data entry into the required Homeless Management Information System (HMIS). Their objective is to support and maintain families as cohesive units. St. Peter's Haven achieves this by providing case management and helping families find and secure safe, long-term, affordable housing. The agency

collaborates closely with other community organizations to address homelessness in Passaic County, and these partnerships are essential for providing the comprehensive services needed to help families become self-sufficient.

Additionally, the City anticipates funding St. Paul's Community Development Corporation's Emergency Men's Shelter. This shelter offers emergency housing, clothing, and food to up to 40 homeless men each night. Shelter staff work to ensure that each resident's stay is as brief and beneficial as possible by providing referrals for housing, employment, mental health services, and rehabilitation programs.

While the availability of emergency shelters and transitional housing for individuals living with HIV/AIDS in Passaic and Bergen Counties remains a challenge due to limited capacity, subrecipients in the Transitional Grant Area (TGA) strive to secure permanent and stable housing for clients transitioning from emergency shelter situations. The City of Paterson, under the direction of the Department of Health and Human Services, continues to support the homeless population. Master of Social Work (MSW) staff are actively engaged and available on-site to assist the homeless community in Paterson.

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 will use its ESG funding to support organizations that provide services for Homelessness Prevention, Rapid Rehousing, and support for homeless individuals and families. These services include assistance with rental payments, security deposits, and utility deposits. During Program Year 2025, the City plans to allocate ESG resources to Catholic Family & Community Services, which will offer Rapid Rehousing and Homelessness Prevention services to households currently experiencing homelessness or those at risk of becoming homeless. Their goal is to help these households access and secure affordable housing.

The City's HOME-ARP Tenant Based Rental Assistance Program provides eligible participants with security and utility deposit assistance along with a rental assistance voucher for up to 24 months. The program is at full capacity and has provided vouchers for those experiencing homelessness, chronic homelessness, and families with children.

Preventing homelessness among individuals living with HIV/AIDS (PLWH) can be achieved through various

methods, including:

- Ryan White tracking
- Other HOPWA (Housing Opportunities for Persons With AIDS) services
- Paying utility shut-off notices - Assisting with back rent payments for up to 21 weeks
- Helping clients complete applications for HOPWA housing and Section 8 vouchers - Providing nutritional assistance and referrals to food pantries
- Offering access to separate programs for emergency medication, medical copays, and coverage of health insurance premiums

These initiatives ensure that clients don't have to choose between paying rent and addressing other pressing needs.

Additionally, every HOPWA client is enrolled in housing case management services. Housing Case Managers assess the client's historical barriers to stable housing and develop a tailored plan to address these challenges. Each client undergoing housing case management also receives a budget analysis. A budget analyst offers insights and guidance on fixed costs versus flexible expenses, enabling clients to adjust their budgeting and spending plans effectively. Furthermore, a list of agencies that provide affordable housing programs is made available to all City sub-recipients and project sponsors in the Bergen-Passaic Transitional Grant Area (TGA).

The Housing Authorities in Bergen and Passaic Counties apply for and receive Continuum of Care (CoC) grant funding from HUD to help individuals and families facing chronic homelessness. The CoC grant programs combine supportive services with financial assistance to ensure that the most vulnerable populations get the support they need to secure and maintain stable housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: 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); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City will utilize its ESG funding to support organizations that work to prevent homelessness. This includes assistance for households facing eviction and individuals dealing with substance abuse issues, mental health challenges, or those being discharged from institutional care. The services offered will encompass up to three months of back rent payments and help with outstanding utility bills. In the Program Year 2025, the City plans to allocate ESG resources to the Heart of Hannah Women's Center and Catholic Family & Community Services to provide homelessness prevention services for low-income, at-risk households.

Catholic Family and Community Services (CFCS) has implemented an Eviction and Diversion Program

funded through New Jersey Department of Consumer Affairs. This program assists Paterson residents at imminent risk of homelessness retain a safe & secure living situation and avoid becoming homeless. The goal is to work with households to avoid trauma of homelessness, and the inherent disruption to work, school, and community life.

The City's HOME-ARP Tenant-Based Rental Assistance Program offers eligible participants assistance with security and utility deposits, along with rental vouchers for up to 24 months. Currently, the program is at full capacity and has provided vouchers to individuals at risk of homelessness who qualify based on the HOME-ARP criteria.

Clients enrolled in the HOPWA program are immediately connected to medical care and support services upon registration. HOPWA case managers assist clients in accessing these services by providing transportation to and from medical appointments. Additionally, through the Ryan White Program, clients receive bus passes, taxi vouchers, and Uber services as needed. Clients are guided into medical care by completing a health literacy assessment, which gauges their understanding of medications, lab values, health insurance, and other health-related issues.

Extremely low-income individuals exiting shelters receive help with security deposits and short-term rental assistance, enabling them to secure and maintain permanent housing. This is achieved through rapid rehousing assistance and through local service providers.

Discussion

The City is seeking partnerships with additional organizations to coordinate outreach activities for the unsheltered homeless, alongside Eva's Village. The primary objective of these outreach efforts is to successfully connect unsheltered individuals with available services and to gather names and vital information for entry into the Homeless Management Information System (HMIS), the Coordinated Entry System (CES), and to support the Continuum of Care (CoC) in managing cases for the unsheltered.

The housing needs in the Bergen/Passaic Transitional Grant Area (TGA) are increasingly challenging, as more clients and their families require access to medical care and support services. Ongoing case management aimed at housing stability is crucial for clients who are searching for or have already been connected to permanent housing through homeless assistance programs.

The goal of the Housing Opportunities for Persons With AIDS (HOPWA) program in 2025 is to continue assisting and sustaining individuals infected with or affected by HIV/AIDS, helping them secure permanent housing and access to medical and supportive care. We are committed to collaborating with HOPWA sponsors to assess and evaluate the needs of clients in the Bergen-Passaic TGA. The City remains dedicated to reducing and ultimately ending homelessness within the HIV/AIDS community by 2025.

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	60
Tenant-based rental assistance	100
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	40
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	200

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Public policies at the state, county, and local levels have played a role in shaping the affordable housing and residential investment landscape in Paterson, New Jersey. Historical and regulatory frameworks have contributed to ongoing challenges in developing accessible housing and attracting consistent investment across the city. Several key areas illustrate these impacts, highlighting where policies may have hindered rather than helped housing affordability and residential growth.

1. **Historical Zoning and Discriminatory Practices:** The Regional Plan Association (RPA) has documented the lingering impact of past discriminatory practices, such as redlining, which historically limited housing and homeownership opportunities for Black and Brown residents in Paterson. These restrictive zoning policies and financial exclusions have contributed to significant wealth disparities in the city and affected housing availability and neighborhood diversity. The legacy of these policies continues to influence where people can afford to live, impacting economic mobility and reducing affordable housing options.
2. **Affordable Housing Quotas and Development Challenges:** NJ Spotlight News has reported on the pressures municipalities like Paterson face in meeting state-mandated affordable housing quotas. Currently, Paterson is required to develop or rehabilitate 3,966 affordable units to address housing needs. Meeting these obligations is challenging, given the city's limited land and resources, and the focus on fulfilling quotas may inadvertently create hurdles for broader residential investment by directing limited municipal resources toward affordable housing alone, rather than a mix of housing investments that could benefit the entire city.
3. **Impact of Tax Credit Allocations:** Deepblocks has analyzed the effects of Low-Income Housing Tax Credit (LIHTC) allocations on affordable housing development in Paterson's People's Park neighborhood. While LIHTC projects have supported the construction of affordable units, the concentration of these investments in specific neighborhoods may lead to imbalances, with some areas seeing increased development while others remain under-resourced. This focus on select neighborhoods for LIHTC allocations can result in uneven residential investment across the city, affecting broader economic development.

These public policies have shaped the trajectory of affordable housing and residential investment in Paterson, but not without complications. Historical zoning practices, state-mandated housing quotas, and targeted tax credit allocations reveal how policies intended to support affordable housing may inadvertently limit broader residential investment and economic growth. Addressing these policy impacts is essential to creating a balanced and inclusive housing environment that meets the needs of all Paterson residents.

Actions it planned 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

To encourage more “developer” participation, the Department of Community Development continues to seek ways to improve the capacity of the local housing development organizations and to streamline various aspects of the funding proposal, contracting and the procurement process. Over the past few years, these improvements in our process have enabled us to deliver over units of affordable rental and homeownership housing units with requests for additional funding in greater excess than our resources.

Notwithstanding the above, the current reality is the cost of housing; economic structure and the tax structure within the City all have major impact on the development, improvement, and maintenance of affordable housing. The City’s focus over the next five years will be to work with our current development partners such as NJCDC and Paterson Habitat for Humanity to deliver more housing units. The City is currently working with these partners on a new rental development project and a new homeowner construction project. The City is also working on several homeowner housing opportunities through the First Time Homebuyer Program

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.

The City will also focus our efforts on increasing our outreach efforts for our first-time homebuyer program to increase participation and provide rehabilitative dollars to current homeowners to perform essential improvements to stabilize LMI area neighborhoods, generate pride and a renewed interest for new homebuyers.

Consistent with the objectives and priority needs identified in the City’s Consolidated Plan; the City will continue to:

- Review alternative funding sources to maximize use of HUD funds, such as seeking other public funding sources, private investment and increasing the efficiency of program operations.
- Foster greater sharing and coordination of information among agencies and citizens.
- Where/when possible, offering help to residents in need of obtaining and retaining affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

This section is a summary of other actions taken by the City’s Department of Community Development (DCD) to address the needs of its citizens in the 2025 program year. These other actions taken will be how the City plans to address obstacles to meeting underserved needs, plans for fostering and maintaining affordable housing; plans for reducing lead-based paint hazards; plans for reducing the number of families living at the poverty level; actions in developing a framework of policies, governance mechanisms, and service system known as institutional structures; and plans to coordinate with public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City’s Affirmative Marketing Plan applies to all low- and moderate-income housing units created in the City and housing projects containing 5 or more units. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups within Paterson’s housing region, regardless of color, race, gender, religion, handicap, sexual orientation, gender expression, age or number of children (unless units are age-restricted) sex, age or number of children (unless units are age-restricted), familial status or national origin 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 or national origin.

The City’s established procedures require:

- Advertising at least 120 days prior to rent up in local newspapers including those in other languages and utilizing the grantees affirmative marketing policy
- Each owner must provide an opportunity for applicants to receive counseling on such topics as budget, credit, lease and foreclosure
- Providing copies of all marketing material with a listing of local agencies and offices where interested applicants may have access to the material

Outreach for all newspaper articles, advertisements, announcements and requests for applications pertaining to low moderate-income housing units shall appear in the following daily regional newspapers.

- Herald News/Bergen Record
- El Especialito

The primary marketing shall take the form of at least one press release sent to the above publications and a paid display advertisement in each of the above newspapers. Additional advertising and publicity shall

be on an "as needed" basis. The advertisement shall include a description of the following:

1. Street address (es) of the units;
2. Directions to the housing units;
3. Number of units currently available;
4. The bedroom size (s) of the units;
5. The minimum/maximum household sizes;
6. The minimum/maximum income permitted to qualify for the housing units
7. Contact information regarding potential issues and questions;
8. The sales price of the units;
9. Where and how applications may be obtained, including business hours at each location

Actions planned to foster and maintain affordable housing

In PY 2025, the City plans to work with HOME grant recipients that will help to grow affordable housing in Paterson. All HOME-assisted projects must remain affordable to and occupied by low and/or moderate-income households. The table below provides the minimum period of affordability over which HOME-assisted units must remain affordable.

HOME Investment Per Unit / Minimum Affordability Period

Under \$15,000 / 5 years

\$15,000-\$40,000 / 10 years

Over \$40,000 / 15 years

New Construction or Acquisition of Rental Housing / 20 years

The City continues to monitor its past and current projects to ensure their compliance with the long-term affordability requirements of the HOME program. A program monitor has been specifically assigned to review compliance via on-site inspections as set forth in the HOME regulations. These on-site inspections are conducted at minimum once every three years with a review of tenant recertification every program year.

The City may use either the Resale or Recapture provisions to ensure compliance with HOME regulations, depending on the particular program or neighborhood goal that the City has identified. The City uses the recapture provision for its homebuyer program that provides direct assistance to homebuyers with down payment and closing costs; whereas the resale provision is used for the homebuyer program that assists homebuyers through subsidies for the construction and rehabilitation of for-sale units. A more detailed explanation is included in the Grantee Unique Appendices attached to this PY 2025 AAP.

The City will utilize the uncapped and capped income limits for the CDBG and HOME programs as outlined

below:

Uncapped Income Limits

First-Time Homebuyer (HOME)

Homeowner Rehab (CDBG)

Capped Income Limits

Rental Projects (HOME)

Low-Moderate Programs (CDBG)

Actions planned to reduce lead-based paint hazards

A large portion of the City's housing stock was built before 1978, when the use of lead-based paint was standard. As a result, we have historically had to implement and/or participate in various programs that aid in eradicating this situation. The City has been very successful in securing funding from various State and Federal sources to assist us with these efforts and, as a result, the issues of lead-based paint are not as severe as a decade ago.

The adoption of the City's Lead Ordinance was implemented to provide notice and to give owners and occupants insight as to whether lead hazards are present or not in a rental property, prior to occupying the dwelling unit or property. After the inspection is completed, a certificate with the raised City seal is given to the owner within two weeks and a copy of the certificate is mailed to the tenant. The certificate is part of the process necessary to obtain a re-rental certificate.

The Paterson Division of Health provides nursing case management, lead inspections and free blood lead screenings to children. Public health nurses are assigned to families of children who have elevated blood lead levels. Scheduled home visits are made by public health nurses who perform physical, social and developmental assessments, provide health education, and make referrals to other community agencies. Lead inspections of the residence are performed by a certified lead inspector/risk assessor to determine if the source of the lead is the paint, which is usually the case.

In addition to lead paint being the main source of poisoning in children, it has been determined through nursing case management assessments that sources such as pottery, spices and jewelry from different countries contribute to a small percentage of the cases. Free blood lead screenings are offered to children from 6 months of age at the Paterson Division of Health each Wednesday.

DCD in conjunction with the City's Department of Health & Human Services, expect to continue using the following strategies to evaluate and reduce lead-based paint hazards:

- Require trained lead inspector/risk assessors licensed by the State of New Jersey Department of Health and Human Services in the Paterson Division of Health to periodically inspect abatement

projects.

- Ensure that a Lead Inspector/Risk Assessor is dispatched to a child's home within 48 hours of the City receiving notification of the child's poisoning.
- Apply for lead grants from other State and Federal agencies as well as private foundations.
- Educate First Time Homebuyers on both the dangers of lead poisoning and measures to prevent lead poisoning.

Contractors performing renovation, repair, and painting projects that disturb lead-based paint in homes, childcare facilities, and schools built before 1978 must be certified and follow specific work practices to prevent lead contamination. The new Environmental Protection Agency rules include pre-renovation advisement requirements as well as training, certification, and work practice requirements.

Actions planned to reduce the number of poverty-level families

The City's strategy to reduce poverty remains unchanged: empowering low-income individuals and families through our neighborhood assistance referral programs, offering qualified applicants rehabilitative funds to improve neighborhoods, encouraging revitalization in targeted areas, reducing the housing cost burden for poverty-level and low-income households, and improving the housing stock. The City has improved its Section 3 employment and contracting policies on all applicable contracts, ensuring outreach to low-income City residents when job opportunities are created by HUD-funded activities.

The City will use some of our HUD resources to work with a wide range of social service agencies that provide direct services to low-income households. Many of these services are aimed at developing economic self-sufficiency and life skills. 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. Day care, health care, mental health and substance abuse treatment, literacy education (including ESL and financial literacy), and job training are essential services that are provided.

Poverty is a function of income. The City, by itself, has very little control over the factors that cause poverty. Such factors include, but are not limited to unemployment, substance abuse issues, and lack of transportation options to get to and from work. Ultimately, federal and state policies on welfare, health care, and 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 and address substance abuse and mental illness, 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.

Actions planned to develop institutional structure

The DCD has advised staff members working on HUD-funded programs to continue participating in the One CPD training portal that offers diverse webinars which aid in the efficient management of all our government-approved funding sources. Staff will continue to participate in training sessions when

applicable, that are offered through the HUD Newark Field Office and/or, in close proximity to the City. We are consistently exploring ways of reducing costs so overnight travel is limited.

The City requires its grantees of HOME housing development funds and CDBG public facilities and public improvement funds to use their best efforts to ensure local hiring and contracting with local minority-owned, women-owned and disabled-owned enterprises. Grantees are strongly encouraged to provide job training, employment and contracting opportunities to extremely low- to moderate-income residents in accordance with Section 3 requirements. Each year the City monitors the progress of our grantees to ensure that we are creating local employment opportunities and supporting MBE and WBE businesses.

DCD has staff members who are fluent in Spanish to meet the needs of our residents who have a limited English proficiency (LEP), and their primary language is Spanish. LEP City residents whose primary language is other than Spanish are entitled to a translator free-of-charge.

Actions planned to enhance coordination between public and private housing and social service agencies

Local services providers are encouraged to apply for funding through the City's DCD. The City issues a Request for Proposal (RFP) to solicit requests for funding from qualified applicants for all HUD-funded programs. The RFPs are available in the department's office at 125 Ellison Street, City Hall located at 155 Market Street and on the City web site, www.patersonnj.gov. All submitted proposals are reviewed by committees and are ranked based on addressing the criteria outlined in the RFP. A recommendation is made to the City of Paterson Municipal Council to provide funding to qualified applicants that score the highest ranking. All final recommendations are set forth in a resolution and approved by the Municipal Council. Once this process is completed, funding is awarded to the applicants. Citizen participation and public comments are encouraged throughout the planning process prior to submitting the PY 2025 to HUD for approval.

The City will also continue its partnership with the CoC, which is administered by the Passaic County Department of Human Services. A representative from the Department attends the CoC meetings, which are held monthly, and receives input on how the City allocates its ESG funding. The City coordinates our funding priorities based on needs identified by the CoC.

Finally, the City coordinates our housing development strategies with HACP to assist with funding opportunities and to strengthen future developments of HACP with housing programs of other organizations receiving City assistance.

Discussion:

N/A

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following provides details on program specific requirements for each of the four entitlement programs, Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Housing Opportunities for Persons with AIDS/HIV (HOPWA), and Emergency Solutions Grant (ESG). The City does not anticipate generating program income from its CDBG or HOME housing activities.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The City does not intend to use its HOME funds for any form of assistance that is not set forth in 24 CFR 92.205b.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

The description is too long to fit in this space. Please see the Grantees Unique Appendices.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

The description is too long to fit in this space. Please see the Grantees Unique Appendices.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The City will not be using its HOME funds to re-finance existing housing debt for multifamily housing that is being rehabilitated with HOME funds.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not applicable. The City does not use its HOME funds for TBRA activities.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not applicable. The City does not use its HOME funds for TBRA activities.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must

comply with the affirmative marketing requirements established by the City of Paterson, which is the participating jurisdiction (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ; such as, persons with a disability or other special needs. However, at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the City's HOME program funds. HOME funds must target low- to moderate-income households. The City does not discriminate and provides equal access to all eligible households.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The CoC collaborated with the City to update their policies and procedure manual that outlines eligible programs for funding. The City provided key information for implementing ESG programs and CoC programs.

Eligible programs include nonprofit organizations, state governments, local governments, and instrumentalities of State and local governments. The policies manual also describes the eligible applicants, defines the four categories of homeless (literally homeless, imminent risk of homelessness, homeless under other federal statutes and fleeing/attempting to flee domestic violence); and documents which categories are eligible for the different funding. The CoC Policies and Procedures manual also outlines that the CoC will place a prioritization for funding on households under Category 1 (literally homeless), those experiencing the longest length of homelessness and those that have the highest needs. There is also a description of the required documentation that applicants must collect to determine homelessness as well as the length of time that assistance will be administered. Both ESG and CoC recipients are required to use the Homeless Management Information System (HMIS) for reporting. These policies and procedures are on file at the Department of Community Development.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The City works with a variety of housing, social and health service organizations to meet the needs of persons experiencing homelessness. The lead group exploring ongoing issues of homelessness is the CoC, recognized by HUD as the local planning and decision-making body on programs funded with HUD's homeless assistance programs. The CoC plans and manages the homeless system's coordination through an ongoing collaboration of public and non-profit agencies, grantors, advocacy groups and formerly homeless individuals.

The CoC has provided grant funding to NJ-211 to coordinate the assessment process for vulnerable households. NJ-211 is the virtual Coordinated Assessment access point accessible to the community via telephone availability 24 hours a day 7 days a week. NJ211 strives to make materials and phone conversations accessible to persons with limited English proficiency through translation. The CoC has expanded its coordinated entry system by funding Eva's Village to operate a program to reach unsheltered households in the community through case management and housing navigation. These efforts continue to improve access to housing and services for the most vulnerable.

The Continuum of Care's Coordinated Assessment system covers the entire Passaic county geographic area through strategic outreach from PATH and SSVF partners. Strategic outreach covers the entirety

of the CoC region on a monthly basis, but also proactively outreaches to the hardest to serve individuals who are not actively seeking services who are identified or staying in known locations.

As part of the coordinated system, the CoC has created a Housing Prioritization Tool (HPT) to assist the most vulnerable households in the Coordinated Assessment system.

Using the tool ensures that people with the greatest needs will be prioritized when housing providers are seeking referrals for permanent supportive housing and rapid re-housing placements. The CoC tracks the length of time clients remain on the list and where clients are discharged to, ensuring the effectiveness of the CoC and the prioritization process. The CoC can monitor bed availability in real-time for housing projects using the Homeless Management Information System (HMIS).

Monthly CoC meetings and regular meetings of several issue-specific committees deal with topics; such as, the level of system integration, progress on action steps in the plan to prevent and end homelessness, joint funding proposals and researching best practices through visits to other communities. The meetings provide an important venue for consumers, providers, and grantors to identify system-wide gaps and community-based solutions. In addition to the monthly meetings, all stakeholders routinely work together to identify needs, set priorities and strategy, eliminate duplication, evaluate, coordinate, and improve services and the delivery system.

The City is an active member of the CoC and attends the monthly CoC meetings to coordinate the City's efforts in the ESG program with the programs of the CoC.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City attends the monthly meetings of the CoC to coordinate the services funded by the City with those provided by other organizations in the County. The City held conversations with the Chair of the CoC and the CoC's consultants to discuss funding priorities in the County and obtain feedback on the ways in which the City should allocate its allocation of ESG funds. It was determined that the CoC is focusing their resources on permanent housing with supportive services to address the issues of homelessness in the County. They view this as the optimal strategy for assisting homeless and at-risk individuals and families. While the CoC is focusing their efforts on permanent housing for persons experiencing homelessness, including chronic homelessness, the City is using their ESG funding to address the other areas of the homeless service system. These include homelessness prevention and rapid rehousing programming, and assisting the operations and essential services provided by emergency shelters. This coordinated approach between the CoC, and the City is helping to ensure that all services are available to the population of homeless individuals and families.

In order to allocate ESG funds to subrecipients, the City issues an RFP notifying the public of the availability of funding. We advertise that the RFP is available in the various City newspapers. The City also holds public meetings notifying the service provider agencies that funds are available.

Applications that are received by the deadline are submitted to the City ESG review committee to review and rank according to merit and eligibility. A member of the CoC serves on the review committee. Each proposal must meet certain criteria, including they have to be in operation as a service provider for at least 5 years, be in good standing with the State of New Jersey and serve populations within the City. Once the applications are reviewed and ranked, funding determinations are made based on those applications that received the highest scoring.

ESG guidance also requires that admin costs for the program may not exceed the 7.5% regulatory cap, and that no more than 60% can be allocated towards shelter and street outreach services.

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The City of Paterson will meet the homeless participation requirements as set forth in 24 CFR 576.405(a).

- 5. Describe performance standards for evaluating ESG.**

The City utilized the performance standards set forth in the selection criteria as outlined in Section 427 of the HEARTH Act to inform the City's performance standards for the ESG program. The HEARTH Act Section 427 includes, but is not limited to the following criteria:

- The length of time individuals and families remain homeless.
- The extent to which individuals and families who leave homelessness experience additional spells of homelessness.
- The thoroughness of grantees in the geographic area in reaching homeless individuals and families.
- Overall reduction in the number of homeless individuals and families.
- Jobs and income growth for homeless individuals and families.
- Success at reducing the number of individuals and families who become homeless.

The City's ESG performance standards are as follows:

- At least 80% of persons exiting rapid rehousing or homelessness prevention programs have been stable in housing for six months or longer.
- At least 50% of households exiting emergency shelter programs exit to a positive housing destination
- At least 20% of all households exiting any program supported with ESG funds through the City will have employment income.
- All ESG funded programs will have less than 10% data error issues for program participant "Exit Destinations" (data not collected, client doesn't know/ refused, or missing data)
- All ESG funded programs will have less than 5% data errors (data not collected, client doesn't know/

refused, or missing data) for all Personally Identifying Information (PII) data.

By adhering to these performance standards, the City anticipates that they will be more effective at designing their programs so that homelessness is effectively shortened and reduced. The City will use the performance standards in determining success rates their individual grantees have at addressing the issue of homelessness. Those grantees that are able to document success through meeting or exceeding the performance measures will be given priority consideration for future funding from the City. Those grantees that fall short of meeting the performance standards will be recommended for technical assistance to identify obstacles in meeting the performance standards and help improve their program outcomes.

Discussion

HOPWA:

Identify the process for making sub-awards and describe how the HOPWA allocation available to private nonprofit organizations (including community and faith-based organizations) will be allocated.

The Department of Health & Human Services will utilize a competitive Request for Proposal (RFP) process to solicit subgrantees, including community and faith-based organizations, for tenant-based rental assistance, short-term rent, mortgage and utility assistance, permanent and transitional housing facilities, permanent housing placement services and supportive services. Proposals will be evaluated and ranked by a review committee comprised of Department of Health & Human Services, DCD staff, and a review committee consisting of local stakeholders and officials. Each proposal will be reviewed for consistency with the RFP proposal and review criteria. The review leader will submit funding recommendations to the Department of Health & Human Services, who will jointly make the final subgrantee recommendations. Each subgrantee will receive a one (1) year contract for the proposed activities. Grantee performance will be evaluated annually using the Department of Health & Human Services' monitoring policy. If a subrecipient's performance is deemed unsatisfactory, unexpended balances may be recaptured and reallocated via an RFP process.