

CITY OF PATERSON



2020-24 Five-Year Consolidated Plan

Executive Summary

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

1. Introduction

The purpose of the 2020-24 Five-Year Consolidated Plan (the 2020-24 Con Plan) is to guide the decisions in the City of Paterson's (the City) use of the Community Development Block Grant (CDBG) program, the HOME Investment Partnerships (HOME) program, the Emergency Solutions Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) program from the US Department of Housing and Urban Development (HUD). The 2020-24 Con Plan provides a detailed analysis of the housing and homeless needs in the community and a housing market analysis. Specific attention is paid to the needs of moderate-, low- and very low-income households experiencing housing problems, the issues facing special needs populations, the homeless and first-time homebuyers. The 2020-24 Con Plan also describes the coordination of the City's goals with the goals of the County with respect to housing, ending homelessness, serving special needs populations and non-housing community development needs.

The City's Department of Community Development (DCD or the Department) is the lead agency responsible for preparing the 2020-24 Con Plan. The Department administers the CDBG, HOME, ESG and HOPWA program funding from HUD. According to HUD "the Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the four CPD formula block grant programs: the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME), the Emergency Solutions Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) program."

Consistent with HUD's mission, the City's mission is to support community development, increase homeownership, and increase access to affordable housing free from discrimination. To fulfill this mission, the City will embrace high standards of ethics, management and accountability and will continue to form new partnerships that leverage resources and improve HUD's ability to be effective on the community level.

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

Overview

As part of the 2020-24 Con Plan process the Department staff members and their partners in other municipal departments, service providers and stake holders have completed a review of existing services, programs, and projects while assessing the ongoing needs of the community. With its CDBG funds, the City will continue to fund public facilities and infrastructure projects and public services, particularly

around the areas of youth and senior enrichment programs, after-school programs, and employment programs. The City's focus for its HOME funds will be on development of new and rehabilitated rental and homeownership housing developments, particularly for families and first-time homebuyer down payment assistance. To address the needs of the City's homeless population, DCD is in consultation with the Continuum of Care to provide resources for homeless prevention, rapid rehousing and shelter operations. The City will target its HOPWA resources to better serve the needs of the HIV/AIDS community.

The overall goals of the 2020-24 Con Plan are as follows:

1. Provide the City with a comprehensive and long-term development strategy that will serve as a base for continued planning, cooperation, collaboration, and coordinated development programs.
2. Enhance the quality of life for areas of extremely low- to moderate-income residents.
3. Create programs to address the needs of our residents with particular emphasis on children and youth, seniors and children, youth and other individuals with special needs.
4. Lower the level of unemployment and underemployment among all segments of the Paterson labor force.
5. Increase the number of new businesses in Paterson, and strengthen and expand existing businesses.
6. Increase the City's tax base through rehabilitation and construction of residential, commercial, and industrial structures.
7. Increase the supply of affordable housing for extremely low- to moderate-income households.
8. Assist low- and moderate-income households in purchasing their first home.
9. Retain existing affordable housing and preserve viable neighborhoods.
10. Increase the housing and support services available to homeless in order to prevent homelessness.
11. Assist special needs groups with overcoming obstacles to productive lives.

For information on specific targeted areas please refer to the Strategic Plan section SP10. Section SP-25 Priority Needs describes the highest needs of the community as determined by the Department staff, its municipal partners, and community stake holders. For more details on the annual objectives and goals, please refer to the Action Plan section AP-20 Annual Goals and Objectives. Specific projects and activities to be funded during the 2020-21 program year are summarized in AP-35

3. Evaluation of past performance

The City is a previous recipient of CDBG, HOME, ESG and HOPWA funds. The success and performance of past programs and projects were considered in light of current needs in the development of the strategies and objectives under the 2020-24 Con Plan.

During the past five years, the City undertook a number of actions to achieve our goals and improve the delivery of our services. The actions were consistent with the objectives and priority needs identified in the previous Consolidated Plan and furthered its purposes. The Department worked closely with our partners in the City to administer many programs funded through the CDBG program. The Department funded many nonprofits to implement several programs to enhance the quality of life for area residents, deliver vital services to extremely low- to moderate-income residents. In addition, the City utilized repaid CDBG funding to create a homeowner housing rehabilitation program. The Department of Public Works used CDBG funds to improve City streets, improve public parks, develop an indoor recreation facility, purchase four ambulances and lease demolition equipment for the Fire Department and develop a salt storage facility.

The City provided HOME funds in each of the past five years to Paterson Habitat for Humanity (Habitat) to develop 17 units of new affordable homeownership housing and the Housing Authority of the City of Paterson (HACP) to develop 23 units of new affordable homeownership housing. HOME resources were also used to fund New Jersey Community Development Corporation (NJCDC) to develop 16 units of new affordable rental housing. The City also used HOME funds to assist one first-time home buyer with acquiring their first home under the first-time homebuyer program.

The City uses our ESG resources to assist the operations of several homeless shelters in each of the past five years. ESG resources were also used to fund homeless prevention and rapid rehousing programs.

The City is working with multiple service providers to address the needs of individuals living with HIV and AIDS. Services include case management and assistance with homeless prevention.

4. Summary of citizen participation process and consultation process

The goals and priorities of the City's 2020-24 Con Plan are the result of information received from consultation with: the public, other local government agencies, service providers, statistical analysis of comparative needs, current market conditions, and experience in providing housing services to the City's citizens. The Department of Community Development works closely with social service agencies and other local organizations which represent children and youth, elderly persons, the homeless, persons with HIV/AIDS and their families, and the disabled.

The City has adopted a Citizen Participation Plan describing the citizen participation requirements of its program. The Citizen Participation Plan is on file at the Department. The Department's citizen participation includes actively encouraging citizens, particularly members of low- and moderate-income households, to participate in the planning process for the 2020-24 Con Plan, the 2020-21 Annual Action Plan, the submission of substantial amendments and the development of the Consolidated Annual Performance Evaluation Report (CAPER).

In order to encourage citizen participation from the community, the Department of Community Development provides many opportunities for public input. In preparing the 2020-24 Con Plan and the

2020-21 Annual Action Plan, public meetings were held on November 20, 2019 and July 21, 2020 to solicit citizen input on housing and community development needs. The notices were published in four local newspapers: North Jersey Herald News, The Record, The Arab Voice and El Especial. In addition, the City posted notices at the City Hall entrances on the City's website (www.patersonnj.gov) and the Clerk's office. This process provides for and encourages citizen participation in the development of the 2020-24 Con Plan and the 2020-21 Annual Action Plan.

On September 22, 2020, a notice was published on the City's website alerting interested persons as to the availability of the 2020-24 Con Plan. The Plan was placed in the City Clerk's office, the Mayor's office, the City's web site and the Department's offices for public review for 5 days. Due to the COVID-19 pandemic, the City requested a waiver to the 30-day comment period. The five-day public review period extended from September 22, 2020 to September 26, 2020. Announcement of the availability of the 2020-24 Con Plan for public review was sent to organizations that represent persons with limited English speaking ability, disabilities, and low-income and homeless populations.

Further, the Department consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted individually purposes of developing the Needs Assessment. The Department also coordinated with various City departments on the development of the 2013 City of Paterson Master Plan, which included significant community outreach. This 2020-24 Con Plan is designed to be consistent with and complementary to the Master Plan.

5. Summary of public comments

The City requested that the public submit their comments in writing on a needs survey. The City received 18 needs surveys from residents. Many of the requests were for more funding to assist children and youth and seniors. This year, some community members expressed interest in increased funding for healthcare facilities and services to address public health. These surveys were submitted to the Department at the November 20, 2019 meeting prior to the COVID-19 pandemic. As a result, the need for services of this nature has more than likely increased. The City also received verbal comments offered at the public meetings including requests for the City to fund more programs for affordable housing, educational services and housing for residents at risk of homelessness. The City funds various organizations that address all of these needs.

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

The City incorporated most of the comments into the plan. Those comments that were not included in the plan included requests to fund activities where the City did not receive an application from a qualified organization and requests for activities that are not eligible for funding under any of the various HUD-funded programs.

7. Summary

Citizen participation is paramount to the success of the Consolidated Plan process and is necessary to achieve effective public participation from citizens, particularly low-income residents. The City welcomes the views and opinions of all of its citizens.

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
Lead Agency	PATERSON	
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 City of Paterson, Department of Community Development continues to be the lead agency for administering the programs covered by the Annual Plan. The Department directly implements the programs of the City’s CDBG, HOME and HESG programs. The Department 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 the private sector. HOPWA Funds are allocated by a committee composed of service providers.

Consolidated Plan Public Contact Information

Ms. Barbara Blake-McLennon
 Acting Director
 Department of Community Development
 City of Paterson
 125 Ellison Street, 2nd Floor
 Paterson, NJ 07505
www.patersonnj.gov

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

1. Introduction

To create the 2020-24 Con Plan, the City of Paterson consults with department heads and staff within a number of internal agencies as well as local organizations, service providers and housing organizations to identify the greatest needs within the City. Each year, the City solicits proposals for funding in addition to conducting meetings with leaders in the community. Input from those organizations with eligible projects is considered by the Department of Community Development during our planning process. The City is committed to ongoing efforts that increase coordination amongst public, private, and non-profit organizations that deliver housing, community development initiatives and provide social services to residents throughout the City.

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 goals and priorities of the City’s 2020-24 Con Plan are the result of information received from consultation with: the public, other local government agencies, service providers, statistical analysis of comparative needs, current market conditions, and experience in providing housing services to the City’s citizens. The Department works closely with social service agencies and other local organizations which represent children, elderly persons, the homeless, persons with HIV/AIDS and their families, and the disabled. The Department also worked with several other City departments, the office of the Business Administrator, the Mayor and members of the Municipal Council to arrive at funding priorities over the next five-year period.

The City is an active participant in the Passaic County CoC. Staff from DCD attends the monthly meeting of the CoC to coordinate the delivery of services to the homeless in the region. The Director of the Department of Community Development and the Executive Director of the Housing Authority of the City of Paterson both serve as part of the Mayor's Cabinet. They both attend weekly meeting where they coordinate activities and address funding needs for serving residents of the City's public housing. The Department also met with representatives of St Joseph's Hospital, Catholic Charities, New Jersey CDC and the Paterson Department of Health and Human Services to address the needs of residents with mental health challenges and residents living with HIV/AIDS.

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 Interagency Council on Homelessness (PCICH), which is the local Continuum of Care (CoC), recognized by the U.S. Department of Housing and Urban Development as the local planning and decision-making body on programs funded with HUD's homeless assistance programs. The City attends the monthly meetings of the CoC to coordinate funding by the City with those provided by other organizations in the County to ensure that there is a coordinated approach to serving the needs of homeless households and special needs population.

Strategic planning, coordination, and collaboration were achieved through various consultation opportunities, such as the monthly CoC meetings and other ongoing workshops and conferences. The monthly CoC meetings include a number of service providers from throughout Passaic County.

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 hosted a meeting 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 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 homeless and at-risk homeless individuals and families, the City is using their ESG funding to address the other areas in the spectrum of continuum of care for homeless individuals and family. These include homeless prevention, assisting the operations and essential services provided by emergency shelters, assisting the operations and essential services provided by targeted transitional housing and funding rapid rehousing initiatives. 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.

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 Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City works closely with HACP to identify housing needs in the community and allocate resources to addressing these needs.
2	Agency/Group/Organization	Paterson Habitat for Humanity, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Paterson Habitat for Humanity is a local CHDO that has developed a significant number of home ownership housing units over the past 15 years. The Department works closely with Habitat to develop our affordable home ownership housing strategy using HOME funds.
3	Agency/Group/Organization	New Jersey Community Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Public Services for Youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NJCDC is a local CHDO that has developed a significant number of rental housing units over the past 15 years and they provide services for children and youth. The Department works closely with NJCDC to develop our affordable rental housing strategy using HOME funds and deliver public services using CDBG funds.
4	Agency/Group/Organization	Oasis - A Haven for Women and Children
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department works closely with Oasis to address the needs of homeless women and families using ESG and CDBG funds. During the 2020-21 program year, the Department will provide CDBG resources to Oasis for need improvements to their facility.
5	Agency/Group/Organization	New City Kids
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services for Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	New City Kids is a new organization for receiving funding from the City. The Department is working with them to provide CDBG resources for an after school program.
6	Agency/Group/Organization	Chosen Generation Community Corporation
	Agency/Group/Organization Type	Services-Health Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Public Services for Substance Abuse
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Chosen Generation Community Corporation is a new organization receiving funding from the City. The Department is working with them to provide CDBG resources for a program to provide services to individuals suffering from substance abuse.
7	Agency/Group/Organization	Girl Scouts of Northern NJ
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services for Children & Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Girl Scouts of Northern NJ is a new organization for receiving funding from the City. The Department is working with them to provide CDBG resources for girls to learn explore aspire and dream.
8	Agency/Group/Organization	Wharton Institute of the Performing Arts
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services for Children & Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Wharton Institute for the Performing Arts is a new organization for receiving funding from the City. The Department is working with them to provide CDBG resources for an arts program for City youth.
9	Agency/Group/Organization	CATHOLIC FAMILY & COMMUNITY SERVICES
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Family & Community Services is a local non-profit that works to prevent homelessness in the City. The Department provides ESG funding to assist with homeless prevention and rapid rehousing services.
10	Agency/Group/Organization	St Paul's CDC
	Agency/Group/Organization Type	Services - Housing Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	St Paul's CDC is a local non-profit that works to address homelessness in the City. The Department provides ESG funding to assist with operations of an emergency homeless shelter for men.
11	Agency/Group/Organization	Saint Peter's Haven
	Agency/Group/Organization Type	Services - Housing Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	St Peter's Haven is a local non-profit that works to address homelessness in the City. The Department provides ESG funding to assist with operations of a family homeless shelter.

12	Agency/Group/Organization	EVA'S VILLAGE HOPE CENTER
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Eva's Village is a local non-profit that works to address homelessness in the City. The Department provides ESG funding to assist with operations of an emergency homeless shelter for women & children.
13	Agency/Group/Organization	Paterson Relief
	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 Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Paterson Relief is a new organization for receiving funding from the City. The Department is working with them to provide ESG resources to perform street outreach and referral services.

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

The City welcomes comments from all constituents and consults with many organizations. There are no agencies in the City we do not welcome comments from.

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 of Paterson & 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 & Human Services	The goals of the HOPWA plan are incorporated into the City of Paterson's 2020-24 Con Plan.
Five Year Master Plan	Paterson Department of Economic Development	The City of Paterson's 2020-24 Con Plan incorporates elements of the City's five-year Master Plan to provide resources to carry out the recommendations and objectives identified during the planning process.
Public Housing Plan	Housing Authority of the City of Paterson	The City of Paterson's 2020-24 Con Plan includes providing resources to the Paterson Housing Authority to carry out elements of their five-year Plan
Passaic County Con Plan	Passaic County Department of Planning and Economic Development	The City of Paterson and the County of Passaic collaborate on funding for both the CoC and the Disaster Recovery program.

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, the Department met with representatives from various other Departments within the City including, the Department of Economic Development, the Department of Public Works, the Division of Community Improvements and the Department of Health and Human Services to solicit input in creating the 2020-24 Con Plan. The Department of Economic Development works closely with the Paterson Chamber of Commerce to solicit input from the business community. The Department of Health and Human Services oversees the City’s work to address lead-based paint. The IT Department works with our broadband internet service providers to provide internet service throughout the City. The City of Paterson also consulted with the members of the CoC to create this plan.

Narrative (optional):

The Department worked closely with many organizations throughout the City to create the 2020-24 Con Plan. We are committed to solicit comments and proposals for projects that will improve our communities and benefit extremely low- to moderate-income households.

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 goals and priorities of the City's 2020-24 Con Plan are the result of information received from consultation with: the public, other local government agencies, service providers, statistical analysis of comparative needs, current market conditions, and experience in providing housing services to the City's citizens. The Department of Community Development works closely with social service agencies and other local organizations which represent children and youth, elderly persons, the homeless, persons with HIV/AIDS and their families, and the disabled.

The City has adopted a Citizen Participation Plan describing the citizen participation requirements of its program. The Citizen Participation Plan is on file at the Department. The Department's citizen participation includes actively encouraging citizens, particularly members of low- and moderate-income households, to participate in the planning process for the five-year Consolidated Plan, the Annual Action Plans, the submission of substantial amendments and the development of the Consolidated Annual Performance Evaluation Report (CAPER).

In order to encourage citizen participation from the community, the Department of Community Development provides many opportunities for public input. In preparing the 2020-24 Con Plan and the 2020-21 Annual Action Plan, public meetings were held on November 20, 2019 and July 21, 2020 to solicit citizen input on housing and community development needs. The notices were published in four local newspapers: North Jersey Herald News, The Record, The Arab Voice and El Especial. In addition, the City posted notices at the City Hall entrances on the City's website (www.patersonnj.gov) and the Clerk's office. This process provides for and encourages citizen participation in the development of the 2020-24 Con Plan and the 2020-21 Annual Action Plan.

On September 22, 2020, a notice was posted to the City's website alerting interested persons as to the availability of the 2020-24 Con Plan. The Plan was placed in the City Clerk's office, the Mayor's office, the City's web site and the Department's offices for public review for 5 days. Due to the COVID-19 pandemic, the City requested a waiver to the 30-day comment period. The five-day public review period extended from September 22, 2020 to September 26, 2020. Announcement of the availability of the 2020-24 Con Plan for public review was sent to organizations that represent persons with limited English speaking ability, disabilities, and low-income and homeless populations.

Further, the Department consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted individually purposes of developing the Needs Assessment. The Department also coordinated with various City departments on the development

of the 2013 City of Paterson Master Plan, which included significant community outreach. This 2020-24 Con Plan is designed to be consistent with and complementary to the Master Plan.

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 Meeting	<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>	36 members of the community attend the meeting.	Needs surveys submitted by 18 residents at the November 20, 2019 public meeting indicated strong need for services and facilities for children and youth and seniors.	There were no comments received by the Department that were not accepted.	

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 Hearing	Minorities Non-English Speaking - Specify other language: Spanish, Arabic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Due to COVID-19, this public hearing was virtual, but televised. An actual count of individuals is not available.	There were no comments received by the Department at the public hearing on July 21, 2020.	There were no comments received by the Department that were not accepted.	

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)
3	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish, Arabic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	There was no response from the newspaper ads.	There were no comments received by the Department.	There were no comments received by the Department that were not accepted.	

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)
4	Internet Outreach	<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>	There was no response from the posts on the City website.	There were no comments received by the Department.	There were no comments received by the Department that were not accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City has assigned priority to certain categories of needs based upon consultations with various departments and committees of the City government, and on community input, including input from both City residents and non-profit agencies working within the City that provide services to extremely low- to moderate-income residents. The City has also taken into consideration recent census data, and other data received from local, county and state agencies with regard to poverty, income levels, homelessness, housing and other factors. The City is also very aware of the priority need for decent and suitable housing within our community.

Based on input from residents, the City will place a high priority to programs that service the needs of children and youth. Census data indicates that a large and growing percentage of the population includes elderly residents on fixed incomes, who greatly need the assistance provided by the City's programs in order to sustain decent and suitable housing. In addition, the unemployment numbers for the City have always been higher than national averages and the negative impacts of the COVID-19 pandemic are creating greater strains on our local economy. Requests for business assistance have also increased as a result of COVID-19, indicating a need in the area for economic development initiatives that will create jobs and train the local workforce.

The City will continue to provide strong leadership and planning to coordinate activities and facilitate communication between City departments and their staff. Through public meetings and hearings, the City will continue to provide a forum where private and public entities can discuss their community development, housing and other needs.

The City will identify activities in relation to federal, state, county and local agencies to ensure that all available resources are considered. The City will also review opportunities to work with other county and local non-profit agencies to coordinate efforts to ensure the provision of necessary services. These coordinated efforts will provide services and affordable housing options to effected residents.

Although many high priority issues were identified, the Department will continue to focus on the development of new and rehabilitated homeownership housing and new and rehabilitated rental housing. The City is also working with our partners to develop housing for veterans and we are working with a regional for-profit developer to construct affordable housing for seniors.

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

Summary of Housing Needs

According to Esri 2020 estimates, the City has a total of 49,054 housing units, of which 7.7% were vacant. 2014-18 ACS data estimates that, 80.2% of the City's housing stock was built prior to 1970 is now over 50 years old. Many of these housing units are in need of repairs addressing code compliance issues and removing lead-based paint. Most also require modernization to make them competitive with modern houses being developed outside of the City. The number of new housing units built since 2010 is 992, which averages a net increase of less than 100 units per year. 2.0% of the housing units were built since 2010, of which, 0.6% were built since 2014.

Of the total housing units, 2014-18 Esri estimated data indicates that 15.1% were in single-unit detached structures, 3.4% were single-unit attached structures, 55.5% were in structures with two to four units, 12.0% were in structures with five to 19 units, 13.8% were in structures or 20 or more units and 0.1 % were mobile homes. Many of the units in structures with two to four units were developed many years ago in former single-family houses that have been converted to multi-unit structures. As a result, many of these housing units are suffering from code violations.

After experiencing a decrease in population and households between the 2000 and 2010 Census, the City has stemmed the tide of disinvestment and outmigration of people. Despite attracting more people and households, housing, especially affordable housing remains an issue. This is in part due to the age and condition of much of the housing stock as well as the high costs to repair and build new housing. In addition, affordability remains a concern given the high acquisition costs and low income levels. Many houses that are considered affordable require significant improvements to make them habitable, which when completed, render the occupancy costs unaffordable. To address these challenges, the City needs to continue our affordable housing development programs and rebuild our distressed communities.

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	146,199	149,892	3%
Households	44,329	45,294	2%
Median Income	\$33,858.00	\$42,655.00	26%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
Additional Demographic Data
Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	17,630	8,170	5,710	3,650	7,880

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family Households	7,415	4,560	2,895	1,790	4,580
Large Family Households	2,265	1,115	930	810	1,430
Household contains at least one person 62-74 years of age	3,520	1,535	1,070	810	2,035
Household contains at least one person age 75 or older	2,150	635	500	260	375
Households with one or more children 6 years old or younger	4,510	1,905	1,130	770	1,190

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

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	215	70	50	0	335	0	15	10	10	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	915	655	255	85	1,910	65	55	55	0	175
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,155	450	310	180	2,095	165	95	185	120	565
Housing cost burden greater than 50% of income (and none of the above problems)	8,915	1,110	15	0	10,040	1,405	1,105	830	225	3,565

	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
Housing cost burden greater than 30% of income (and none of the above problems)	1,510	3,050	1,420	170	6,150	55	355	375	740	1,525
Zero/negative Income (and none of the above problems)	1,295	0	0	0	1,295	140	0	0	0	140

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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	11,205	2,290	635	265	14,395	1,630	1,275	1,080	355	4,340
Having none of four housing problems	3,230	4,045	3,200	1,720	12,195	130	560	790	1,310	2,790
Household has negative income, but none of the other housing problems	1,295	0	0	0	1,295	140	0	0	0	140

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

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	5,650	3,070	909	9,629	610	805	665	2,080
Large Related	1,735	645	75	2,455	295	245	315	855
Elderly	2,815	430	169	3,414	680	455	290	1,425
Other	2,165	815	425	3,405	105	115	135	355
Total need by income	12,365	4,960	1,578	18,903	1,690	1,620	1,405	4,715

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

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	4,970	765	4	5,739	585	650	450	1,685
Large Related	1,290	120	0	1,410	260	170	145	575
Elderly	2,155	95	4	2,254	650	330	165	1,145
Other	1,925	235	10	2,170	95	95	125	315
Total need by income	10,340	1,215	18	11,573	1,590	1,245	885	3,720

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

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	1,895	925	380	215	3,415	155	130	130	60	475
Multiple, unrelated family households	175	115	150	50	490	70	25	110	60	265

	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
Other, non-family households	50	65	35	0	150	0	0	0	0	0
Total need by income	2,120	1,105	565	265	4,055	225	155	240	120	740

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The population of single person households in the greatest need of housing assistance consists of the growing number of seniors living on social security or other sources of fixed incomes. According to estimated 2020 data compiled by Esri, seniors age 65 and older make up 11.4% of the population in the City. This population of households needs affordable housing with deep subsidies to assist with the high costs of housing. Also, disabled single person households are often in need of housing assistance. This can take the form of adaptable and accessible affordable housing units.

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.

According to 2013-18 ACS data, the City has 11,612 people with disabilities, equating to 8.0% of the total population. The largest category is people with ambulatory difficulty (7,507) followed by people with independent living difficulty and people with cognitive difficulty (4,599 and 4,534, respectively). Of the population with some form of disability, seniors age 62 and older represent the largest segment at 5,163.

Information on domestic violence is only available for Passaic County and the last year of available data was 2016. At that time, there were 3,367 offenses and 1,037 arrests. The majority of the offenses were assault and harassment at 1,643 and 1,041 occurrences respectively.

What are the most common housing problems?

The physical decline of the housing stock in the City is the most prevalent housing problem. Deferred maintenance, physical and economic obsolescence combined with low property values and the high costs of repairs and renovation have made it economic infeasible to redevelop much of the housing stock without subsidies from the City. The City uses HOME funds in the form of redevelopment subsidies and CDBG funds to assist with homeowner rehab to address these issues.

Housing affordability is also a major concern. Many City residents do not earn sustainable wages that enable them to afford the high costs of homeownership and are consequently forced to live in substandard rental housing conditions, where wealth accumulation is impossible. Assisting these households with economic advancement with programs funded by CDBG and down payment and closing costs assistance through the first-time homebuyer program funded with HOME funds are priorities for the City

Lead-based paint and environmental contaminants such as underground storage tanks and asbestos are also housing problems for the City, given the age of the housing stock. The City uses HOME funds to assist with housing redevelopment and requires our developer partners to remediate or remove any identified contaminants.

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

Low-income households are most negatively impacted by the housing problems identified above. Low-income single mothers with children face the greatest housing problems. Also low-income seniors often find challenges, especially as seniors age in place they often have trouble addressing deferred maintenance and difficulty maneuvering stairs.

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

Historically, the largest segment of City residents that were at risk of homelessness were our extremely low-income households, many with substance abuse challenges or suffering from mental illness. Over the past six months, the COVID-19 pandemic has negatively impacted the City with job losses and small business closings. These situations are threatening an increasing population of Paterson residents to be at risk of homelessness. The City has used our ESG CARES funds to implement a tenant-based rental assistance (TBRA) program to assist these families with homeless prevention and rapid rehousing. The City will continue these services using our ESG funds during the 2020-21 program year. The City also works with our grantees to provide much needed case management services to ensure that formerly homeless families have the support systems in place to avoid future instances of homelessness.

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:

The City does not track estimates of at-risk homeless populations.

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

Historically, deteriorating housing conditions and increased occupancy costs are the housing conditions most linked to an increased risk of homelessness; however, during the COVID-19 pandemic, economic instability has also forced many households into situations where they are at risk of homelessness.

Discussion

The above describes some of the challenges facing the City with regards to the housing stock.

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

The tables below demonstrate that African Americans and Hispanics have a disproportionately greater need with regard to housing problems in comparison to the needs of the whole in each income category. New and/or renovated affordable housing is one of the City’s top priorities to meet this need.

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	14,405	1,790	1,435
White	1,335	185	180
Black / African American	4,330	670	650
Asian	465	0	25
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	8,125	929	550

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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	6,965	1,205	0
White	750	190	0
Black / African American	1,940	470	0
Asian	160	0	0
American Indian, Alaska Native	10	0	0

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
Pacific Islander	0	0	0
Hispanic	4,110	530	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	3,510	2,200	0
White	285	300	0
Black / African American	1,065	800	0
Asian	75	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,070	1,085	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	1,530	2,120	0
White	105	305	0

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
Black / African American	300	775	0
Asian	100	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,025	1,000	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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

The City uses our HOME and CDBG resources to renovate housing units that will reduce housing problems for extremely low- to moderate-income households.

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

The tables below demonstrate that African Americans and Hispanics have a disproportionately greater need with regard to severe housing problems in comparison to the needs of the whole in each income category. New and/or renovated affordable housing is one of the City's top priorities to meet this need.

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	12,835	3,360	1,435
White	1,080	445	180
Black / African American	3,790	1,210	650
Asian	440	30	25
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	7,390	1,665	550

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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	3,565	4,605	0
White	370	570	0
Black / African American	955	1,455	0
Asian	120	49	0

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
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	2,125	2,520	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	1,715	3,990	0
White	90	485	0
Black / African American	370	1,500	0
Asian	75	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,165	1,990	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	620	3,030	0
White	15	395	0
Black / African American	110	965	0
Asian	70	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	425	1,600	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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

The City uses our HOME and CDBG resources to renovate housing units that will reduce severe housing problems for extremely low- to moderate-income households.

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:

The table below demonstrates that African Americans and Hispanics have a disproportionately greater need with regard to housing cost burden in comparison to the needs of the whole for households in all income categories. New and/or renovated affordable housing is one of the City’s top priorities to meet this need.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,565	10,220	15,635	1,615
White	1,990	1,180	1,325	220
Black / African American	5,175	2,940	4,520	735
Asian	410	195	540	25
American Indian, Alaska Native	15	10	10	0
Pacific Islander	0	0	0	0
Hispanic	7,855	5,870	9,110	610

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

The City uses our HOME resources to create affordable housing and ease the cost burden for extremely low- to moderate-income households.

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?

In all income categories, African Americans and Hispanics have disproportionately higher percentages and greater needs for decent safe affordable housing.

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

The greatest needs are for new or renovated affordable homeownership and rental housing as well as economic opportunities, including job training and job placement.

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

The City has identified a larger percentage of African Americans and Hispanics concentrated in the 1st, 4th, and 5th Wards. These neighborhoods also have higher concentrations of extremely low- and very low-income households and are priority areas for the City to target its HUD resources over the next five years.

NA-35 Public Housing – 91.205(b)

Introduction

The Department works closely with the Housing Authority of the City of Paterson (HACP) to create, preserve and enhance the affordable public housing stock for extremely low-, very low- and low-income residents in the City.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									# Homeless at admission

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# 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	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
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 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	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 25 – 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:

In recent years HACP has focused on the improvement of its existing publicly-owned housing units and the expansion of its housing voucher program. HACP owns 1,223 housing units, which are further detailed in the housing market analysis table.

A description of the families on 2020 waiting list for public housing noted that of the 883 families on the public housing list, 295 had incomes of 30% of AMI or less, 521 were families with children and 236 were families with disabilities. These statistics show a need for additional public housing units with deep subsidies, including larger units to accommodate families with children and handicap accessible units.

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

According to HACP's 2020 Five-Year Plan, there are currently 883 applicants on the public housing waiting list. HACP has an additional 307 households on the Housing Choice Voucher /Section 8 (HCV) wait list. At the time of the HACP 2020 Five-Year Plan, both waiting lists for public housing and the HCV program have been closed for 43 months. The Section 8 waiting list was opened August 10-16, 2020, and 1,000 names were selected for the waiting list. The public housing wait list is scheduled to open in November of 2020.

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

The needs of many residents on the waiting list for public housing or for the HCV program are typically greater than the needs of the population at large since many of these residents are concentrated in very low and extremely low income households. There is also a great need for larger housing units and units that are handicap accessible.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

According to the Housing Needs Assessment conducted by the Department and a review of Census data and materials relating to housing trends, the following priority housing needs for homeless individuals and families were identified:

- To increase the capacity to ensure that at-risk families or individuals avoid homelessness.
- To increase the availability of permanent supportive housing options for homeless individuals and families.
- To assist the operations of homeless shelters throughout the City

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)	159	2	548	128	424	50
Persons in Households with Only Children	5	1	9	1	3	75
Persons in Households with Only Adults	229	187	1,056	189	303	141
Chronically Homeless Individuals	38	77	92	11	36	316
Chronically Homeless Families	7	0	6	1	2	60
Veterans	0	2	89	35	65	108
Unaccompanied Child	2	1	9	1	3	75
Persons with HIV	5	5	10	3	9	56

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:
Additional Demographic Data

Data Source Comments: Data supplied by the Passaic County Interagency Council on Homelessness

Indicate if the homeless population is: Has No 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):

Data is supplied in the table above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	163	101
Black or African American	212	79
Asian	0	0
American Indian or Alaska Native	6	0
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	273	115
Not Hispanic	120	75

Alternate Data Source Name:

Additional Demographic Data

Data Source

Comments: Data source supplied by the Passaic County Interagency Council on Homelessness

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

According to the 2020 Point In Time study, there were 424 homeless people identified in the City of Paterson; 274 were reported as sheltered and 150 were reported as unsheltered. No information is available on the breakdown of families with children or families of veterans. Of the 583 homeless individuals in the County, 108 were children under 18 years old and 20 were veterans.

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

According to the 2020 Point In Time study, there were 424 homeless people identified in the City of Paterson and no information is available on the racial or ethnic characteristics of these people. Of the 583 homeless individuals in the County, 45% (264 persons) identified as white and 50% (291 persons) as African American. 3.6% (21 persons) identified with multiple races and less than 2% of the homeless in the County identified Native American or Pacific Islander. 33% identified as Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2020 Point In Time identified 274 sheltered homeless individuals in the City and 150 unsheltered homeless individuals. This is the only category that is broken down by municipality in the Point In Time data.

Discussion:

Homelessness continues to be a problem for the City. In Passaic County the number of homeless individuals and families was worse during the 2020 Point in Time compared to the 2019 report. With the devastating effects of COVID-19 on the local economy, it is expected these numbers will get worse during the 2020-21 program year.

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

Introduction:

Through various federal funding sources, the City will support area organizations that provide supportive services and affordable housing options for special needs populations. The priorities and objectives identified below are not presented in order of preference. They are grouped by type of activity and are based on information obtained from housing and social service providers, and are driven by public service funding and assistance received. During the 2020-2024 frame, the City will provide resources to organizations that support the following activities:

- Affordable housing for elderly and frail elderly residents at or below 50% of area median income;
- Provide the elderly and frail elderly with benefits counseling, care coordination, transportation, and other services;
- Supportive services and outreach programs to individuals with mental illness;
- Increase the supply of transitional and permanent supportive housing facilities for persons with mental illness and mental disabilities;
- Case management services to special needs residents;
- Tenant-based rental assistance subsidies to individuals and families who have disabilities and are in danger of becoming homeless;
- Serve persons with disabilities;
- Outreach programs to individuals with drug and alcohol problems;
- Increase the supply of transitional and permanent supportive housing for individuals with drug and alcohol addiction;
- Affordable housing for people living with HIV/AIDS; and,
- Supportive services for people living with HIV/AIDS

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	10,350
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)	4,261
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	107

Table 27 – HOPWA Data

Alternate Data Source Name:
HOPWA CAPER Beneficiary Verification Worksheet

Data Source Comments: Data is for 2018 from the State of New Jersey Department of Health and Human Services

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	186
Short-term Rent, Mortgage, and Utility	125
Facility Based Housing (Permanent, short-term or transitional)	6

Table 28 – HIV Housing Need

Alternate Data Source Name:
HOPWA CAPER Beneficiary Verification Worksheet

Data Source Comments: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

According to 2013-18 ACS data, the City has 11,612 people with disabilities, equating to 8.0% of the total population. The largest category is people with ambulatory difficulty (7,507) followed by people with independent living difficulty and people with cognitive difficulty (4,599 and 4,534, respectively). Of the population with some form of disability, seniors age 62 and older represent the largest segment at 5,163.

Other special needs populations include seniors. According to Esri 2020 estimated data, seniors age 65 and older represent 11.4% of the population. Esri projects the number of seniors will increase to 12.8% of the population by 2025.

Homeless households are also a concern in the City. The negative economic effects of the COVID-19 pandemic are expected to create an increase in the number of homeless households.

Finally, affordable housing for persons living with HIV/AIDS is a concern for the City.

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

The non-homeless special needs populations in the City have a wide range of service needs, including but not limited to the following:

Tenant Based Rental Assistance - Used to help households obtain permanent housing in the private rental housing market. TBRA pays the difference between the contractual rent to the owner, and the tenant's household calculated rent payment.

Short -Term Rent, Mortgage (STRMU) for households experiencing a financial crisis as a result of their disability or HIV health condition or changes in their economic circumstances. It is designed to prevent households from becoming homeless by helping them remain in their own dwellings.

Utility Assistance to clients with shut off notices and short-term rental assistance for those who are being evicted, that allows them to remain in stable housing, and engaged in an on-going health care environment.

Permanent Housing/Security Deposits are given to help households establish permanent residence in which continued occupancy is expected. Eligible costs include applications fees, related credit checks, utility hookup fee and deposits, and reasonable security deposits necessary to assist clients and support with the process of moving into permanent housing.

Emergency Shelter Housing --Temporary/non-permanent housing arrangement, for an unstable situation.

Case management services to assist clients by providing Housing Information Services, ensuring that the client's needs for housing assistance are met by partnering with other Ryan White Parts, Social Service Agencies, Shelters, and Transitional Housing Agencies to promote adequate affordable housing, economic opportunities, as well as a suitable living environment free from discrimination.

Nutritional Service is provided to clients who lack the resources to maintain a healthy diet for a healthier life, and promote housing stability.

Medical Transportation is provided to clients to get to their clinical/medical appointments by bus tickets and agency van transport.

Data and information used to determine priority supportive housing and supportive service needs of the non-homeless special needs populations in the City were derived from interviews conducted with organizations that serve special needs populations.

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

According to the State of New Jersey Department of Health and Senior Services there were 19,391 persons living with AIDS and 18410 persons living with HIV in the State at December 31,

2018. Additionally, it was reported that Passaic County had 1,313 persons living with AIDS and 1,158 persons living with HIV. The City of Paterson had 840 persons living with AIDS and 730 persons living with HIV. Of the total HIV/AIDS cases in the City of Paterson it was reported that the majority (76%) were in age cohorts 45 and older, 42% were Hispanic and 51% were non-Hispanic Black or African American.

Discussion:

The Department is committed to working with our area nonprofit public service providers as well as other City agencies and departments to address the needs of special needs households in the City. We also use our HOPWA funding to assist persons living with HIV/AIDS in Passaic and Bergen Counties.

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

Describe the jurisdiction’s need for Public Facilities:

The City has identified several areas where there are needs for improvements to the area public facilities. These include the following:

- Public parks and open spaces,
- Building and systems (HVAC, plumbing, electrical, roof, etc) improvements to area public facilities;
- New and improved recreation centers; and,
- Improved senior centers.

How were these needs determined?

During the planning process, the Department of Community Development identified needs based upon the following:

- Evaluating input from group sessions, service provider surveys, municipal departmental staff and public hearings;
- Conducting interviews with local residents, elected officials, stakeholders, community groups and City agencies;
- Analyzing the current social, housing, and economic conditions;
- Analyzing the relative needs of LMI families; and,
- Assessing the resources likely to be available over the next five years.

Describe the jurisdiction’s need for Public Improvements:

Through the neighborhood planning process, the City promotes sustainable neighborhood revitalization projects such as improvements to parks and open space. This has need has become more evident as open space has become vital to the health of our residents during the COVID-19 pandemic. The City also has a need to improve area streets and upgrades to curbs and sidewalks.

How were these needs determined?

During the planning process, the Department of Community Development identified needs based upon the following:

- Evaluating input from group sessions, service provider surveys, municipal departmental staff and public hearings;

- Conducting interviews with local residents, elected officials, stakeholders, community groups and City agencies;
- Analyzing the current social, housing, and economic conditions;
- Analyzing the relative needs of LMI families; and,
- Assessing the resources likely to be available over the next five years.

Describe the jurisdiction’s need for Public Services:

Public Services are needed to provide activities that will have a long-term impact upon neighborhoods and extremely low- to moderate-income families in improving their quality of life. The needs that were identified include assisting in alleviating homelessness, and expanding access to housing resources, employment opportunities, and recreation/after-school activities for children and youth. The City also has a need to expand economic opportunities through job creation, training and job placement services. Also identified in the planning process were a need for services to enhance the lives of seniors, especially assisting seniors to stay connected and get access to various programs in the age of COVID-19.

How were these needs determined?

During the planning process, the Department of Community Development identified needs based upon the following:

- Evaluating input from group sessions, service provider surveys, municipal departmental staff and public hearings;
- Conducting interviews with local residents, elected officials, stakeholders, community groups and City agencies;
- Analyzing the current social, housing, and economic conditions;
- Analyzing the relative needs of LMI families; and,
- Assessing the resources likely to be available over the next five years.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Paterson has a rich history that dates back to the post American Revolution. The City played a key role in the US becoming an industrialized nation rich with manufacturing jobs. Like similar Cities along the east coast, the City was negatively impacted by the loss of the manufacturing sector. Consequently, the local economy has been struggling for many years.

The housing stock in the City reflects the diversity of this once thriving town. Housing units range from small worker housing to larger single-family homes and mansions that housed the industry titans. Multi-family apartment buildings are also located throughout the City.

Due to the age of the City, the housing stock is older and much of it is in need of repair. Many low-income families in the City do not have the financial means to cover the costs of expensive repairs. In many instances, the deferred maintenance escalates to a point where the costs to repair the unit far exceed the value of the property.

Recently, the City has become a new hub for immigrant families which has added to the cultural and economic diversity of the City. The City needs to harvest the energy surrounding this rich culture and foster more programs that integrate new residents and existing residents, especially those with language barriers.

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

Introduction

The City has several challenges with the supply of housing units as outlined below. We use our HOME funding from HUD to primarily overcome obstacles surrounding affordability and we use CDBG funds to address issues surrounding housing preservation and community improvements.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,517	15%
1-unit, attached structure	1,700	3%
2-4 units	27,609	56%
5-19 units	5,983	12%
20 or more units	6,863	14%
Mobile Home, boat, RV, van, etc	41	0%
Total	49,713	100%

Table 29 – Residential Properties by Unit Number

Alternate Data Source Name:
Additional Demographic Data

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	105	1%	4,265	13%
1 bedroom	400	4%	5,540	18%
2 bedrooms	3,925	34%	12,500	40%
3 or more bedrooms	6,980	61%	9,325	29%
Total	11,410	100%	31,630	100%

Table 30 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The City uses our HOME funds to provide affordable housing for households that predominately consist of families with children with annual household income below 80% AMI. In the past five years, we have been successful in delivering over 50 units of affordable housing using funding from the HOME program. In addition, four years ago, the City restarted our homeowner rehab program using CDBG funding. This program has been very successful in helping low- and very low-income residents preserve

and improve their housing units. The City also has affordable housing opportunities through other federal programs including the following:

- The Housing Choice Voucher Program is a type of Federal assistance provided by HUD dedicated to sponsoring subsidized housing for low-income families and individuals. It is estimated that 2,352 units in the City are currently assisted.
- The Section 221(d) 3 Program is a mortgage insurance program available to nonprofit and profit motivated mortgagors for the financing of construction or rehabilitation of rental or cooperative structures for housing for low- and moderate-income families. It is estimated that there are no Section 221(d) 3 facilities operating in the City.
- The Section 236 Program is designed to assist private owners to build and operate rental housing for families below the Section 236 income limits, 10 % of the units designated for persons with mobility impairments. The mortgage interest reduction results in lower debt service for the life of the 40-year loan, thereby allowing for lower tenant rents. The mortgage includes a provision that allows for-profit owners to pay the balance of the mortgage after 20 years. It is estimated that three facilities with 210 units in the City are currently assisted.
- The Section 202 program provides loans for the construction or rehabilitation of housing for the elderly which are generally low to very low income. The Section 202 funding is linked with a Section 8 HAP contract. The loan is generally a 40-year loan with a 20-year rental subsidy attached when the contract is signed. It is estimated that two facilities with 79 units in the City are currently assisted.
- The Section 811 program provides loans for the construction or rehabilitation of housing for the disabled which are generally low to very low income. The Section 811 funding is linked with a Section 8 HACP contract. It is estimated that four facilities with 38 units in the City are currently assisted.

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

The City does not expect any units to be lost from the assisted housing inventory for any reason with the exception of the demolition of the Riverside Terrace public housing high rise towers (245 units), which were demolished last year. HACP is under construction with the first phase of the redevelopment of this site.

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

The supply of housing units in Paterson do not meet the needs of much of the population in Paterson. In particular the supply of housing is not affordable to many households.

Describe the need for specific types of housing:

The City has identified a need for more affordable homeownership housing for families with children. Our homeowner housing development program with Habitat and HACP, as well as our first-time homebuyer programs, are addressing this need. There is also a need for affordable rental housing for seniors and for veterans. The City currently has two housing developments that are designed to address these challenges. Finally, the City needs more affordable rental housing for individuals and families. We have been working with NJCDC to create more affordable rental housing in the City. To date, 11 units have been completed, four units are getting ready to start construction and NJCDC has another four-unit development in planning.

Discussion

The above sections describe some of the challenges facing the City with regard to the local housing market.

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

Introduction

This section describes the challenges facing the City with regard to housing affordability.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	332,600	246,700	(26%)
Median Contract Rent	836	948	13%

Table 31 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,800	15.2%
\$500-999	13,890	43.9%
\$1,000-1,499	11,955	37.8%
\$1,500-1,999	775	2.5%
\$2,000 or more	205	0.7%
Total	31,625	100.0%

Table 32 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,945	No Data
50% HAMFI	12,675	880
80% HAMFI	25,555	3,045
100% HAMFI	No Data	5,170
Total	42,175	9,095

Table 33 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,151	1,377	1,623	2,033	2,481
High HOME Rent	1,151	1,280	1,538	1,768	1,953

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	933	1,000	1,200	1,386	1,546

Table 34 – Monthly Rent

Alternate Data Source Name:

HUD Fair Market Rents and HOME Rents

Data Source Comments:

Is there sufficient housing for households at all income levels?

Our analysis of the housing market characteristics indicated a need to address housing problems among low and moderate-income homeowners. The analysis also indicated affordability problems related to homeownership. The populations with the lowest incomes and the least ability to raise their incomes, such as the elderly and special needs populations often experience the severest cost burden for housing. Similarly, housing units for populations with special needs such as ADA accommodations and supportive housing are not as common. Consequently the City places a higher priority on housing types available to these populations.

The creation, retention, and maintenance of new and existing affordable housing options that target the populations with the highest need and the lowest income are the focus of the City’s prioritization efforts. Segments of the population with the greatest unmet needs are often those populations with the lowest income. These segments of the population are also the most vulnerable, such as the elderly or those with special needs. Lastly, greater priority is given to populations with the highest unmet needs.

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

According to the 2014-18 ACS data, the median value of owner-occupied housing units with a mortgage was \$259,785. 43.7% of homeowners with a mortgage were paying more than 30% of their monthly income in housing costs; 10.0% of homeowners without a mortgage were paying more than 30% of their monthly income for occupancy costs. The median monthly gross rent for occupied rental units was \$1,175. 66.6% of renters were paying more than 30% of their monthly income in gross rent. The effects on the housing market of the COVID-19 pandemic are not clear as of the writing of this Plan. Decreases in housing values and rents are more than likely to correspond with higher unemployment, business closing and decreases in available economic opportunities. Consequently, housing affordability is anticipated to be a concern over the next five years.

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

HUD compiles information annually on fair market rents (FMR). These rents are compared in Table 36 above to the HOME rents for the City. In Paterson, a minimum wage worker earns an \$11.00 per hour which is the State of New Jersey minimum wage. In order to afford the FMR for a two-bedroom apartment in Paterson (\$1,623), a minimum wage earner must work 95.1 hours per week, 52 weeks per year. Or, a household must include 2.4 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

According to the 2020 Esri data, the annual median family income in Paterson is \$42,655. This translates to \$20.51 per hour for a 40 hour work week working 52 weeks per year. In order to afford the FMR for typical two-bedroom apartment at this wage, a renter must work 61 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the median wage in order to make the two-bedroom FMR affordable.

From this data, it is evident that affordable housing is a major issue in Paterson, and one towards which program funds should be directed. Housing funds received through CDBG and HOME funds will help bridge some of the financial gap for this large percentage of households, while making housing more affordable for those making less than the median household income.

Discussion

The City has identified housing affordability a major concern, especially for households earning below 80% AMI. The City will continue to use our HOME funds to address these challenges.

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

Introduction

Given the age of the housing stock in the City, the condition of the housing stock is a challenge, especially for extremely low- to moderate-income households. The City will continue to use our HOME resources to create new and renovated affordable housing units and CDBG resources to address the rehab needs of existing homeowners.

Definitions

Substandard conditions would include housing units that are lacking functional mechanical systems, (plumbing, electrical and HVAC), without kitchens and bathrooms or some form of structural compromise, including inadequate roofing.

Housing units that are structurally sound but face one or more of the above conditions, may be suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,365	56%	18,100	57%
With two selected Conditions	685	6%	2,835	9%
With three selected Conditions	15	0%	55	0%
With four selected Conditions	0	0%	25	0%
No selected Conditions	4,345	38%	10,615	34%
Total	11,410	100%	31,630	100%

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	325	3%	1,885	6%
1980-1999	880	8%	2,885	9%
1950-1979	5,005	44%	14,680	46%
Before 1950	5,190	45%	12,180	39%
Total	11,400	100%	31,630	100%

Table 36 – Year Unit Built

Data Source: 2011-2015 CHAS

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	10,195	89%	26,860	85%
Housing Units build before 1980 with children present	1,250	11%	275	1%

Table 37 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

As an older city, 42.0% of the housing units in the City were constructed before 1950, 83.2% were completed before 1980 and are now over 40 years old. The number of new housing units built since 2010 is 992, which averages a net increase of 124 units per year, compared to an annual increase of 306.2 units per year from 2000 to 2009. While the age of the housing stock indicates that the City has many historic houses, the cost of maintaining, renovating and preserving older housing stock often places a severe economic burden on those least able to afford these costs. Some housing units in the City are not suitable for rehabilitation because they either lack complete plumbing or have been boarded up and are vacant. According to the information in Table 37 above 56% of the owner-occupied housing units and 57% of renter-occupied units had at least one substandard housing condition.

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

There are no reliable statistics which identify the number of housing units that contain lead-based paint hazards per Section 1004 of the Residential Lead- Based Paint Reduction Act of 1992. However, the next available method to obtain an estimate of units at risk of led-based paint would incorporate the age of housing stock using Census data. Based on statistics generated by HUD, it is believed that up to three fourths of the homes nationwide built before 1978 contain lead hazards. Clearly, pre-1980 housing units are the most likely to have lead hazards. According to information in Table 39 above, 37,055 housing units were built before 1980 in the City, of which 1,525 have families with small children living in them. It should be noted that not all units containing lead paint pose a lead paint hazard.

Discussion

Over the next five years, the City will continue to use our HOME and CDBG resources to assist extremely low- to moderate-income households with securing decent, safe and affordable housing.

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

Introduction

The Department works closely with HACP to create, preserve and enhance the affordable public housing stock for extremely low, very low and low income residents in the City.

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 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

Public Housing Condition

Public Housing Development	Average Inspection Score
Heritage Apollo Dye	99a
Barnert, Cotton and Griffin	63c
Heritage Alexander Hamilton	94b
Heritage Alexander Hamilton II	98c
Heritage Alexander Hamilton III	95c
Freedom Village Phase II/Parks Crossing	95c
Belmont	95c
Christopher Columbus Site IV	73c
McBride, Masiello and Canfield Devels	83c
Sojourner Douglas Homes	65c

Table 40 - Public Housing Condition

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

The current needs center around the redevelopment of the Riverside Terrace, a 245-unit public housing complex, the construction of 34 units of affordable housing for low-income veterans, a 20-unit reentry housing apartment building and an 8-unit townhouse site. In addition, HACP will be implement capital improvement projects and renovation of older obsolete public housing units.

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

HACP continually strives to improve its portfolio of public housing and create new housing opportunities for low and very low income households in the City of Paterson. HACP is currently redeveloping the Riverside Terrace public housing complex. Demolition of the obsolete housing units has taken place and HACP is under construction with the development of the first phase of new housing units, the senior tower, which includes 80 units to be completed in the fall of 2021, and the 165 family units is expected for lease up in the fall of 2022. Financing for this development consists of LIHTC's, mortgage financing and other State of New Jersey subsidy funds. All of these units will be public housing replacement units. This redevelopment is an effort to provide decent affordable housing to a wide range of families and to create a modern mixed-income community.

The City has provided HACP with \$1.4 million in previous year's HOME funds to partially fund the construction of a new housing development for 34 low-income veterans. Over the next year, the City will work in partnership with HACP to ensure these funds are administered properly.

Discussion:

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. Shelter resources for the County's homeless are provided by 11 organizations and transitional shelter beds are provided by 3 organizations. Additionally, 9 permanent supportive housing organizations and 4 rapid rehousing organizations provided supportive housing.

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)	216	0	40	152	0
Households with Only Adults	151	0	11	274	10
Chronically Homeless Households	0	0	0	300	10
Veterans	0	0	0	66	0
Unaccompanied Youth	0	0	0	0	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2020 Passaic County Housing Inventory Chart

Data Source Comments: There are 137 overflow beds available that are not targeted for specific sub-populations

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

The City works closely with the CoC and a variety of housing, social and health service organizations in Passaic County to meet the needs of homeless persons. Services offered by the organizations that the City supports include homeless prevention services for individuals threatened with losing their homes, rapid rehousing services for households that have recently been evicted, case management, job training and placement, substance abuse counseling, mental health screening and referral services, street outreach, emergency overnight shelters and transitional homeless shelters.

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.

Eva's Village (Main Facility)

- 393 Main Street, Paterson, NJ 07501Eva's Kitchen
- 393 Main Street, Paterson, NJ 07501Eva's Men's Shelter
- 389 Main Street, Paterson, NJ 07501Eva's Women's Shelter
- 31 Jackson Street, Paterson, NJ 07501Eva's Hope Residence for Mothers and Children Women's Shelter
- 25 Jackson Street, Paterson, NJ 07501Father English Community Center Project Youth Haven
- 435 Main Street, Paterson, NJ 07501Hispanic Information Center
- 270 Paterson Street, Paterson, NJ 07501Paterson Information Center
- 270 Paterson Street, Paterson, NJ 07055Passaic County Women's Center
- P.O. Box 244, Paterson, NJ 07513Paterson Coalition for Housing
- 262 Main Street, Paterson, NJ 07505Paterson Task Force - Hilltop Haven
- 36-38 Circle Drive, Paterson, NJ 07522Paterson Task Force
- 155 Ellison Street, Paterson, NJ 07505Path Program for Passaic County Case Management for Mentally Ill and Homeless
- 703 Main Street, Paterson, NJ 07503Salvation Army of Paterson
- 550 Main Street, Paterson, NJ 07505St. Joseph's Hospital Harbor House
- 703 Main Street, Paterson, NJ 07503Hispanic Multi-Purpose Service Center
- 45 East 21st Street, Paterson, NJ 07504St. Paul's Community Services, Inc.
- 449-456 Van Houten Street, Paterson, NJ 07055St. Peter's Haven
- 390 Clifton Avenue, Clifton, NJ 07011St. Peter's Haven
- 9-11 North 1st Street, Paterson, NJ 07522Strengthen Our Sisters
- P.O. Box U, Hewitt, NJ 07480Youth Consultation Services
- 384 Broadway, Newark, NJ 07104

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

Introduction

The City uses our CDBG, ESG and HOPWA funds to address the housing and supportive services needs of residents with special needs.

HOPWA Assistance Baseline Table

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	97
PH in facilities	0
STRMU	0
ST or TH facilities	6
PH placement	0

Table 42– HOPWA Assistance Baseline

Alternate Data Source Name:

HOPWA CAPER Beneficiary Verification Worksheet

Data Source Comments:

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

The City has many persons suffering from disabilities and many of them need affordable housing, often with some form of deep subsidy like Housing Choice Voucher. Households with substance abuse issues often require substantial case management services to assist them with maintaining sobriety, integration into a social environment and economic stability. Special needs households also include the elderly, especially the City’s extremely low- to low-income seniors, living on fixed incomes. Affordable housing with supportive services is needed for more of City’s seniors as they age in place.

It is important for persons with HIV/AIDS to maintain linkages to medical care and service providers. Living in safe affordable housing is one of the most important aspects of maintaining their health. Approximately 50% of HIV/AIDS persons pay more than 30% of their income for rent or mortgage. Due to limited funding many households cannot be assisted, and the program can not assist persons who have felony conviction, immigrants who have received their citizenship within the last 5 years and undocumented residents. The cities of Paterson and Passaic have large populations of immigrants, many of whom are undocumented. It is important for the City to develop programs to assist these individuals. HOPWA assistance helps to address the needs of HIV and AIDS clients by improving access to care and permanent stable housing, through stabilizing intervention, support

services, short-term rental and mortgage assistance, security deposits and utility assistance, to prevent residents from becoming homeless.

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

In conjunction with the Ryan White Part A sub-recipients provide, support groups and psychosocial programs, individualized compressive risk counseling services that help to support clients with their HIV disclosure and issues they may have with their families, friends, and partners. There are programs and services offered to clients who are homebound and or hospitalized as well. These include the Urban League for mortgage assistance, Passaic County Board of Social Services, various local shelters, Outreach Angels, and Home Keepers Program (long term housing). The HOPWA program partners with local state agencies who also assist to help meet the needs of those who lack support and guidance in achieving their life goals.

Clients who have a history of mental health problems get referred to assisted living programs for mental illness to access mental health care services that improve their health and prevent homelessness. There are also linkages to primary medical care, and stable housing. Clients who are in need of housing get referred to the housing authorities at Bergen County and in the City to be placed on the wait list for housing. Assistance is also provided to enable residents to remain active in medical care and retention, which is essential to the client's well-being.

Housing Choice Vouchers are provided to low income households experiencing the disabling conditions because of HIV/AIDS, ensuring and providing adequate and affordable housing, a stable living environment for its participant in the HOPWA program.

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)

During the 2020-21 program year, the City will use our ESG funds to offer homeless prevention services to households who are at-risk of homelessness. The City will use HOPWA funds to organizations that provide case management and support services to assist clients with referrals to emergency shelters and other housing program applications. The City will also provide resources to non-profit agencies such as: Centers for Food Action, Board of Social Services, Bergen Regional Medical Center (to assist clients with prevention of homelessness and access to care), Salvation Army and the YMCA. We also assist organizations that serve as local drop off centers for showering and washing clothing. Finally, the City partners with the County and the CoC to provide assistance to persons living with HIV/AIDS in Passaic County.

For entitlement/consortia grantees: 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. (91.220(2))

During the 2020-21 program year, the Department will be working with a for-profit developer to create 70 units of affordable housing for extremely low- to low-income seniors. The Department is providing HOME resources to partially finance 10 rental units within this new development. Prior year HOME funds have been allocated to this project.

During the 2020-21 program year, the Department will be working with HACP to commence construction on the development of 34 units of housing for extremely low- to low-income veterans. Prior year HOME funds have been allocated to this project.

The Department of Health and Human Services plans to use prior year HOPWA funds to rebuild a new facility for Straight and Narrow. Their old facility at 380 Straight Street in Paterson was damaged beyond repair by fire. This new facility will provide medical care and social supportive services to address the needs of extremely low- to low-income persons living with HIV/AIDS.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Fair Housing Act of 1968 mandates that HUD affirmatively further fair housing through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

The City conducted an Analysis of Impediments to Fair Housing in 2013, which concluded that impediments do exist in the City. The City has engaged a consultant to assist in drafting a new Analysis of Impediments to Fair Housing during the 2020-21 program year. In 2013, barriers included the impact of high cost housing and the lack of affordable housing units in the City. Property taxes, particularly for school district support, are another factor that escalates the cost of housing. Renters are burdened with these costs as well as homeowners, since property owners must increase rental rates to cover maintenance and tax expenses.

Property insurance is another area of concern as it can be difficult for low-income property owners to obtain property insurance. The industry's approach to rating fire hazards now includes factors outside the property, including the presence of a vacant house next door, neighborhood conditions, and the credit history of the homeowner. If required private fire insurance is very expensive and provides minimal coverage.

Many of the requirements of government assisted housing escalates the cost structure to develop these housing units. Streamlining the process while eliminating some of the requirements and restrictions could assist the City is developing greater numbers of affordable housing with less public assistance.

Further, the City identified that limited English proficiency of the City's large immigrant population is an impediment to the population's access to fair, affordable housing in the City. Language barriers create situation that may result in discrimination and may deter the reporting of discrimination when it occurs.

The City identified the following needs:

- More coordination is required between other agencies, departments, companies and community organizations to further fair housing education in the City.
- Increased coordination is needed between Federal, State, County and local entities engaged in fair housing activities within the City.
- Additional research on the barriers to affordable housing opportunities in the City is needed.
- Provide Spanish and other language opportunities to learn about fair housing rights as well.

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

Introduction

The City will use a portion of its CDBG funding to support the creation and preservation of community assets that foster economic opportunities and create healthier communities. CDBG resources will also be used to remove blight in the City and to foster economic opportunities for extremely low- to moderate-income households.

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	69	46	0	0	0
Arts, Entertainment, Accommodations	5,135	1,623	11	6	-5
Construction	1,793	2,017	4	7	3
Education and Health Care Services	11,403	10,373	24	36	12
Finance, Insurance, and Real Estate	2,237	675	5	2	-3
Information	689	212	1	1	0
Manufacturing	6,189	4,905	13	17	4
Other Services	2,151	1,608	5	6	1
Professional, Scientific, Management Services	3,255	716	7	3	-4
Public Administration	0	0	0	0	0
Retail Trade	8,326	3,451	18	12	-6
Transportation and Warehousing	2,385	1,005	5	4	-1
Wholesale Trade	3,171	1,840	7	6	-1
Total	46,803	28,471	--	--	--

Table 43 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	63,010
Civilian Employed Population 16 years and over	56,640
Unemployment Rate	10.10
Unemployment Rate for Ages 16-24	17.62
Unemployment Rate for Ages 25-65	6.21

Table 44 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	5,135
Farming, fisheries and forestry occupations	2,230
Service	7,850
Sales and office	12,570
Construction, extraction, maintenance and repair	3,850
Production, transportation and material moving	6,910

Table 45 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	38,135	70%
30-59 Minutes	13,450	25%
60 or More Minutes	2,805	5%
Total	54,390	100%

Table 46 - Travel Time

Data Source: 2011-2015 ACS

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	8,775	1,080	8,570

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	20,160	1,845	9,835
Some college or Associate's degree	11,670	1,305	4,010
Bachelor's degree or higher	6,350	455	1,495

Table 47 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	360	1,275	2,190	5,120	5,415
9th to 12th grade, no diploma	2,505	2,320	2,600	4,920	1,895
High school graduate, GED, or alternative	6,225	9,550	8,275	14,015	4,720
Some college, no degree	6,400	4,515	3,390	5,345	1,165
Associate's degree	700	1,365	890	1,485	430
Bachelor's degree	745	1,925	1,525	2,375	655
Graduate or professional degree	63	440	735	1,300	255

Table 48 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,348
High school graduate (includes equivalency)	27,393
Some college or Associate's degree	30,627
Bachelor's degree	40,543
Graduate or professional degree	53,427

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Based on the Table 45 above, the top three employment sectors for the City are: 1) Education and Health Care Services; 2) Retail Trade; and, 3) Manufacturing. The COVID-19 pandemic has negatively impacted some of these industry sectors. The City is working with the County to support small businesses throughout the City during this crisis.

Describe the workforce and infrastructure needs of the business community:

The greatest needs facing the workforce in the City include job creation, skill building, education, job readiness training and job referral and placement services. The City will use CDBG resources over the next five years to fund organizations that address these needs.

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.

The COVID-19 pandemic has negatively impacted the City's economy with high unemployment rates and many small business closings. The City is working with the County to support small businesses throughout the City during this crisis and we are assisting residents with rental assistance while they are out of work.

Planned uses of CDBG and HOME funds include housing and community improvement projects that will create local jobs. The City requires its grantees that use 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 individuals City 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, WBE and DBE businesses.

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

Many of the unemployed and under employed residents in the City require some form of training in order to secure a new job with sustainable wages. As a result of this skill set in the workforce, the City works with several organizations that provide job training and job placement assistance.

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.

There are several job training and job placement initiatives sponsored by local neighborhood-based organizations taking place in the City. These organizations connect local unemployed and underemployed residents with skill building and job placement activities to help support the City's workforce and connect residents to employment opportunities. Oasis, Greater Paterson OIC and the Passaic County Community College operate very successful programs, which the City has supported in the past. This year, the City will provide CDBG resources to Oasis to renovate their facility at 59 Mill Street.

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

No

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 City does not participate in a multi-county CEDS; however, the Thomas Edison State College, together with the New Jersey Urban Mayor's Association, collected the baseline data on economic, demographic and social characteristics, and metrics on industry, occupation and other essential trends that are needed for the CEDS.

https://campussuite-storage.s3.amazonaws.com/prod/1280306/3a32f069-629b-11e7-99ef-124f7febbf4a/1687434/d87ffd08-fedc-11e7-9df5-12c2bc3cee30/file/Economic_Analysis_North_Central_Region_NJ.pdf

Also, in 2015, Thomas Edison State College, together with the New Jersey Urban Mayor's Association, completed an Urban Focused Comprehensive Economic Development Strategy.

<https://campussuite-storage.s3.amazonaws.com/prod/1280306/3a32f069-629b-11e7-99ef-124f7febbf4a/1687433/d87ff326-fedc-11e7-9fe1-12c2bc3cee30/file/CEDS-FINAL-September-2015.pdf>

The City completed its 2013 Master Plan to guide redevelopment plans throughout the City. Additionally, the Department has provided resources to develop the 4th Ward Redevelopment Plan. The Department has coordinated with both of these local plans, which include affordable housing components in which HOME funds will play integral roles. These plans will impact economic growth through revitalizing distressed neighborhood. For instance, the 4th Ward Redevelopment Plan is guiding redevelopment efforts in this area in a comprehensive manner. The City has provided HOME resources to Paterson Habitat for Humanity to develop homeownership housing units in the 4th Ward and HACP is getting ready to commence construction on a 34-unit new housing development in this area for veterans using HOME funds.

Discussion

The City will use a portion of its CDBG funding to support the creation and preservation of community assets that foster economic opportunities and create healthier communities.

MA-50 Needs and Market Analysis Discussion

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

The City used the HUD definition for racial or ethnic concentration for areas of concentration of households with multiple housing problems - geographic areas where the percentage of households with housing problems, severe housing problems and/or cost burden is at least 10% points higher than the City overall. The most common housing problem for low-moderate income households in the City is being cost burdened. This is most evident in low-moderate income renter households. The 1st, 4th and 5th Wards are areas in the City where households with housing problems, severe housing problems and cost burden are concentrated.

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

According to HUD, areas of racial or ethnic concentration are geographic areas where the percentage of ethnic groups is at least 10% points higher than the City overall. The 1st, 4th and 5th Wards are where racial and ethnic minorities and extremely low- to low-income households are concentrated.

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

The housing markets in the 1st, 4th and 5th Wards are characterized by old, turn of the century walk-up style properties and one- to three-family structures. Businesses in these areas tend to be small ethnic restaurants, small neighborhood grocery stores, and beauty shops. The market for the housing stock in these three parts of the City is very depressed. Often the cost of acquiring and rehabilitating vacant housing units or building new infill housing far exceeds the value of the completed home and the affordability of the households currently residing in these areas. This is why the City has identified these three areas as a high priority need for future funding from the City's various housing and community development programs.

Are there any community assets in these areas/neighborhoods?

While there are concentrations of blight and neglect, these three areas surround the City's downtown which is a great asset as far as employment opportunities and access to retail and public transit. Redeveloping these communities with new affordable housing and economic opportunities will assist the City in creating a more vibrant downtown and a walkable environment reducing reliance on the automobile for transportation. Connecting residents to the jobs and other assets in the downtown is a continued effort supported by the City.

In addition, the 4th Ward has many vacant lots which Paterson Habitat for Humanity has turned into new construction affordable homeownership housing for low-income households.

Are there other strategic opportunities in any of these areas?

The Great Falls National Park, which is part of the National Park Service, is located in the 1st Ward areas. The City is anticipating that further development of this asset and the surrounding area will enhance the community and create jobs for local extremely low- to moderate-income residents.

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.

The largest internet providers in Paterson are Verizon and Optimum bringing fiber-optic, DSL, and cable options to Paterson. Fiber-optic internet from Verizon is available to nearly all Paterson residents, covering 99% of households. Many will also have the option of DSL from Verizon, which covers 91% of the area.

Presently, the City of Paterson is facing a greater need for broadband wiring and connectivity for low- and moderate-income households due to increased demand for remote learning and working remotely due to the COVID-19 pandemic.

While access to broadband internet service in the City is very strong, the average cost to accessing broadband internet services is very high for many extremely low- to low-income households, especially in these uncertain times. This may become an increasing problem if the economic uncertainty continues. The City is planning to monitor this situation to determine if future public intervention is necessary.

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

As mentioned above, the City has two main broadband internet providers; which provide access to broadband to close to 99% of City households. The City is interested in exploring an increase in competition to allow additional broadband internet service providers into the City, which we anticipate would reduce the costs and increase the internet speed. Currently, the City does not have a plan to attract additional broadband internet service 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.

The City is located along the Passaic River and is subject to flooding during heavy rainstorms. During Hurricane Irene in 2011, many neighborhoods along the River were devastated by the flooding waters. Rising sea levels associated with climate change are increasing the threats of flooding along the River.

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

Most of the neighborhoods affected by the flooding along the Passaic River have high concentrations of extremely low- and low-income households. After Hurricane Irene as the City worked to address the challenges in neighborhoods devastated by the flooding, it became evident that many homeowners in the area lacked the financial wherewithal to either relocate or adequately safeguard themselves from future flooding.

The City undertook an effort to raise funding to acquire flood damaged properties and relocate households. Many houses in these communities were acquired and demolished to make way for increased open space. Lack of adequate staffing and limitations on funding hindered the City's ability to implement a comprehensive plan that would create a buffering river park that could serve as a safeguard against future flooding.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Paterson has a rich industrial heritage. Over the past few years, the City has managed to make use of its former industrial buildings, which are enjoying new life as historical sites. The Great Falls Historic District has become a national historic landmark, with many of the buildings converted to a variety of other uses; the Rogers Locomotive Erecting Shop has become the Paterson Museum, which highlights the City's industrial history and is known for its Native American relics and collection of New Jersey minerals. On March 30, 2009, the area surrounding the Great Falls was designated as part of the National Park Service. While appreciating its past, Paterson is in the process of transitioning to being a service provider to the East Coast municipalities within its reach; finance, sales, and healthcare are all areas of new economic growth for this once textile manufacturing powerhouse.

The 2020-24 Con Plan builds on the success that the City has realized over the past. The City is looking to fund public facilities projects that will improve the quality of life in extremely low- to moderate-income neighborhoods. We will be expanding the supply of affordable housing and assisting low- to moderate-income first-time homebuyers with purchasing a home in Paterson. The City will continue supporting organizations that provide public services to our residents with addressing the challenges in their lives. Over the next five years, we will support homeless individuals and families and those at risk of homelessness. This will include homeless prevention services, rapid rehousing and operations of emergency and transitional shelters. Finally, the City will support organizations that assist residents living with HIV/AIDS through case management and homeless prevention.

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

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	1st ward, 4th ward and 5th ward
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	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.
	Include specific housing and commercial characteristics of this target area.	<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>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	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>Identify the needs in this target area.</p>	<p>The needs for this target area include:</p> <p>New and renovated rental housing for very low and low-income households,</p> <p>New and renovated homeownership housing for low and moderate-income households,</p> <p>Housing repairs for existing very low, low and moderate-income homeowners,</p> <p>Housing counseling, closing costs and down payment assistance for first-time homebuyers,</p> <p>Rapid rehousing for households facing homelessness,</p> <p>Emergency shelter, transitional housing and permanent housing for homeless households,</p> <p>Accessibility/availability of affordable housing for persons with HIV/AIDS,</p> <p>New affordable and permanent housing for special needs populations,</p> <p>Support services to special needs populations,</p> <p>Economic opportunities for low-income residents,</p> <p>Neighborhood revitalization through infrastructure and facility improvements,</p> <p>Public services, and</p> <p>Demolish imminently dangerous buildings.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>There has 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>Area Name:</p>	<p>City Wide</p>

2	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundary of this target area is the boundary of the City of Paterson.
	Include specific housing and commercial characteristics of this target area.	The housing throughout the City is very diverse and ranges from small 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 City's downtown. The City also has an indoor mall and several vibrant commercial corridors. Many of the City's former industrial buildings have been converted to office, institutional or residential.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Community organizations and citizens throughout the City contribute to planning process.	

	<p>Identify the needs in this target area.</p>	<p>The needs for this target area include:</p> <p>New and renovated rental housing for very low and low-income households,</p> <p>New and renovated homeownership housing for low and moderate-income households,</p> <p>Housing repairs for existing very low, low and moderate-income homeowners,</p> <p>Housing counseling, closing costs and down payment assistance for first-time homebuyers,</p> <p>Rapid rehousing for households facing homelessness,</p> <p>Emergency shelter, transitional housing and permanent housing for homeless households,</p> <p>Accessibility/availability of affordable housing for persons with HIV/AIDS,</p> <p>New affordable and permanent housing for special needs populations,</p> <p>Support services to special needs populations,</p> <p>Economic opportunities for low-income residents,</p> <p>Neighborhood revitalization through infrastructure and facility improvements,</p> <p>Public services, and</p> <p>Demolish imminently dangerous buildings.</p>
	<p>What are the opportunities for improvement in this target area?</p>	<p>The greatest opportunity in the City is to better connect residents to employment opportunities, housing and services, while improving conditions of the existing infrastructure.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>The barriers to improving this conditions City wide include the lack of available resources and the limited capacity of the housing developers and social service providers to address the problems.</p>
<p>3</p>	<p>Area Name:</p>	<p>Passaic County</p>
	<p>Area Type:</p>	<p>Local Target area</p>
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	

	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Housing and Services for Persons with HIV/AIDS
	Identify the neighborhood boundaries for this target area.	The boundaries are Passaic County
	Include specific housing and commercial characteristics of this target area.	The housing throughout Passaic County is very diverse and ranges from small 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.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Passaic County is one of two target areas where the City targets HOPWA funding.
	Identify the needs in this target area.	Service for persons living with HIV/AIDS.
	What are the opportunities for improvement in this target area?	Improving the lives of persons living with HIV/AIDS with case management and homeless prevention services.
	Are there barriers to improvement in this target area?	The greatest barrier is limited funding for the growing needs serving persons living with HIV/AIDS.
4	Area Name:	Bergen County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Housing and Services for Persons with HIV/AIDS
	Identify the neighborhood boundaries for this target area.	The boundaries are Bergen County.

Include specific housing and commercial characteristics of this target area.	The housing throughout Bergen County is very diverse and ranges from small 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.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Bergen County is one of two counties where the City targets HOPWA funding.
Identify the needs in this target area.	Services for persons living with HIV/AIDS.
What are the opportunities for improvement in this target area?	Improving the lives of persons living with HIV/AIDS.
Are there barriers to improvement in this target area?	The greatest barrier is limited funding for assisting persons living with HIV/AIDS.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

While the Department of Community Development has not specifically targeted funds toward any particular geographic area, the significant needs for public intervention in certain parts of the City that are economically depressed have resulted in the City spending greater percentages of public funds in the 1st, 4th and 5th Wards. The City has historically invested a significant amount of public funding in the 1st, 4th and 5th Wards due to the great need for revitalization in these neighborhoods. Despite the

As part of the 2015 Master Plan planning process, the City’s consultants conducted Community Outreach Meetings in every Ward within the City. Notices were sent out as well as, transmitted via social media city-wide to residents, community leaders, activists, churches, businesses, educational institutions, etc. The purpose of these meetings was to encourage community input in the overall Master Plan process. Through this outreach, we were able to interpret the feedback Ward by Ward allowing the City to address their specific needs when applicable.

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

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	1st ward, 4th ward and 5th ward
	Associated Goals	Increase and Preserve Affordable Housing
	Description	A top concern within the City is to create affordable rental and homeownership housing opportunities for extremely low- to moderate-income households, eliminate vacant housing units through redevelopment and to improve the condition of the existing housing stock.
	Basis for Relative Priority	The City is faced with a growing number of vacant and abandoned houses and vacant lots that need to be put back into productive use. Also, the number of households who are facing housing affordability concerns is growing. The City needs to combat these trends through our community development efforts.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	City Wide 1st ward, 4th ward and 5th ward
	Associated Goals	Public Services
	Description	The City will continue to fund nonprofit organizations and City agencies that provide social supportive services to extremely low to moderate-income individuals and families, with an emphasis on children and youth, seniors and individuals with special needs.
	Basis for Relative Priority	Through the planning process, the City has identified great need for funding groups that provide vital services to the City's most vulnerable populations.
3	Priority Need Name	Public Infrastructure & Facilities Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	City Wide 1st ward, 4th ward and 5th ward
	Associated Goals	Public Facilities & Infrastructure
	Description	The City will support neighborhood revitalization efforts through improvements to infrastructure and public facilities, and through demolishing imminently dangerous structures.

	Basis for Relative Priority	The infrastructure and the public facilities in the City are aging and the City is committing resources to maintaining and enhancing its public facilities for future generations.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	City Wide
	Associated Goals	Economic Development
	Description	The City is working to increase economic opportunities for very low, low and moderate income residents including job training and placement as well as creating new employment opportunities and employee retention.
	Basis for Relative Priority	Creating sustainable jobs and connecting residents to these new jobs is a top priority of the City. Given the number of residents in the City that are living below the poverty level, it is important for the City to continue our efforts over the next five years.
5	Priority Need Name	Housing and Services to End Homelessness
	Priority Level	High

	Population	Extremely Low Low Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City Wide 1st ward, 4th ward and 5th ward
	Associated Goals	Reduce Homelessness
	Description	The City is working with the CoC to reduce the number of individuals and families that become homeless through prevention and rapid rehousing services, increase the availability of permanent supportive housing, support the operations of existing emergency and transitional homeless facilities and provide essential services to homeless populations.
	Basis for Relative Priority	The City is committed to assisting our partners to end homelessness in our communities. While the City has had some evidence of decreases in homeless individuals, the COVID-9 pandemic has threatened many families with facing homelessness.
6	Priority Need Name	Address Needs of Persons living with HIV/AIDS
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Frail Elderly Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Passaic County Bergen County

Associated Goals	Assist Persons Living with HIV/AIDS
Description	The City is working to increase accessibility and availability of affordable housing to persons living with HIV/AIDS, provide new affordable and permanent housing for special needs populations and provide supportive services to special needs populations.
Basis for Relative Priority	The City is committed to working to assist residents with special needs including persons living with HIV/AIDS. These populations are in great need of supportive services and affordable housing opportunities.

Narrative (Optional)

The City has assigned priority to certain categories of priority needs based upon consultations with various departments and committees of the City government, and on community input, including input from both City residents and not-for-profit agencies working within the City that provide services to low to moderate- income residents. The City has also taken into consideration recent census data, and other data received from local, county and state agencies with regard to poverty, income levels, homelessness, housing and other factors. The City is also very aware of the priority need for decent and suitable housing within our community based on the high number of applications received for the HOME and CDBG programs it administers and the existence of a waiting list for housing rehabilitation.

Census data indicates that a large and growing percentage of the population includes elderly residents on fixed incomes, who greatly need the assistance provided by the City’s programs in order to sustain decent and suitable housing, especially in the early years of the 2020-24 Con Plan while COVID-19 is still creating challenges. In addition, the unemployment numbers for the City have always been higher than national averages. Requests for business assistance have also increased, indicating a need in the area for economic development initiatives that will create jobs and train the local workforce. Through public meetings and hearings, the City will continue to provide a forum where private and public entities can discuss their community development, housing and other issues.

The City will consider its activities in relations to federal, state, county and local agencies to ensure that all available resources are considered. The City will also review opportunities to work with other county and local non-profit agencies to coordinate efforts to ensure the provision of necessary services. These coordinated efforts will provide affordable options to effected residents.

Although many high priority issues were discussed, the Department will continue to focus on the areas that were identified as critical to the overall goal of developing and maintaining a viable urban community.

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)	N/A - The City is not using the funds in this Plan to support a TBRA program
TBRA for Non-Homeless Special Needs	N/A - The City is not using the funds in this Plan to support a TBRA program
New Unit Production	As described in previous sections, the City will continue to provide HOME funding for the planning and development of affordable rental and for sale housing.
Rehabilitation	As described in previous sections, the City will use prior year funds to continue to provide funding to support owner-occupied housing rehabilitation programs for households at or below 80% AMI in an effort to preserve affordable ownership opportunities.
Acquisition, including preservation	N/A - The City does not intend to use the funds in this Plan to acquire any properties.

Table 52 – Influence of Market Conditions

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

Introduction

During the five year 2020-24 Con Plan, the City anticipates that we will receive funding from four (4) entitlement grants totaling approximately \$27,500,000. The City will allocate these resources to the areas with the highest needs, including the areas of minority concentration which includes the 1st, 4th and 5th Wards. A brief description of the grants and the City's allocation for the 2020-2021 program year follows:

- Community Development Block Grant (CDBG) – \$2,556,031 - 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% low and moderate income individuals and/or families.
- HOME Investment Partnerships Program (HOME) - \$988,089 - The purpose of the HOME program is to develop affordable housing for low and moderate income individuals and/or families. HOME funds can be used for rehabilitation of owner-occupied housing, new housing development, homebuyer activities, development of new rental housing and tenant-based rental assistance.
- Emergency Solutions Grant (ESG) - \$199,965 - The focus of the ESG program is to assist homeless individuals in gaining stable permanent housing. ESG funds will be used to support homeless prevention rapid rehousing of homeless households and to support homeless shelter operations.
- Housing Opportunities for Persons with AIDS/HIV (HOPWA) - \$1,756,316 - HOPWA funds provide housing assistance and related supportive services to individuals with HIV/AIDS. These funds can be used for a wide-range of purposes, including housing, social services, program planning and development costs.

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	2,556,031	0	0	2,556,031	10,224,124	The estimated resources are based on the actual allocation from HUD for the 2020-21 fiscal year. Currently, the City is not anticipating program income or any resources from prior years.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	988,089	0	0	988,089	3,952,356	The estimated resources are based on the actual allocation from HUD for the 2020-21 fiscal year. Currently, the City is not anticipating program income or any resources from prior years.

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	1,756,316	0	0	1,756,316	7,025,264	The estimated resources are based on the actual allocation from HUD for the 2020-21 fiscal year. Currently, the City is not anticipating program income or any resources from prior years.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	199,965	0	0	199,965	799,860	The estimated resources are based on the actual allocation from HUD for the 2020-21 fiscal year. Currently, the City is not anticipating program income or any resources from prior years.

Table 53 - 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 HOME and ESG programs have federal matching requirements. For the HOME program, the City has a waiver in place that exempts it from the match requirements. In regards to the ESG program, 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.

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 owner equity.

Most of the City's CDBG funds leverage resources from other sources as well. 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.

If appropriate, describe publically 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 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 the first year of the 2020-24 Con Plan, the City anticipates allocating resources to improve publicly-owned parks.

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.

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
PATERSON	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Paterson Housing Authority	PHA	Homelessness Ownership Planning Public Housing Rental	Jurisdiction
Passaic County Continuum of Care	Other	Homelessness Planning	Region

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Department is the lead agency for carrying out the activities described in the 2020-24 Con Plan. The Department will support the activities of nonprofit entities and City agencies 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 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 strengths and gaps in the delivery of programs and services are listed below:

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 insure 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 55 - 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

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 Department continues to work with HUD and our consultants to provide technical assistance and training to enhance staff capacity to administer the federal programs covered by the Consolidated Plan. As part of the technical assistance and training, the City has been enhancing our project filing, development tracking and monitoring and oversight systems to ensure the timely delivery of development projects and program services. The Department has also increased the capacity of staff to oversee the various programs to ensure compliance with all federal regulations and requirements. The Department is also participating in various training programs sponsored by HUD.

The City has also been successfully working with an outside organization to implement our homeowner rehab program for the conservation of the existing housing stock of current City homeowners. The City will also continue to provide rental assistance to the very-low-income population and to special groups in conjunction with supportive housing related programs. The City has an established delivery system for these programs.

Over the past five years, the City has been successful in developing close to 50 affordable housing units. We have also met our CDBG timeliness deadline for the past three years and have successfully completed several major public facilities projects. We have been working with our recipients of ESG funds to deliver services to our homeless population and our CDBG public service providers to improve the delivery of our CDBG resources. Over the next five years, the City will continue these efforts to streamline the delivery of services and enhance our capacity.

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	Increase and Preserve Affordable Housing	2020	2024	Affordable Housing Public Housing	City Wide 1st ward, 4th ward and 5th ward	Affordable Housing	CDBG: \$1,000,000 HOME: \$4,940,445	Rental units constructed: 50 Household Housing Unit Homeowner Housing Added: 20 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 30 Households Assisted
2	Public Services	2020	2024	Non-Housing Community Development	City Wide 1st ward, 4th ward and 5th ward	Community Development - Public Services	CDBG: \$1,917,023	Public service activities other than Low/Moderate Income Housing Benefit: 11150 Persons Assisted
3	Public Facilities & Infrastructure	2020	2024	Non-Housing Community Development	City Wide 1st ward, 4th ward and 5th ward	Public Infrastructure & Facilities Improvements	CDBG: \$9,613,132	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 149000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2020	2024	Non-Housing Community Development	City Wide 1st ward, 4th ward and 5th ward	Economic Development	CDBG: \$250,000	Jobs created/retained: 50 Jobs
5	Reduce Homelessness	2020	2024	Homeless	City Wide 1st ward, 4th ward and 5th ward	Housing and Services to End Homelessness	ESG: \$999,825	Tenant-based rental assistance / Rapid Rehousing: 1250 Households Assisted Homeless Person Overnight Shelter: 6750 Persons Assisted Homelessness Prevention: 750 Persons Assisted
6	Assist Persons Living with HIV/AIDS	2020	2024	Non-Homeless Special Needs	City Wide 1st ward, 4th ward and 5th ward Passaic County Bergen County	Address Needs of Persons living with HIV/AIDS	HOPWA: \$8,781,580	Tenant-based rental assistance / Rapid Rehousing: 460 Households Assisted Homelessness Prevention: 1295 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Preserve Affordable Housing
	Goal Description	The City will provide affordable housing opportunities through using HOME funds to support Rental Housing Development, Homeownership Housing Development, Homeowner Rehab Program and Down Payment Assistance for First-Time Homebuyer. Rental housing will be affordable to household earning below 60% of area median income or less. For the City's Down Payment Assistance, Homeowner Rehab and Homeownership Housing Development programs, the City will use the HUD uncapped income limits for households below 80% area median income.
2	Goal Name	Public Services
	Goal Description	The City will provide assistance for the operations of public services providers. This may include services related to enrichment programs for children and youth, after-school programs, food pantry, employment programs, the elderly, crime prevention and special needs populations, including but not limited to substance abuse counseling, mental health, the disabled and special needs children and youth.
3	Goal Name	Public Facilities & Infrastructure
	Goal Description	The City will invest in improvements to public facilities and our infrastructure, including but not limited to parks, playgrounds, streets, community facilities, fire station improvements and equipment and other public facilities.
4	Goal Name	Economic Development
	Goal Description	The City will create economic opportunities for unemployed and underemployed very low and low income individuals, including job training and job placement.
5	Goal Name	Reduce Homelessness
	Goal Description	The City will provide homeless prevention and rapid rehousing services to homeless individuals and families and support emergency and temporary homeless shelter operations
6	Goal Name	Assist Persons Living with HIV/AIDS
	Goal Description	The City will increase the accessibility/availability of affordable housing and services for persons with HIV/AIDS

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)

The City will provide affordable housing with HOME funds through its affordable rental development, homeownership development and down payment assistance program for first-time homebuyers. The City will use CDBG resources to assist existing homeowners through our Homeowner Rehab program. During the first year of the 2020-24 Con Plan, the City anticipates assisting 15 households (two very low-income, eight low-income and five moderate-income) with access to affordable housing through these programs. In the next 5 years (2020-2024) it is expected that the City will use its HOME funding to develop at least 50 rental housing units including 34 units for extremely low- to low-income veterans and 10 units for extremely low- to low-income seniors. The City will also use HOME funds to develop 20 single family homeownership units for low- to moderate-income households over the five-year period. In addition, it is expected that over the next five years at least 30 low- to moderate-income households will receive first-time homebuyer assistance and 20 extremely low- to low-income households will receive assistance with through the homeowner rehab program.

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)

HACP oversees 1,174 public housing units and 2,237 Housing Choice Vouchers. HACP has also developed the following strategy for addressing identified needs: shortage of affordable housing for all eligible populations; specific family types- families at or below 30% of median income and families at or below 50% of median income; the elderly and families with disabilities. In order to address the identified needs, HACP will take the following strategies to address these challenges:

Strategy 1 - Maximize the number of affordable units available to HACP within its current resources through:

- Effective management and maintenance policies to minimize the number of public housing units off-line;
- Reduce turnover time for vacated public housing units;
- Reduce time to renovate public housing units;
- Seek replacement of public housing units lost to the inventory through mixed finance development, bond, tax credit allocations and HUD program resources;
- Seek replacement of public housing units lost to the inventory through section replacement housing resources;
- Maintain or increase Section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction;
- Maintain or increase Section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration;
- Maintain or increase Section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program; and,
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Strategy 2 - Increase the number of affordable housing units by:

- Applying for additional Section 8 vouchers should they become available;
- Leverage affordable housing resources in the community through the creation of mixed - finance housing; and,
- Applying for construction financing such as Tax Credits, Choice Neighborhoods and other available funding opportunities.

Strategy 3 - Target available assistance to families at or below 30% of AMI by adopting rent policies to support and encourage work

Strategy 4 - Target available assistance to families at or below 50% of AMI by employing admissions preferences aimed at families who are working.

Strategy 5- Target available assistance to the elderly by:

- Construct new Senior Housing units; and,
- Explore the development of an assisted living facility.

Strategy 6 - Target available assistance to Families with Disabilities:

- Apply for special-purpose vouchers targeted to families with disabilities, should they become available; and,
- Affirmatively market to local non-profit agencies that assist families with disabilities.

Activities to Increase Resident Involvements

Federal law requires HACP to develop, with input from public housing residents, Section 8 participants, elected officials and the public, a plan setting forth the long-term goals over a five year period and the major initiatives for the coming year. The Agency Plan for FY 2020 is available for public review at the HACP's Central Office, at each development's management office as well as the main public library. HACP has also provided a copy of the Agency Plan to each public housing Resident Association.

HACP held Resident Advisory Meetings on October 9, 2019 and October 16, 2019 at the Central Office to review the draft documents and solicit final comments. Written comments on the draft plan were accepted through the post office box during the 45-day review period from October 21, 2019 to December 2, 2019. Adoption of the Final Plan took place at the regularly scheduled Board Meeting on December 16, 2019 and forwarded to HUD for approval.

HACP's priorities for the coming year, which were developed during this planning process, include preserving and expanding public housing stock, leveraging funds for public/private partnership housing development, improving customer services and quality of life for Paterson residents through operational efficiencies and promote greening initiatives.

Is the public housing agency designated as troubled under 24 CFR part 902? No

Plan to remove the 'troubled' designation

HACP is not designated as troubled

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

Barriers to Affordable Housing

The Fair Housing Act of 1968 mandates that HUD affirmatively further fair housing through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

The City conducted an Analysis of Impediments to Fair Housing in 2013, which concluded that impediments do exist in the City. The City has engaged a consultant to assist in drafting a new Analysis of Impediments to Fair Housing during the 2020-21 program year. In 2013, barriers included the impact of high cost housing and the lack of affordable housing units in the City. Property taxes, particularly for school district support, are another factor that escalates the cost of housing. Renters are burdened with these costs as well as homeowners, since property owners must increase rental rates to cover maintenance and tax expenses.

Property insurance is another area of concern as it can be difficult for low-income property owners to obtain property insurance. The industry's approach to rating fire hazards now includes factors outside the property, including the presence of a vacant house next door, neighborhood conditions, and the credit history of the homeowner. If required private fire insurance is very expensive and provides minimal coverage.

Many of the requirements of government assisted housing escalates the cost structure to develop these housing units. Streamlining the process while eliminating some of the requirements and restrictions could assist the City is developing greater numbers of affordable housing with less public assistance.

Further, the City identified that limited English proficiency of the City's large immigrant population is an impediment to the population's access to fair, affordable housing in the City. Language barriers create situation that may result in discrimination and may deter the reporting of discrimination when it occurs.

The City identified the following needs:

- More coordination is required between other agencies, departments, companies and community organizations to further fair housing education in the City.
- Increased coordination is needed between Federal, State, County and local entities engaged in fair housing activities within the City.
- Additional research on the barriers to affordable housing opportunities in the City is needed.
- Provide Spanish and other language opportunities to learn about fair housing rights as well.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City is committed to providing equal opportunity in all programs and services to ensure full compliance with all civil rights laws, including Title VI of the 1964 Civil Rights Act which requires non-discrimination on the basis of national origin. Equal opportunity includes physical and program access for persons with disabilities and program access for persons with Limited English Proficiency (LEP). Program and physical access for persons with disabilities is covered in the Americans with Disabilities Act of 1990 and the Rehabilitation Act of 1973 as amended, Section 504. This policy is based on HUD's suggested four prong analysis which examines the number of limited English proficiency persons served, the frequency with which those persons come into contact with services, the nature and importance of services provided and the costs to the City.

This policy is intended to ensure The City's compliance with the HUD's Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency" and was drafted upon consideration of the services offered, the community served, the City's resources, and the costs of various language service options. It is the policy of this agency to provide language access services to populations of persons with Limited English Proficiency (LEP) who are eligible to be served or likely to be directly affected by our programs. Such services will be focused on providing meaningful access to our programs, services and/or benefits. Any individual eligible for programs/services at the City who cannot speak, read, write, or understand the English language at a level that permits them to interact effectively with our staff has the following rights:

- A right to qualified interpreter services at no cost to them
- A right not to be required to rely on their minor children, other relatives, or friends

The City will analyze affordable housing developments and when applicable, secure the concurrence of all interested parties to ensure the removal or reduction of obstacles not relating to finances.

In support of this Consolidated Plan, over the next five years the City will continue programs that increase and upgrade existing housing stock quality and value. Funds will also be provided for infrastructure and neighborhood improvements that complement improved housing. The City will use its powers to ensure blighted properties addressed and rehabilitated where appropriate.

The City has zoning ordinances that governs each type of housing, particularly higher-density housing, although it is important to recognize that the presence of inclusive zoning does not necessarily guarantee a zoning ordinance's fairness. Paterson was built in a traditional urban pattern, which indicated that existing lot sizes favor development densities that support affordable housing.

These strategies coupled with the City's interest to increase its capacity to partner with housing development agencies and both for-profit and nonprofit developers should result in expanded affordable housing opportunities.

SP-60 Homelessness Strategy – 91.215(d)

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

In an effort to eradicate homelessness in Passaic County, the City is a participating member of the CoC. The CoC identified gaps in the homeless system and provides oversight for the programs that assist homeless families and individuals which are administered in Passaic County. Accordingly, more details concerning the needs of the homeless and programming priorities can be found in the CoC Plan and the Passaic County Consolidated Plan.

For the purposes of identifying homeless needs and due to the lack of available statistics on the homeless population in the City of Paterson, this section of the Consolidated Plan has been prepared with data pulled from the Point in Time Count of the Homeless Data Report dated January 28, 2020. The full 2020 New Jersey Point in Time Count was not available at the time of writing this report. The goal of the Point in Time Count was to identify the number of homeless people at a given point in time and to collect demographic and other information about those who are homeless. This data is to be used to develop effective plans to address and end homelessness.

The CoC is working to develop a centralized intake and relationship with over 50 providers that will continue to combat homelessness throughout the County. The CoC outreach plan includes the following:

1. Targeted referrals and coordinated service provision through the county's centralized intake.
2. Utilizing partnership with eviction courts.
3. Outreach and program advertisement with CoC members and community meetings and events including Project Homeless Connect.
4. Connect sites in the region, and in public places where unsheltered homeless persons congregate such as soup kitchens, hospital emergency rooms and libraries.

Addressing the emergency and transitional housing needs of homeless persons

The local access points for people who are homeless or at risk of being homeless are through efforts defined as prevention, outreach and assessment, emergency shelter, transitional housing and supportive permanent housing. The Passaic County efforts emphasize a broad network of case management and support services within each phase as a major strategy to prevent homelessness and move homeless persons quickly from homelessness into stable housing. In Passaic County, the City of Paterson works with a variety of housing, social and health service organizations to meet the needs of homeless persons. 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. 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 CoC 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.

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 10 Year Plan for Ending Homelessness in Passaic County (H.O.P.E.) is working to achieve its goals through implementation of these strategies:

1. Create a single point of entry;
2. Continue to expand housing first to reach a total of 600 units for chronically homeless persons and families;
3. Increase the capacity of the non-profit sector to develop, manage, and operate permanent supportive housing;
4. Develop partnerships with public housing authorities and have them adopt a preference for the chronically homeless;
5. Monitor the central list of eligible chronically homeless individuals and families so that those most in need of housing secure a place to live.

The COC is working to shorten the length of time persons are homeless. To this end, transitional housing is being phased out and more rapid rehousing and permanent supportive housing created.

During the January 2020 Point in Time Count of the Homeless of Passaic County, of the total of 122 chronically homeless people were reported, 45 were reported to be sleeping in emergency shelters, and 77 were among those homeless people who were located sleeping on the streets. Neither count represented the entire number of chronically homeless people; however, it is important to note that the number has increased dramatically since the 2014 count. The homeless may still find shelter in abandoned houses and other places that those who were counting did not enter.

The needs listed below are a compilation of responses to statements regarding needs. The results of the survey were reviewed by a committee of the CoC. The CoC review consisted of the results of the needs survey, as well as data including: an inventory of housing units affordable to low-income, number of households turned away from shelter/housing, services where the demands far exceed the availability, and funding currently available.

The results of the needs assessment identified the following needs in order of importance:

1. Financial assistance to help obtain and maintain housing for families and single adults.
2. Employment/Jobs – training and access to employment for families, single adults and unaccompanied youth.
3. Assistance in finding housing/ ability to maintain housing – supportive services for families, single adults and unaccompanied youth.
4. Access to medical treatment (including physical health issues, alcohol and other drug abuse treatment; mental health services) for families, single adults and unaccompanied youth.
5. Access to reliable and affordable transportation for families, single adults and unaccompanied youth.
6. Assistance with Landlords - legal advocacy, housing mediation for families and single adults.
7. Individuals who are chronically homeless have all the same needs mentioned by other homeless and individuals at risk of homelessness. The challenge for many chronically homeless individuals is having service providers able to work with them over the long term to help them maintain their successes.

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 focuses its ESG funding to provide prevention services for those at risk of homelessness and assisting homeless households with rapid rehousing services. The City will continue to work collaboratively with the County and community-based groups to identify households at risk of eviction and persons who are being discharged from publicly funded institutions to connect them with supportive services that will prevent them from being discharged into homelessness.

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

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

The US Government's Consumer Product Safety Commission banned lead paint in 1977 (16 CFR 1303). This action was taken to reduce the risk of lead poisoning in children who may ingest paint chips or peelings.

While lead based paint has been banned it still exists in older structure built before 1978. According to 2014-2018 ACS data, over 83% of housing units in the City of Paterson were built before 1980, which means that the majority of housing units have or have had a presence of lead paint. It should be noted, however, that not all units containing lead paint pose a lead paint hazard. Dwelling units that are relatively well-maintained may not pose a threat to the safety and well-being of those households. However, large segments of dwelling units are occupied by low- to moderate-income renter households who may not possess the resources or the authority to remedy the condition. The majority of lead poisoning cases to date have been in older rental housing units built prior to 1940 when the percentage of lead in paint was common to be about 50% by weight as compared to .06% after the Consumer Product Safety Commission ban in 1978.

The Department is committed to follow the regulations with regard to the lead-based paint regulations as set forth in 24 CFR Part 35. The Department continues to train and become certified in various lead based paint related disciplines. Accordingly, all houses rehabilitated with City funds must undergo an environmental assessment to determine presence of lead based paint and all hazardous material must be removed from the house prior to issuing the final certificate of occupancy.

With that in mind, the City continues to take a proactive approach to abatement of this hazard as prescribed in the comprehensive Lead-Based Paint regulations which took effect September 2000. These lead-based paint requirements apply to federally owned or assisted housing built before 1978, the year lead-based paint was banned.

The Department 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?

There are no reliable statistics which identify the number of housing units that contain lead-based paint hazards per Section 1004 of the Residential Lead- Based Paint Reduction Act of 1992. However, the next

available method to obtain an estimate of units at risk of lead-based paint would incorporate the age of housing stock using Census data. Based on statistics generated by HUD, it is believed that up to three fourths of the homes nationwide built before 1978 contain lead hazards. Clearly, pre-1980 housing units are the most likely to have lead hazards. According to information from the 2014-2018 ACS, 41,318 housing units were built before 1980 in the City. It should be noted that not all units containing lead-based paint pose a lead-based paint hazard.

Based on the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data, it is estimated that 12,900 housing units built before 1980 are occupied by extremely low-income families, 7,695 are occupied by low-income families, and 7,770 are occupied by moderate-income families.

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

The City Department of Health and Human Services actively participates in the elimination of lead based paint hazards. The state requires that children are tested for elevated blood lead (EBL) levels as young as age one. According to the final rule, a child has an EBL, now called Environmental Intervention Blood Lead Level (EIBLL), if they are confirmed to have a blood lead level greater than 20 mg/dl (micrograms per deciliter) or of 15 mg/dl in two tests taken at least three months apart.

The City is committed to complying with the Environmental Protection Agency (EPA) rules concerning lead based paint. As of April 22, 2010, contractors performing renovation, repair, and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and follow 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 strategy is to reduce poverty by empowering low-income individuals and families, creating economic opportunities and improving neighborhoods. The City will continue to utilize this strategy through implementation of Neighborhood Revitalization Strategy areas and concentrated efforts to improve the housing stock and the neighborhoods.

Poverty is a function of income. Factors that affect income include education, job training, and employment. The City, by itself, has very little control over the factors that cause poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work, to name a few.

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

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. These partners include other departments of the City government, neighborhood residents, representatives from health and human service agencies, school district, businesses, churches, non-profit developers, lenders, and for-profit entities. The City will continue to target CDBG and HOME resources within the revitalization areas that are low to very low income areas to execute its anti-poverty strategies.

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. Another effort to alleviate poverty is through job creation. The Department of Economic Development's focus includes assisting businesses in start-up and expansion with an emphasis on job creation and tax-base enhancement. By accessing other funds, the City will work to provide employment opportunities within the community where people live. The City will implement Section 3 Employment and Contracting policies on all applicable contracts, ensuring outreach to low-income City residents when job opportunities are created by CDBG, HOME, ESG and HOPWA activities.

The City works with a wide range of social service agencies that provide direct services to low-income people. 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 ingredients.

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 City currently uses various administrative mechanisms to track and monitor progress of its HUD funded housing and community development projects and activities. The goal is to ensure that our HUD-funded programs and activities are carried out in a timely manner in accordance with Federal regulations and other statutory or regulatory requirements. In addition to ensuring long-term program compliance, the primary monitoring goals of the City are to provide, reinforce, or augment the City's Consolidated Plan performance. The City monitors all funds it receives from HUD on a regular basis for progress toward meeting objectives set forth in this document. The Department is involved with the day-to-day administration and coordination of funded programs and related activities. All programs that the City operates itself are subject to internal reporting requirements. The reports are reviewed by the Department's staff. The City reports as often as is statutorily required to all outside funding sources regarding the use of program funds.

The City follows the requirements for minority business outreach and recruitment for federally assisted projects. These guidelines will be followed in all contracts which the City administers utilizing Federal funding. Request for proposals and contracts are scrutinized to ensure compliance with HUD and local procurement requirements, including equal opportunity and employment, nondiscrimination, etc. Sub-recipient contracts require verification of eligibility and substantiation of all pertinent information and activities. Project agreements contain language requiring periodic and annual monitoring of activities for financial and programmatic compliance. The reviews incorporate an evaluation of the following: timelines of delivery of performance goals, appropriate and prompt expenditures, Federal program eligibility of those benefiting from the project, Davis Bacon requirements, and Housing Quality Standards, etc. Findings and results for federally funded projects are annually reported to HUD in the City's Consolidated Annual Performance and Evaluation Report (CAPER). In addition, other reports dealing with Federal requirements, such as Minority Business Enterprises (MBE) and Section 3 compliance, are submitted to HUD annually. Outside agencies are assigned a staff monitor and are required to provide written to the City on a quarterly basis on the use of funds awarded by the City. Other efforts include ongoing communication with sub-recipients and grantees through the provision of onsite fiscal and technical assistance.

Frequent telephone contacts, email and written communications, analysis of reports and annual audits, and administrative and environmental guidance by City staff provide a basis for review and monitoring. All sub-recipients and grantees must comply with various Office of Management and Budget (OMB) circulars and the Single Audit Act requirements as applicable. Single audits must comply with Federal auditing requirements which dictate extensive reporting of financial resources and schedules, internal controls, etc. All deficiencies identified are reviewed and resolved by the agencies involved prior to project closeout.

The City follows a comprehensive monitoring process during the affordability period to ensure adherence to HOME Program guidelines for contract rental and homeownership projects. This includes annual recertification of tenants in HOME-funded affordable rental housing units, annual verification of primary

residents of all HOME-funded affordable homeownership units and on-site inspections every three years of all HOME -funded rental properties.

Expected Resources

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

Introduction

During the five year 2020-24 Con Plan, the City anticipates that we will receive funding from four (4) entitlement grants totaling approximately \$27,500,000. The City will allocate these resources to the areas with the highest needs, including the areas of minority concentration which includes the 1st, 4th and 5th Wards. A brief description of the grants and the City's allocation for the 2020-2021 program year follows:

- Community Development Block Grant (CDBG) – \$2,556,031 - 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% low and moderate income individuals and/or families.
- HOME Investment Partnerships Program (HOME) - \$988,089 - The purpose of the HOME program is to develop affordable housing for low and moderate income individuals and/or families. HOME funds can be used for rehabilitation of owner-occupied housing, new housing development, homebuyer activities, development of new rental housing and tenant-based rental assistance.
- Emergency Solutions Grant (ESG) - \$199,965 - The focus of the ESG program is to assist homeless individuals in gaining stable permanent housing. ESG funds will be used to support homeless prevention rapid rehousing of homeless households and to support homeless shelter operations.
- Housing Opportunities for Persons with AIDS/HIV (HOPWA) - \$1,756,316 - HOPWA funds provide housing assistance and related supportive services to individuals with HIV/AIDS. These funds can be used for a wide-range of purposes, including housing, social services, program

planning and development costs.

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	2,556,031	0	0	2,556,031	10,224,124	The estimated resources are based on the actual allocation from HUD for the 2020-21 fiscal year. Currently, the City is not anticipating program income or any resources from prior years.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	988,089	0	0	988,089	3,952,356	The estimated resources are based on the actual allocation from HUD for the 2020-21 fiscal year. Currently, the City is not anticipating program income or any resources from prior years.

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	1,756,316	0	0	1,756,316	7,025,264	The estimated resources are based on the actual allocation from HUD for the 2020-21 fiscal year. Currently, the City is not anticipating program income or any resources from prior years.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	199,965	0	0	199,965	799,860	The estimated resources are based on the actual allocation from HUD for the 2020-21 fiscal year. Currently, the City is not anticipating program income or any resources from prior years.

Table 57 - 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 HOME and ESG programs have federal matching requirements. For the HOME program, the City has a waiver in place that exempts it from the match requirements. In regards to the ESG program, 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.

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 owner equity.

Most of the City's CDBG funds leverage resources from other sources as well. 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.

If appropriate, describe publically 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 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 the first year of the 2020-24 Con Plan, the City anticipates allocating resources to improve publicly-owned parks.

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.

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	Increase and Preserve Affordable Housing	2020	2024	Affordable Housing Public Housing	City Wide 1st ward, 4th ward and 5th ward	Affordable Housing	HOME: \$988,089	Rental units constructed: 10 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
2	Public Services	2020	2024	Non-Housing Community Development	City Wide 1st ward, 4th ward and 5th ward	Community Development - Public Services	CDBG: \$384,000	Public service activities other than Low/Moderate Income Housing Benefit: 2230 Persons Assisted
3	Public Facilities & Infrastructure	2020	2024	Non-Housing Community Development	City Wide 1st ward, 4th ward and 5th ward	Public Infrastructure & Facilities Improvements	CDBG: \$1,660,825	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 149000 Persons Assisted
4	Reduce Homelessness	2020	2024	Homeless	City Wide 1st ward, 4th ward and 5th ward	Housing and Services to End Homelessness	ESG: \$199,965	Tenant-based rental assistance / Rapid Rehousing: 250 Households Assisted Homeless Person Overnight Shelter: 1350 Persons Assisted Homelessness Prevention: 150 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Assist Persons Living with HIV/AIDS	2020	2024	Non-Homeless Special Needs	Passaic County Bergen County	Address Needs of Persons living with HIV/AIDS	HOPWA: \$1,756,316	Tenant-based rental assistance / Rapid Rehousing: 92 Households Assisted Homelessness Prevention: 259 Persons Assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Preserve Affordable Housing
	Goal Description	The City will provide affordable housing opportunities through using HOME funds to support Rental Housing Development, Homeownership Housing Development and Down Payment Assistance for First-Time Homebuyer. The City will use prior year CDBG resources to assist existing homeowners through the Homeowner Rehab program. Rental housing will be affordable to household earning below 60% of area median income or less. For the City's Homeowner Rehab, Down Payment Assistance and Homeownership Housing Development programs, the City will use the HUD uncapped income limits for households below 80% area median income.
2	Goal Name	Public Services
	Goal Description	The City will provide assistance for the operations of non-profit public services providers. During the 2020-21 program year, this will include services related to enrichment programs for children and youth, after-school programs, and services for individuals suffering from substance abuse.
3	Goal Name	Public Facilities & Infrastructure
	Goal Description	The City will invest our CDBG resources in improving our public facilities and improvements to community infrastructure. The goal will be to enhance the quality of life and improve the delivery of services to our residents.

4	Goal Name	Reduce Homelessness
	Goal Description	The City will provide homeless prevention and rapid rehousing services to homeless individuals and families and support emergency and temporary homeless shelter operations with the goal of eliminating or reducing the threat of homelessness.
5	Goal Name	Assist Persons Living 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.

Projects

AP-35 Projects – 91.220(d)

Introduction

During the 2020-21 program year, the City will use its CDBG, HOME, ESG and HOPWA funding to support the projects outlined below.

Projects

#	Project Name
5	2020-21 CDBG Administration
6	2020-21 CDBG Public Services
7	2020-21 CDBG Public Facilities and Infrastructure
8	2020-21 HOME Administration
9	2020-21 CHDO Housing Development
10	2020-21 HOME Housing Development
11	2020-21 ESG Activities
12	2020-21 HOPWA Activities

Table 59 – Project Information

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

The City allocates resources based on the needs identified by the residents during the planning process. During the first public meeting the City distributes a need survey that allow the residents to express their greatest needs in the community. The survey has the following need categories: public facilities including park improvements, public services for children and youth and healthcare, affordable housing, services for special needs residents and the homeless. The major obstacle that the City has identified is the lack of funding to address the needs of the underserved community. However, the City has attempted to stretch the available funding to address the top priorities during the year.

AP-38 Project Summary

Project Summary Information

1	Project Name	2020-21 CDBG Administration
	Target Area	City Wide 1st ward, 4th ward and 5th ward Passaic County Bergen County
	Goals Supported	Public Services Public Facilities & Infrastructure
	Needs Addressed	Community Development - Public Services Public Infrastructure & Facilities Improvements
	Funding	CDBG: \$511,206
	Description	Funding to administer the 2020-21 CDBG Program for the City of Paterson.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	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 percent of the grant amount and any program income:	
2	Project Name	2020-21 CDBG Public Services
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Public Services
	Needs Addressed	Community Development - Public Services
	Funding	CDBG: \$384,000
	Description	Support funding for public services to extremely low-, very low-, low- and moderate-income residents in the City
	Target Date	6/30/2021

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The City will fund organizations that will provide services to 2,230 extremely low-, very low-, low- and moderate-income (LMI) residents, including children and youth, first-time home buyers and residents suffering from substance abuse.</p>
<p>Location Description</p>	<p>Activities will be carried out throughout the City of Paterson (see the project descriptions for more actual locations)</p>
<p>Planned Activities</p>	<ol style="list-style-type: none"> 1. Housing Counseling - The City will issue an RFP to identify a service provider that can offer housing counseling services to area low to moderate income residents to assist them with budgeting, credit repair and pre-purchase counseling. (\$30,000.00) 2. City Kids will use CDBG resources to offer after school programs to 180 extremely low- to moderate-income youth ages 13 to 19 at their facility located at 511 East 22nd Street. (\$35,000.00) 3. Chosen Generation Community Corporation will use CDBG resources to offer tier one substance abuse residential recovery house health services to 25 extremely low- to moderate-income individuals suffering from substance abuse from their facility at 147 Montgomery Street. (\$80,000.00) 4. Girl Scouts of Northern NJ will use CDBG resources to offer services to 1,300 extremely low- to moderate income girls teaching them to learn, explore, aspire and dream at their facility at 301 Main Street. (\$35,000.00) 5. Wharton Institute of the Performing Arts will use CDBG resources to fund a performing arts program for 75 extremely low- to moderate-income children and youth at their facility located at 8 Mill Street. The funds will be used to cover the costs of salaries for the student teachers. (\$35,000.00) 6. NJCDC Youth Art Program will use CDBG resources to provide comprehensive instructions in art for 300 extremely low- to low-income at risk youth at their facility located at 32 Spruce Street. (\$84,000.00) 7. NJCDC Great Falls Youth Center will use CDBG resources to cover the costs of staff and program materials for their after school program for 350 youth at their facility located at 32 Spruce Street. (\$85,000.00)

3	Project Name	2020-21 CDBG Public Facilities and Infrastructure
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Public Facilities & Infrastructure
	Needs Addressed	Public Infrastructure & Facilities Improvements
	Funding	CDBG: \$1,660,825
	Description	Support funding for activities that will improve public facilities and public parks that benefit extremely low- to moderate-income residents in the City.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	During the 2020-21 program year, the City will implement public facilities and improvement projects that will benefit all City residents (149,000 people), the majority of which live in low- to moderate-income households or reside in low- to moderate-income areas of the City.
	Location Description	The activities will be undertaken at various locations throughout the City as more fully described in the Planned Activities section below.

	Planned Activities	<ol style="list-style-type: none"> 1. Bauerle Field House Phase III Improvements - The City Department of Public Works will use CDBG resources to improve this City Park located in the 5th Ward. The improvements to the Bauerle Field House will benefit residents in the 5th Wards, the majority of which are extremely low- to moderate income. (\$98,824.80) 2. The Fire Department will implement renovations to their central dispatch building located at 163-177 Pennsylvania Avenue to improve our response to fire and other emergency related activities in the City. The beneficiaries of this activity are all of the residents in the City, the majority of which ae extremely low- to moderate income. (\$395,476.57) 3. The Fire Department leased demolition equipment to demolish imminently dangerous buildings in the City. The City will use CDBG resources to make the annual lease payment. (\$104,523.43) 4. Oasis will use CDBG resources to expand and renovate their facility located at 59 Mill Street. From this location they serve 7,500 extremely low to moderate income individuals with adult education, youth development, basic needs and social services. (\$200,000.00) 5. The Department of Public Works, in partnership with NJCDC will use CDBG resources to renovate the Lou Costello Memorial Park located at 50 Ellison Street in the City's 1st Ward. This park serves the residents of this Ward, the majority of which live in extremely low- to moderate income households. (\$600,000.00) 6. To Be Determined Activities - The City is setting aside the balance of our CDBG resources in a contingency fund for public facilities and improvement projects which will be determined throughout the 2020-21 program year. (\$262,000.00)
4	Project Name	2020-21 HOME Administration
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Increase and Preserve Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$247,022
	Description	Administration of the 2020-21 HOME Program
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	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 25% of the total HOME grant per the City's COVID-19 waiver. (\$247,022)
5	Project Name	2020-21 CHDO Housing Development
	Target Area	1st ward, 4th ward and 5th ward
	Goals Supported	Increase and Preserve Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$148,213
	Description	The City uses its HOME funds to assist non-profit CHDO organizations to develop affordable housing for low to moderate income (below 80% AMI) households. The City selects eligible developers through an RFP process with a committee to review and rank the proposals based on established criteria. Notices of availability of funds are advertised on the City website, in newspapers and at the Department offices. In 2020, the City will work with CHDO partners to develop affordable home ownership housing through new construction.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates assisting five low- to moderate-income households.
	Location Description	The City is funding organizations to develop five affordable housing units in the 4th and 5th Wards.
	Planned Activities	The City will provide HOME resources to an eligible CHDO organization to develop affordable homeownership housing units in the 4th Ward.
6	Project Name	2020-21 HOME Housing Development
	Target Area	1st ward, 4th ward and 5th ward
	Goals Supported	Increase and Preserve Affordable Housing

	Needs Addressed	Affordable Housing
	Funding	HOME: \$592,854
	Description	The City will utilize HOME funds to support the development of affordable housing to be made available for eligible low to moderate income (below 80% AMI) households. The City selects eligible non-profit and for-profit developers through an RFP process with a committee to review and rank the proposals based on established criteria. Notices of availability of funds are advertised on the City website, in newspapers and at the Department offices.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The City will assist 10 very low- to moderate-income households in the City.
	Location Description	The City is focusing their investments in housing development in the 4th and 5th Wards.
	Planned Activities	The City will use HOME resources to fund affordable housing development activities in the 4th and 5th wards that benefit low to moderate income households.
7	Project Name	2020-21 ESG Activities
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Reduce Homelessness
	Needs Addressed	Housing and Services to End Homelessness
	Funding	ESG: \$199,965
	Description	Funding for homeless prevention, rapid rehousing services for those affected by the COVID-19 pandemic and funding for emergency and transitional shelter facilities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City will assist 1,750 extremely low- to very low-income homeless and at risk individuals and households.

	Location Description	The City will fund organizations at various locations as identified in the Planned Activities section below.
	Planned Activities	<ol style="list-style-type: none"> 1. Program administration to cover the costs associated with administering the ESG program will be funded at 10% of the total grant per the City's COVID-19 waiver. (\$19,996.50) 2. Catholic Family & Community Services Center will conduct prevention services to 150 extremely low- to very low income households facing homelessness from their office located at 435 Main Street. (\$45,000.88) 3. Catholic Family & Community Services Center will conduct rapid rehousing services to 250 extremely low- to very low-income households who have been evicted from their homes from their offices located at 435 Main Street. (\$34,967.62) 4. St Paul's Men Shelter will receive ESG funds to support the operations of their overnight homeless shelter located at 451 Van Houten Street. The facility will serve 50 extremely low-income men. (\$25,000.00) 5. St Peter's Haven Shelter will receive ESG funds to operate a transitional housing shelter for 40 low to extremely low-income Paterson homeless residents. Although located at 390 Clifton Avenue in Clifton, the facility will serve Paterson homeless residents. (\$25,000.00) 6. Eva's Village Women's Overnight Shelter will receive ESG funds to operate an emergency overnight shelter at 393 Main Street for 140 low to extremely low-income homeless women. (\$25,000.00) 7. Paterson Relief will receive ESG funds to conduct street outreach and shelter referral services to 1,120 extremely low-income homeless individuals and families. They will offer these services throughout the City and administer the program from their offices located at 336 Broadway. (\$25,000.00)
8	Project Name	2020-21 HOPWA Activities
	Target Area	Passaic County Bergen County
	Goals Supported	Assist Persons Living with HIV/AIDS
	Needs Addressed	Address Needs of Persons living with HIV/AIDS
	Funding	HOPWA: \$1,756,316

Description	Provide support funding for organizations in the City of Paterson, Passaic County and Bergen County that assist low to extremely low-income residents living with HIV/AIDS.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	351 extremely low- to low-income persons living with HIV/AIDS
Location Description	60 Van Houten Street, Paterson, NJ One Bergen County Plaza, 2nd Floor, Hackensack, NJ 149 Hudson Street, Hackensack, NJ 286 Passaic Street, Passaic, NJ 100 Hamilton Plaza, Suite 1406, Paterson, NJ 508 Straight Street, Paterson, NJ 125 Ellison Street, Paterson, NJ

<p>Planned Activities</p>	<p>The Housing Authority of the City of Paterson will provide case management, tenant-based rental assistance, vouchersing services and other housing related services for 52 extremely low- to low-income households at their facilities located at 60 Van Houten Street, Paterson, NJ to persons living with HIV/AIDS in Passaic County: \$655,529.00</p> <p>The Housing Authority of Bergen County will provide case management, tenant-based rental assistance vouchersing services and other housing related services at their facilities located at One Bergen County Plaza, 2nd Floor, Hackensack, NJ to 40 extremely low- to low-income persons living with HIV/AIDS throughout Bergen County: \$452,845.00</p> <p>Support funding for the Buddies of New Jersey to provide case management, vouchersing and other housing related services from their facilities located at 149 Hudson Street, Hackensack, NJ as well as six project-based housing units for 58 low- to extremely low-income persons living with HIV/AIDS in Bergen County: \$140,000.00</p> <p>The Passaic Alliance Program of the City of Passaic Department of Human Services will provide case management, vouchersing services and other housing related services from their facilities located at 286 Passaic Street, Passaic, NJ to 68 low- to extremely low-income persons living with HIV/AIDS in Passaic County: \$150,000.00</p> <p>CAPCO will provide case management, rental and utility assistance, nutrition counseling, transportation and other housing related services from their facilities located at 100 Hamilton Plaza, Suite 1406, Paterson, NJ for 88 low- to extremely low-income persons living with HIV/AIDS in Passaic County: \$160,000.00</p> <p>Straight & Narrow will provide case management, rental and utility assistance, nutrition counseling, transportation and other housing related services from their facilities located at 508 Straight Street, Paterson, NJ for 45 low- to extremely low-income persons living with HIV/AIDS in Passaic County: \$75,000.00</p> <p>Program administration to cover the costs associated with administering the HOPWA Program will be funded at 7% of the total grant per the City's COVID-19 waiver. \$122,942.00</p>
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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 of Paterson’s primary focus has been the areas containing the largest concentration of very low, low and moderate-income 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 of Paterson designating them primary areas in which to focus on HUD’s goals of suitable living, decent affordable housing and economic opportunities.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	30
1st ward, 4th ward and 5th ward	50
Passaic County	10
Bergen County	10

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

During the planning process for the City’s 2015 Master Plan, the City conducted Community Outreach Meetings in every Ward within the City. Notices were sent out as well as, transmitted via social media city-wide to residents, community leaders, activists, churches, businesses, educational institutions, etc. The purpose of these meetings was to encourage community input in the overall Master Plan process. Through this outreach, the City has interpreted the feedback Ward by Ward allowing the City to address the specific needs in each area when applicable. This planning process identified the greatest need to be in the 1st, 4th and 5th Wards.

HOPWA funding will be used to support activities throughout Passaic and Bergen Counties based on areas with the greatest need for services to persons living with HIV/AIDS.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City’s affordable housing priorities remain consistent with its’ 2020-24 Con Plan. The housing priorities outlined in the Plan are as follows:

- Increase affordable rental housing opportunities for very low and low-income households.
- Provide new affordable homeownership opportunities for low and moderate income households.
- Prevent homelessness and assist homeless families with identifying suitable housing alternatives.

Typically, the City allocates resources to first-time homebuyers; however, the City has left over 2019-20 HOME funds that we will spend on this activity during the 2020-21 program year.

One Year Goals for the Number of Households to be Supported	
Homeless	400
Non-Homeless	15
Special-Needs	351
Total	766

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	751
The Production of New Units	15
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	766

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Paterson (HACP) is the designated public housing authority in the City of Paterson. The City works in partnership with HACP to identify housing needs and provide resources from the City's entitlement programs to assist with the development of new housing opportunities for low and very low income residents, including residents in both the Section 8 and public housing. During 2020, the HACP will open the Section 8 and public housing waiting lists HACP inventory.

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. They have 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, were retained as consultants to create a revitalization plan for the area. The Department committed previous years' CDBG admin funds to cover half of the costs of this planning effort.

Some of HACP's planned developments include:

- HACP has completed predevelopment work on a new housing development, which will create 34 units of new affordable rental housing for veterans. The \$19 million in financing is in place, including project-based vouchers. The City has committed \$1.4 million in previous year's HOME funds to this project and over the next year will be working in partnership with HACP to bring this project to closing.
- HACP is exploring the development of eight units of new construction for either homeownership, rentals to veterans or to grandparents serving as parents.
- HACP is exploring the development a 20-unit's 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 will also include commercial space across from HOME Depot. HACP anticipates the development will take place in two phases. The first phase of the redevelopment is under construction with expected completion in 2021 and 2022.

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

HACP continues to make efforts in using affordable housing as a platform to encourage residents to be involved in both management and self-sufficiency opportunities. Initiatives are currently in place that will extend throughout next year to afford public housing residents opportunities for meaningful

management participation. These initiatives include the following:

1. 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.
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 provides funding (when available) 24CFR 964.150 for Tenant Participation and offers assistance with administrative oversight.
5. 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.
6. 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

The Housing Authority of the City of Paterson is not designated as “troubled”.

Discussion

The City will continue to work with HACP to create new affordable housing opportunities in mixed-income communities that benefit public housing residents in the City. These developments are assisting the City to revitalize once troubled neighborhoods into more stable communities.

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

Introduction

The City of Paterson primarily uses their ESG and HOPWA funds to address the needs of homeless and other special needs populations. In addition, HOME funds have been used to address the housing needs of seniors and the City has committed to using HOME funds to develop affordable housing for veterans.

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 uses ESG funds to provide resources to perform outreach, assessment and referral services to homeless persons. During the 2020-21 program year, the City has allocated resources to Paterson Relief to perform street outreach and referral services to 1,120 of the City's homeless population.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City uses ESG funds to provide resources to several organizations that address the emergency shelter and transitional housing needs of homeless persons. These include assisting several emergency shelter and transitional shelter operations throughout the City. During the 2020-21 program year, the City has allocated resources to St Paul's CDC, St Peter's Haven and Eva's Village to assist 230 homeless individuals and families with shelter services.

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

Through its ESG funding, the City will support the efforts of organizations that provide supportive services to homeless individuals and families to assist them in transitioning into permanent housing. Such services include assistance with first month's rent, security deposits, and utility deposits. During the 2020-21 program year, the City has allocated resources to Catholic Family and Community Services Center to provide rapid rehousing services to 250 households who have become homeless and assist them in accessing affordable housing opportunities.

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

Through its ESG funding, the City will support the efforts of organizations that prevent homelessness, for households who are about to be evicted and face homelessness and for individuals who experience substance abuse issues, mental health challenges and are being discharged from institutional care. Such services include providing up to three months of past rental payments and assistance with outstanding utility expenses. During the 2020-21 program year, the City has allocated resources to Catholic Family and Community Services Center to provide homeless prevention services to 150 low-income households.

Discussion

The City will continue to support the efforts of local and regional organizations that provide housing and supportive services to homeless and non-homeless special needs individuals and families.

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	259
Tenant-based rental assistance	92
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	351

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

Introduction:

The Department of Community Development continues to implement several strategies to eliminate barriers to affordable housing. These strategies include the expansion of affordable housing opportunities with funding made available through the HOME Program, the First-Time Homebuyer Program, a renewed commitment to expanding housing through the CHDO program, construction of affordable rental housing and/or the conversion of those new construction HOME funded units that have remained unsold due to the economy.

While the COVID-19 pandemic has created huge challenges for every household in the City, some are facing severe problems of homelessness, food shortages and utility shut off. The City is using COVID-19 funding to address many of these challenges but they are increasing the barriers to affordable housing. Historically, the primary barrier to affordable housing has been the continued cuts in federal funding and the limited availability of other sources to provide long-term housing, especially housing for special needs populations. The rents that landlords charge continue to rise, while the numbers of new affordable units have not increased at a pace that keeps up with demand. The waiting lists for permanent housing programs such as the HOPWA assistance programs, Section 8 Housing Voucher program, and HIV residence facilities throughout Bergen/Passaic Counties continue to be a barrier. The rising cost of food, and the lack of available jobs makes it difficult for clients to secure sustainable employment sufficient to support their households. There are declines in the ability to obtain and or maintain medical insurance and healthcare. Maintaining income and employment are partially due to an unskilled workforce and language barriers in conjunction with rising cost of living for essentials such as rent, security deposits, utilities, food, and transportation.

It continues to be difficult meeting the housing needs of people living with HIV/AIDS with the continuing rise in rents, and the lack of residence facilities, as well as the waiting list for Section 8.

An increasing challenge that the City faces in delivering affordable housing is the ever-increasing myriad of rules, regulations, requirements, reporting and planning imposed by HUD to implement the four HUD-funded programs. Due to funding cuts from HUD, the City is working with a skeletal staff and yet HUD expects more and more from the City leaving little time to devote to working with new grantees and cultivating additional resources to supplement our community development efforts.

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 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 five years, these improvements in our

process have enabled us to deliver over 60 units of affordable rental and homeownership housing units.

Notwithstanding the above, the current reality is the cost of housing; economic structure and the tax structure within the City of Paterson all have major impact on the development, improvement, and maintenance of affordable housing. The negative impacts of the COVID-19 pandemic will compound these problems, especially housing affordability. 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, while forging relationships with new development partners. We 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 low to mod income 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.

Discussion:

The City is working with our consultants to draft a current Analysis of Impediments to Fair Housing Choice report. We anticipate this report will be ready during the 2020-21 program year.

AP-85 Other Actions – 91.220(k)

Introduction:

This section is a summary of other actions taken by the City to address the needs of its citizens.

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 of Paterson 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, 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.

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 to 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.

- North Jersey Herald News/Bergen Record
- The Record
- Arab Voice
- El Especialito

The primary marketing shall take the form of a 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

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 \$15,000.00	5 years
\$15,000.00 to \$40,000.00	10 years
Over \$40,000.00	15 years
New Construction or Acquisition of New Rental Housing Units	20 years

The City continues to monitor its past and current sub-recipients 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 year 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 2020-24 Con Plan.

The City of Paterson will utilize the uncapped and capped income limits for the CDBG and HOME programs as outlined in the table below:

Uncapped Income Limits vs Capped Income Limits	
Uncapped Income Limits	Capped Income Limits
First-Time homebuyer (HOME)	Rental Projects (HOME)

Actions planned to reduce lead-based paint hazards

It is commonly known that a large portion of the City of Paterson's homeowner and rental housing stock was built pre-1978, when the use of lead-based paint was standard. As a result, we have had to historically implement and/or participate in various programs that aid in eradicating this situation.

The adoption of the City of Paterson'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.

The Department of Community Development in conjunction with the City of Paterson'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, child care 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 the same, by empowering low income individuals and families via our neighborhood assistance referral programs; offering qualified applicants rehabilitative dollars thereby improving neighborhoods; encouraging revitalization within the targeted neighborhoods, reducing the housing cost burden of families of poverty and low income, as well as improving the housing stock.

Job creation will be a major focus. Working in conjunction with the Division of Economic Development, we will focus on assisting current businesses with regard to expansion; as well as encouraging new startup businesses via our business loans and tax base enhancements; with the specific goal of job creation. By accessing other funds, the City will work to provide employment opportunities within the community where people live. The City will implement 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 continues to work with a wide range of social service agencies that provide direct services to low income people. 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 ingredients.

Poverty is a function of income. The City, by itself, has very little control over the factors that cause poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work, to name a few. Ultimately, federal and state policies on welfare, health care, and the minimum wage are crucial factors in the fight to address and reduce poverty. The City will continue to provide incentives for businesses to locate in low income areas, to support organizations that provide job training and placement services 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 Department 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.

The Department staff will continue to participate in training sessions when applicable, that are offered at

the HUD Newark Field Office and/or, in close proximity of Paterson, NJ. The City is 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 individuals City 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, WBE and DBE businesses.

The Department 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.

The City has been awarded a Service Agreement with Rutgers, The State University of New Jersey. The purpose of this agreement is to provide local planning technical assistance services for the Together North Jersey Local Government Capacity Grant Program, which has been executed by the North Jersey Transportation Planning Authority, Inc. (NJTPA) and New Jersey Institute of Technology (NJIT). The purpose of same is to conduct a study on Crime Prevention through Environmental Design (CPTED) by surveying selected areas of the City to assess how community safety and the perception thereof, can be improved through designing a physical environment that positively influences human behavior. CPTED is a community toolkit designed for identifying, preventing and solving local crime problems, as well as promoting business and economic development.

Actions planned to enhance coordination between public and private housing and social service agencies

As with past years, the review and recommendations of the requests for proposals received for Community Development Block Grant and HOME Investment Partnership Program funding were conducted by review teams comprised of staff members and consultants. The recommendations made by the review teams were scored and ranked and then forwarded to the Mayor for his consideration. All final recommendations are set forth in a resolution and approved by the Municipal Council. Citizen participation and public comments are encouraged throughout the planning process prior to submitting the 2020-21 Annual Action Plan to HUD for approval.

The City also continues its participation 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.

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:

The previous sections describe other actions to be taken by the City in addressing obstacles to meeting underserved needs, plans for fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of families living at the poverty level, developing institutional structures, and coordinating with public and private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

This section is a summary of program specific requirements for CDBG, HOME, ESG and HOPWA programs.

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(I)(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 response to this question is too long to fit in the space provided here. See the Grantee Unique Appendices, attached to the 2020-24 Con Plan for an answer to this question.

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 City will not be using its HOME funds to acquire affordable housing units; however, in instances where HOME funds are used to acquire affordable housing unit by low- to moderate-income homebuyers, the City will use the Resale and Recapture provisions listed in the Grantee Unique Appendices, attached to the 2020-24 Con Plan.

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.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

In August 2016, the CoC adopted their policies and procedure manual that outlines eligible programs for funding. These 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. These policies and procedures are on file at the Department of Community Development and the City's

written standards are attached in the Grantee Unique Appendices.

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 homeless persons. 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 be the single point of entry for the coordinated assessment process. 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. NJ211 is a key partner in conducting point of entry referrals into shelters, permanent housing, and services. 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 CoC's geography annually, 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 Homeless Management Information System.

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 homeless and at-risk homeless individuals and families, the City is using their HESG funding to address the other areas in the spectrum of continuum of care for homeless individuals and family. These include homeless prevention and rapid rehousing, assisting the operations and essential services provided by emergency shelters, assisting the operations and essential services provided by targeted transitional housing and funding rapid rehousing initiatives. 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 rank funding determinations are made based on those applications that received the highest scoring.

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 current performance standards are as follows:

- At least 80 percent of persons exiting permanent housing programs have been stable in housing for six months or longer.
- At least 70 percent of households exiting transitional housing exit to a permanent housing placement.

- At least 20 percent of all households exiting any program supported with HESG funds through the City will have employment income.

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.

Attachments

Citizen Participation Comments

DEPARTMENT OF COMMUNITY DEVELOPMENT

Barbara Blake-McLennan,
Acting Director

CITY OF PATERSON



André Sayegh
Mayor

195 Hillwood St., 2nd Fl.
Paterson, NJ 07505
Phone (973) 321-3282
www.ci.pateron.nj.us

AGENDA

First Public Meeting 2020-2021 Annual Action Plan

Wednesday, November 20, 2019
10 AM to 12 PM
City Hall, 3rd Floor, Council Chambers,
155 Market St. Paterson, NJ

- I. Welcome and Introduction – Barbara Blake-McLennan, Acting Director
- II. Objectives of the First Public Meeting for Action Plan 2020-2021:
 - ❖ Brief description of the CDBG, HOME, ESG and HOWPA Programs
 - ❖ General discussion about CDBG, HOME, ESG and HOWPA
 - ❖ Needs Survey discussion and collection
- III. Estimated Allocation of funding for program year 2020-2021 based on the allocation of program year 2019:

❖ Community Development Block Grant (CDBG)	\$2,277,792
❖ Home Investment Partnership Program (HOME)	\$823,238
❖ Emergency Solution Grant (ESG)	\$192,721
❖ Housing Opportunities for person with HIV/AIDS (HOPWA)	\$1,682,883

For the 2020-2021 Annual Action Plan the Administration is planning to budget up to \$450,000 towards CDBG public services activities and up to 1.3 Million for public facilities improvements.
- IV. Applications Workshop:
 - ❖ Distribution of 2020-2021 CDBG, HOME and ESG applications
 - ❖ Guidance and information to those applying for funds
- V. 2020-2021 Grants Applications available. Visit the City's webpage www.pateron.nj.gov. HOWPA application is not available online. Please contact the Dept. of Health and Human Services, Ryan White Division.
- VII. Comments and Questions

PLEASE SIGN-ING

City of Paterson
Dept. of Community Development

PLEASE SIGN-ING

2020-2021 Annual Action Plan 1st Public Meeting

Wednesday, November 20, 2019
City Hall, Council Chambers Room 3rd Floor
155 Market Street, Paterson, NJ 07502

1	Last Name	First Name	Organization Name	Address	City/State	Phone Number	E-mail Address	Signature
1	Blaize-McLennan	Blaize	Comm. Development	125 Ellison St.	Paterson	973-321-1212	b.mclennan@patersonnj.gov	
2	Dennis Rolon	Dennis	Comm. Development	125 Ellison St.	Paterson	973-321-1212	drolon@patersonnj.gov	
3	Delacruz	Sherrina	Comm. Development	125 Ellison St.	Paterson	973-321-1212	Sdelacruz@patersonnj.gov	
4	Bonczarski	Jessica	Comm. Dev.	125 Ellison St.	Paterson	973-321-1212	jbbonczarski@patersonnj.gov	
5	Costa	Veronica	HCP/PAF	"	"	973-321-1212	vcosta@patersonnj.gov	
6	NIZOLEZ	DIANA	COMM. DEVELOP.	"	"	973-321-1212	dnizolez@patersonnj.gov	
7	BEATO	BELGIS	COMM. DEVELOP.	"	"	973-321-1212	bbeato@patersonnj.gov	
8	FARBER	Kelvin	PS-TECH Serv.	105 Washington St.	Paterson, NJ	973-321-1212	kfarber@patersonnj.gov	
9	MARWICK	Bruce	Behavioral Health Institute	586-834 ST	"	973-703-1409	bruce.marwick@bhia.org	
10	MOODY	WILLIE	C-LINE/Health Care	47 Montross St.	"	862-257-3525	willie.moody@centralnjhealthcare.org	
11	Co-Sponsor	Lynn	CFCSS -SAP	212 Schenck	"	973-867-7322	lynn@cfcss.org	
12	Smith	Hannah	Paterson Housing Authority	59 Hill St	"	973-381-3800	hsmith@phousing.org	
13	Decker	Kevin	St. Peter's Hosp.	380 Clifton Ave	Clifton	973-516-3300	kdecker@st-peters.org	
14	Pratt	Lorelei	New City Kids, Paterson	511 E 22nd St.	Paterson, NJ	973-321-1212	lori.praatt@newcitykids.org	
15	AMUCCIO	KATHIN	CITY GREEN	171 Grove St	Clifton	201-486-3941	kamuccio@city-green.org	
16	McKinley	David	Eva Village	323 Main St.	Paterson	973-321-1212	david.mckinley@evavillage.org	
17	Smalwood	William	School Bus Parents	125 Ellison Street	Paterson	973-321-1212	william@sbpa.org	
18	Joyner	Tosae	Mount Adams Park	125 Ellison Street	Paterson	973-321-1212	tjoyner@patersonnj.gov	
19	Devise	Melanie	Public Budgeting & Finance	392 Wilson St.	Hillsdale	201-918-9400	mdevise@budget.org	

20									
21									
22									
23									
24	Boaz	Edward	City of Paterson	City Hall Paterson	973-221-1920	973-221-1920	eboaz@patersonnj.gov		
25	Hahn	Stacy	Paterson Police	295 Walnut St. Paterson	973-221-1920	201-536-4488	stacy.hahn@patersonnj.gov		
26	Paterson	Cliff	Paterson Police	295 Walnut St	Paterson	973-221-1920	cliff.paterson@patersonnj.gov		
27	Percey	Elizabeth	Paterson Music Dept	8 Mill Street	Paterson	973-341-2999	elizabeth.percey@patersonnj.gov		
28	Jensen	DAVE	Paterson Marine	186 N 15th St	Paterson	973-585-8866	dave.jensen@patersonnj.gov		
29	Crosby	MIKA	NOROL	72 S 102nd St	Paterson	973-472-1150	mikacrosby@patersonnj.gov		
30	Dasley	Justin	HTSDG	52 Spruce	P. Paterson	973-317-1500	justin.dasley@patersonnj.gov		
31	Rice	Juan	Paterson Police	600 West Main Street	Paterson	973-221-1920	juan.rice@patersonnj.gov		
32	Paterson	Patricia	NJAC - POND	2869 Broad St. (off Madison Ave)	Paterson	609-246-8900	open@njac.nj.gov		
33	Freund	JANE	3rd Municipal of Paterson	284 7th Street	Paterson	973-279-3005	l.kreiner@kgcoppnj.org		
34	Williams	R. Curtis	St. David's Cdc	15 W Van Houten St	Paterson	973-221-1920	curtis.williams@patersonnj.gov		
35	Bond	SPIN	Northside Park	77 Elm St	Paterson	973-610-304	spin@patersonnj.gov		
36	Seave	Marlene	Bridge Street	11-14 Bridge St	Paterson	973-271-0741	marlene@patersonnj.gov		
37	Teddie	Marlene	Project Re Connect	P.O. Box 874	Paterson	973-271-0741	teddie@patersonnj.gov		
38	Paterson	Patricia	Paterson Police	287 7th Street	Paterson	973-221-1920	patricia.paterson@patersonnj.gov		
39	Paterson	Patricia	Paterson Police	180 Mill St	Paterson	973-221-1920	patricia.paterson@patersonnj.gov		
40	Jamilet	Blanca	Paterson Police	545 Broadway	Paterson	551-223-7230	jamilet.blanca@patersonnj.gov		

**CITY OF PATERSON
NOTICE OF 5 YEAR
CONSOLIDATED PLAN 2020-2025,
2020-2021 ONE YEAR ANNUAL
ACTION PLAN
PUBLIC MEETINGS AND
NOTICE OF APPLICATION
AVAILABILITY**

Annually, the City of Paterson receives entitlement funds from the United States Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Homeless Emergency Solution Grant (HESG) and Housing Opportunities for People with AIDS (HOPWA). In order to receive entitlement funds, HUD requires the City to submit a Consolidated Plan once every five years and an Annual Action Plan every year.

The Consolidated Plan, developed by the City of Paterson, is a document that reflects the development needs of the city as well as the strategies to address these needs. The five-year plan period starts on July 1, 2020 and will close on June 30, 2025. The One Year Annual Action Plan, which will be included in the Consolidated Plan will begin on July 1, 2020 and close on June 30, 2021. The Consolidated Plan and Annual Action Plan will be submitted to HUD no later than May 15, 2020. The Plan will outline the intended usage of entitlement grants and required allocations. Grant applications for CDBG, HOME, and HESG are available via the City's website (www.patersonnj.gov/cd) and can be picked up at the Department of Community Development, 125 Ellison Street, 2nd Floor, Paterson, NJ 07605. Completed applications (one original and two copies) must be submitted to the Department of Community Development no later than Wednesday, December 11, 2019 by 12:00 Noon. Public meetings and the technical assistance workshop will be held as follows:

Consolidated Five-Year Plan and
2020-2021 One Year Annual Action
Plan
1st Public Meeting (Needs and
Priorities)

CDBG, HOME, and HESG
Applications Workshop (attendance
is strongly suggested)

Wednesday, November 20, 2019
10:00 a.m. - 12:00 p.m.
City Hall, Council Chambers
125 Market Street, 3rd Floor
Paterson, NJ 07605

Submission of Consolidated
Five-Year Plan and 2020-2021 One
Year Action Plan Resolution to
Council Members at Workshop
Meeting

Tuesday, February 14, 2020
City Council Workshop at 6:30 pm
City Hall, Council Chambers Room
125 Market Street, 3rd Floor
Paterson, NJ 07605

**CITY OF PATERSON
NOTICE OF 5 YEAR
CONSOLIDATED PLAN 2020-2025,
2020-2021 ONE YEAR ANNUAL
ACTION PLAN,
PUBLIC MEETINGS AND
NOTICE OF APPLICATION
AVAILABILITY**

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Consolidated Five-Year Plan and 2020-2021 One Year Annual Action Plan
1st Public Meeting (Needs and Priorities)

CDBG, HOME, and HESG Applications Workshop (attendance is strongly suggested)

Wednesday, November 20, 2019
10:00 a.m. – 12:00 p.m.
City Hall, Council Chambers
155 Market Street, 3rd Floor
Paterson, NJ 07505

Submission of Consolidated Five-Year Plan and 2020-2021 One Year Action Plan Resolution to Council Members at Workshop Meeting

Tuesday, February 19, 2020
City Council Workshop at 6:30 pm
City Hall, Council Chambers Room
155 Market Street, 3rd Floor
Paterson, NJ 07505

Public Notice
City of Paterson
Availability of Unused CDBG Funds

مذكرة عامة
من مدينة باترسون
توافر الأموال غير المستخدمة (CDBG)
واستخدامها

سنوياً ، تلقي مدينة باترسون أموال استحقاق من وزارة الإسكان والتنمية الحضرية بالولايات المتحدة لبرنامج HUD) منحة تنمية المجتمع (CDBG) يتطلب هذا أن تقدم المدينة خطة عمل سنوية كل عام.

الغرض من هذا الإشعار العام هو تقديم المشورة بشأن توافر أموال CDBG غير المستخدمة من سنوات برنامج ما قبل 2015 بمبلغ 545,202.66 دولاراً ومن عام البرنامج 2015 ومبلغ 705,000 دولار ويبلغ إجمالي 1,250,202.66 دولار. ولا يمكن استخدام هذه الأموال CDBG إلا في مشاريع تحسين المرافق العامة الجاهزة. ويجب استكمال مشاريع CDBG التي سيتم تمويلها في غضون (12) اثني عشر شهراً من تنفيذ اتفاقية CDBG. ستقبل إدارة تنمية المجتمع طلبات لمشاريع جاهزة للمجاري فقط. يجب أن تلبس هذه المشاريع الجاهزة للمجاري هدف HUD الوطني من خلال استفادة السكان ذوي الدخل المنخفض أو الأحياء أو المناطق الواقعة داخل مدينة باترسون ، نيو جيرسي.

يتم تشجيع جميع الأشخاص المهتمين على إكمال تطبيق (CDBG 2020 لتحسين المرافق العامة) ، والذي يتوفر للتحميل على موقع الويب الخاص بالمدينة www.patersonnj.gov/cd ويمكن الحصول عليه من قسم تنمية المجتمع 07505 Paterson 2nd floor, NJ Ellison Street | 1251. يجب تقديم طلبات CDBG المكتملة (نسخة أصلية ونسختين) إلى إدارة تنمية المجتمع في موعد لا يتجاوز الاثنين 23 مارس 2020 بحلول الساعة 12:00 ظهراً.

بأمر من: أندريه الصايغ ، العمدة

تاريخ النشر: 7 مارس 2020

CIUDAD DE PATERSON

**AVISO DEL PLAN CONSOLIDADO DE 5 AÑOS 2020-2025,
PLAN DE ACCIÓN ANUAL DE UN AÑO 2020-2021,
REUNIONES PÚBLICAS Y
AVISO DE DISPONIBILIDAD DE APLICACIÓN**

Annualmente, la Ciudad de Paterson recibe fondos de derecho del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD) para la Subvención Community Development Block (CDBG), el Programa Investment Partnership HOME (HOME), la Subvención de Solución de Emergencia para Personas sin Hogar (I-SG) y las Oportunidades de Vivienda para personas con SIDA (H-OPWA). Para recibir fondos de derecho, HUD requiere que la Ciudad presente un Plan Consolidado una vez cada cinco años y un Plan de Acción Anual cada año.

El Plan Consolidado, desarrollado por la Ciudad de Paterson, es un documento que refleja las necesidades de desarrollo de la ciudad, así como las estrategias para abordar esas necesidades. El plan del Plan de 5 Años comienza el 1 de julio de 2020 y se cerrará el 30 de junio de 2025. El Plan de acción anual de un año, que se iniciará en el Plan consolidado, comenzará el 1 de julio de 2020 y finalizará el 30 de junio de 2021. El Plan consolidado y el Plan de acción anual se presentarán a HUD a más tardar el 15 de mayo de 2020. El Plan describirá el uso previsto de las subvenciones de derechos y las asignaciones requeridas. Las solicitudes de subvención para CDBG, HOME y HESG están disponibles a través del sitio web de la Ciudad (www.patersonnj.gov) y se pueden recoger en el Departamento de Desarrollo Comunitario, 125 Ellison Street, 2º Piso, Paterson, NJ 07650. Solicitudes completas (un original y dos copias) deben presentarse al Departamento de Desarrollo Comunitario a más tardar el **miércoles 13 de diciembre de 2019** a las 12:00 del mediodía. Las reuniones públicas y el taller de asistencia técnica se realizarán de la siguiente manera:

Plan de 5 Años Consolidado y Plan de Acción Anual de un Año 2020-2021 Primera Reunión Pública (Necesidades y Prioridades)	Miércoles, Noviembre 20, 2019 10:00 a.m. a 12:00 p.m. Alcalde (City Hall), Sala de Cámaras del Consejo 155 Market Street, 3er Piso Paterson, NJ 07650
CDBG, HOME y HESG Taller de Solicitudes (se recomienda asistir)	
Presentación del Plan de 5 Años Consolidado y la Resolución del Plan de acción de un año 2020-2021 a los Miembros del Consejo en la Reunión del Taller	Martes, Febrero 18, 2020 Taller del Consejo Municipal a las 6:30 p.m. Alcalde Municipal, Sala de Cámaras del Consejo 155 Market Street, 3er Piso Paterson, NJ 07650 TODOS LOS PREMIADOS DEBEN ASISTIR A ESTA REUNIÓN
Presentación del Plan de 5 Años Consolidado FINAL y la Resolución del Plan de Acción de Un Año 2020-2021 a los Miembros del Consejo en la Reunión Ordinaria 2da Reunión Pública	Martes, febrero 18, 2020 Junta Regular del Consejo Municipal a las 6:30 p.m. Alcalde (City Hall), Sala de Cámaras del Consejo 155 Market Street, 3er Piso Paterson, NJ 07650

POR ORDEN DE:
Andrés Sayegh, Alcalde
Fecha de publicación: 11/20/19



**¿HABLA INGLÉS
TIENE EXPERIENCIA
EN VENTAS?
¡TENEMOS EMPLEO
INMEDIATO PARA
USTED EN NEW YORK
Y NEW JERSEY!**

**OFRECEMOS: SALARIO BASE
ALTAS COMISIONES
BONOS E INCENTIVOS**

**LLAME PARA ENTREVISTA PERSONAL
201-348-1959 ext. 100
O ENVÍE RESUMEN A: hr@patersonnj.gov**



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
FY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOMIS), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: JANIE BLAND Date: 11/20/19
 Address of Organization: 525 Broadway
 Phone # 551-223-7270 Fax # _____
 Email: JANIEBLAND@GMAIL.COM

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Art-Culture Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Traffic & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Person with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: William Smallwood Date: 11/20/2014
 Address of Organization: 60 Ward Street
 Phone # 862-849-4932 Fax # 973-147-4139
 Email: Rahem Smallwood74@gmail.com

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving Federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Person with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Liz Mouthrop - PMP Date: 11/20/19
 Address of Organization: 8 Mill Street, Paterson
 Phone # 973 341 7959 Fax # _____
 Email: elizabeth.mouthrop@whartonarts.org

Section I - Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
FY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Jeremy Senachana, executive director

Name of Contact Person: Lorelei Priddy Grants Asst. Date: 11/20/19

Address of Organization: 511 E. 29th St. Paterson, NJ

Phone # 973-279-9135 Fax # _____

Email: loriepriddy@newcitykids.org; jeremy@newcitykids.org

Section I - Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Grffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: MIKE CASANOVA Date: 11/20/19
 Address of Organization: 32 SPANLE ST, PATERSON, NJ
 Phone # 973-413-1589 Fax # _____
 Email: mcasovad@nj.cdc.org

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
FY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Person with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Sustin Dooley Date: 11/20/19
 Address of Organization: 32 Spruce St Paterson, NJ 07501
 Phone # 975 413 1600 Fax # _____
 Email: jdooley@njcdc.org

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Person with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Richard Williams Date: 11/24/2019
 Address of Organization: 456 Van Houten St., Paterson
 Phone # 973-710-3900 Fax # 973-684-4100
 Email: RWilliams@STPAULS.CO.EDU

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NERDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Person with AIDS Programs (HOPWA). As the administrator of those programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Lucy K. Ruiz Date: 11-20-2019
 Address of Organization: 60 VAN HOUTEN ST.
 Phone # (973) 345-5055 Fax # _____
 Email: L.Ruiz@paterSON.NJ.GOV

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HIMP), the Emergency Solutions Grant (ESG), and the Housing Opportunities for People with AIDS Program (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Joshiah Haken Date: 11/20/2019
 Address of Organization: 295 Walnut Street Elizabeth, NJ 07201
 Phone # (908) 352-8778 Fax # (908) 352-6446
 Email: joshiah@newyorkcityrelief.org

Section 1. Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
FY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Laura Bielskie Date: 11/20/19

Address of Organization: 2604 21st Avenue, Paterson, NJ

Phone # 973-279-8055, ex 250 Fax # _____

Email: Lbielskie@bgcpanj.org

Section I - Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

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Name of Contact Person: DAVE JULIANA Date: 11/20/19
 Address of Organization: 146 N 15TH PATERSON HARBOR
 Phone # 977-597-6888 Fax # _____
 Email: dave@patersoninhabitat.org

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	②	3	4	5
Youth Centers	1	②	3	4	5
Child Care Centers	1	②	3	4	5
Park & Recreational Facilities	1	②	3	4	5
Healthcare Facilities	1	③	3	4	5
Community Centers	1	③	3	4	5
Fire Stations & Equipment	1	③	3	4	5
Libraries	1	③	3	4	5
Re-Entry Facilities	1	③	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	②	3	4	5
Youth Activities	1	2	④	4	5
Child Care Services	1	2	3	④	5
Transportation Services	1	2	③	4	5
Anti-Crime Programs	1	2	3	4	⑤
Health Services	1	2	3	④	5
Mental Health Services	1	2	3	④	5
Legal Services	1	2	③	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	③	4	5
Trash & Debris Removal	1	2	3	4	⑤
Graffiti Removal	1	2	③	4	5
Code Enforcement	1	2	④	4	5
Parking Facilities	1	2	③	4	5
Clean-up of Abandoned Lots	1	2	3	4	⑤



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

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Name of Contact Person: DR. WILLIE MOODY Date: 11/20/19
 Address of Organization: C-LINE
 Phone #: 862-257-3525 Fax #: 862-257-3527
 Email: central@mark@yahoo.com

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Grffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
FY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Tenex Joyner Date: _____
 Address of Organization: Municipal Alliance Prevention Program
 Phone # 973 321-1842 Fax # _____
 Email: tjoyner@patersonnj.gov

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Tough & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-Up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

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Name of Contact Person: Kaitlin Muccio Date: 11/20/19
 Address of Organization: 171 Grove Street Clifton NJ City Green
 Phone # 973-869-4086 Fax # _____
 Email: kmuccio@city-green.org

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
FY 2020-2021 NEEDS SURVEY

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Persons with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Kevin Deane Date: 11/20/2019
 Address of Organization: 380 Clifton Ave, Clifton NJ
 Phone # 973 546 3406 Fax # _____
 Email: kevin@cliftonnj.gov

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Grffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Person with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Lynn Gaffney Date: 11/20/19

Address of Organization: CFC

Phone # 973-865-7434 Fax # _____

Email: Lgaffney@catholiccharities.org

Section I- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
FY 2020-2021 NEEDS SURVEY**

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Name of Contact Person: David Ramos Date: 10/20/19
 Address of Organization: 393 Main Street Paterson, NJ 07501
 Phone # 973-523-6200 Fax # _____
 Email: David.Ramos@ci.pateron.nj.us

Section 1. Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-Entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
Youth Activities	1	2	3	4	5
Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5



**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
PY 2020-2021 NEEDS SURVEY**

For Program Years 2020-2021, the City of Paterson will be receiving federal funds from the United States Department of Housing and Urban Development through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), the Emergency Solutions Grant (ESG), and the Housing Opportunities for Person with AIDS Programs (HOPWA). As the administrator of these programs, the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

Name of Contact Person: Hanna Kibid Date: Nov 20, 19
 Address of Organization: Casie - A Haven For Women & Children
 Phone # 973-881-8807 ext. 103 Fax # _____
 Email: Hanna.kibid@casie.org

Section 1- Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 5 your highest need.

Community Facilities	Lowest				Highest
Senior Centers	1	2	3	4	5
Youth Centers	1	2	3	4	5
Child Care Centers	1	2	3	4	5
Park & Recreational Facilities	1	2	3	4	5
Healthcare Facilities	1	2	3	4	5
Community Centers	1	2	3	4	5
Fire Stations & Equipment	1	2	3	4	5
Libraries	1	2	3	4	5
Re-entry Facilities	1	2	3	4	5

Community Services	Lowest				Highest
Senior Activities	1	2	3	4	5
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Child Care Services	1	2	3	4	5
Transportation Services	1	2	3	4	5
Anti-Crime Program	1	2	3	4	5
Health Services	1	2	3	4	5
Mental Health Services	1	2	3	4	5
Legal Services	1	2	3	4	5

Neighborhood Services	Lowest				Highest
Tree Planting	1	2	3	4	5
Trash & Debris Removal	1	2	3	4	5
Graffiti Removal	1	2	3	4	5
Code Enforcement	1	2	3	4	5
Parking Facilities	1	2	3	4	5
Clean-up of Abandoned Lots	1	2	3	4	5

Grantee Unique Appendices

AP-90 Program Specific Requirements HOME

5. 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:

Direct Homeowner Assistance – All homebuyers provided HOME funds for down payment assistance who transfer ownership of the property during the affordability period are subject to recapture provisions found at CFR 24 CFR 92.254 (a)(5)(ii)(A)(4), **recapture of net proceeds; owner investment returned first**. If the homebuyer **transfers title** of the property either voluntarily (including by sale) or involuntarily (including by foreclosure) during the affordability period, the homebuyer will be required to pay the City up to, but not greater than, the entire amount of the total direct HOME assistance provided. The homebuyer, however, will be permitted to recover their entire investment, including any out-of-pocket closing costs and any capital improvements (as defined below) made by the homeowner since purchase, prior to the City recapturing up to the full amount of the HOME investment. If there are no net proceeds, as defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs, after the homeowner recovers their investment, repayment is not required and the HOME Program requirements are considered to be satisfied. In the event the net proceeds are greater than the remaining balance of the total direct HOME assistance provided, then the homebuyer will retain the excess net proceeds.

If the homebuyer **ceases to occupy** the home, leases the home or converts the home to non-residential use, the owner will be in default of the terms of the HOME agreement and the full HOME investment in the activity, including any direct homebuyer assistance provided by the City, all City soft costs, and any City development subsidy, are subject to repayment.

Developer Assistance – When the City uses HOME funds to assist with the construction cost, the City will use the **Resale Restrictions** found at CFR 24 CFR 92.254 (a)(5)(i) to ensure that HOME funds are used to preserve affordability of the HOME-assisted unit. The affordability period will be based on the total amount of HOME funds used to assist the property. The City will place a deed restriction on property that stipulates the homeowner must use the HOME-assisted unit as their principal residence. Upon resale, the HOME-assisted unit must be affordable to a range of low-income homebuyers between 50% and 80% of AMI (as defined by HUD); however, the sales price at resale of the HOME-assisted unit must provide the homeowner with a fair return on their investment (as defined below). The original homeowner must sell to another Low-Income homebuyer (as defined by HUD), with the home being affordable to the new buyer. The new homebuyer may not pay more than 33 percent of gross income for Principal, Interest, Taxes and Insurance (PITI). To ensure continued affordability, the new homebuyer will assume the City loan and affordability restrictions in the form of a deferred repayment down-payment assistance loan and a new deed restriction will be placed on the property

for the remaining term of the affordability period.

Fair Return on Investment: A fair return is defined as **the lesser of** a four (4) percent annual appreciation on the homeowner's original investment (including out-of-pocket down payment and closing costs) in the HOME-assisted unit plus any principal payments made on the first mortgage loan and the costs of any capital improvements to the property (as defined below) since the purchase **OR** the original investment in the home plus principal payments made on the first mortgage loan and the costs of any capital improvements, as adjusted by the accumulated percentage of change in the COAH Regional resale increase during the period of ownership as per N.J.A.C. 5:94-7.2 (b). The restricted resale price based on a fair return on investment is not guaranteed. If the restricted resale price exceeds the actual market value of the HOME-assisted unit, the original homeowner may have to sell the HOME-assisted unit at the lower price.

Capital Improvements Capital improvements are defined as improvements made to the property that add value (such as kitchen remodel, new roof or HVAC system, new or renovated bathrooms or adding to the size of the house) as documented by receipts of the costs. Cosmetic improvements (such as painting, flooring or new appliances) do not constitute capital improvements.

In instances where the sales price required to provide a fair return to the homeowner exceeds the sales prices to make the property affordable to households below 80% of AMI, the City will provide additional subsidy funding to the subsequent homebuyer to ensure affordability.

6. 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 City will not be using its HOME funds to acquire affordable housing units; however, in instances where HOME funds are used to acquire affordable housing unit by low- to moderate-income homebuyers, the City will use the Resale and Recapture provisions listed above.

AP-90 Program Specific Requirements ESG Written Standards

I. Target Population

The following eligibility criteria must be met in order for an individual or family to be provided with ESG assistance:

- a. The individual or family must reside within the City of Paterson limits, in a City of Paterson homeless shelter or be relocated from an outside shelter to the City of Paterson.
- b. Program participants must meet the definition of homeless or at-risk of homeless as set forth in 24 CFR 576.2:

Homeless means:

(1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

(i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;

(ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or

(iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;

or

(2) An individual or family who will imminently lose their primary nighttime residence, provided that:

(i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;

(ii) No subsequent residence has been identified; and

(iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, needed to obtain other permanent housing;

or

(3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:

(i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);

(ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;

(iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and

(iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment;

or

(4) Any individual or family who:

(i) Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence;

(ii) Has no other residence; and

(iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.

At risk of homelessness means:

(1) An individual or family who:

(i) Has an annual income below 30 percent of median family income for the area, as determined by HUD;
and

(ii) Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the “homeless” definition in this section; **and**

(iii) Meets one of the following conditions:

(A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;

(B) Is living in the home of another because of economic hardship;

(C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;

(D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;

(E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;

(F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); **or**

(G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan;

or

(2) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e–2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C.

254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15));

or

(3) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a (2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

- c. To be eligible for assistance from ESG for homeless prevention services, an individual or family has to meet the definition for at-risk-of homeless as set forth above, as well as locally defined risk factors, as identified below:
 - a. Young parents (18-24)
 - b. Families with young children (5 years of age and younger);
 - c. Large families (5 or more people);
 - d. Under 15% of the area’s median income;
 - e. Previous episode of homelessness (within the last two years)
- d. Income guidelines: as noted in the definitions above, the clients who are at-risk of homelessness must have an income at or below 30% of the area median income to qualify for ESG assistance.

Note: For Rapid Re-Housing, the income for clients must be at or below 30% of the area median income to qualify for assistance only when doing the income test at the client’s one-year (1 year) re-assessment.

- e. The individual or family must have at least an initial consultation with a case manager or other authorized representative who can determine the appropriate type of assistance to meet their needs. At this initial consultation, long-term strategies for ensuring stable housing should be covered with the client. HUD encourages ineligible persons be referred to appropriate resources or service providers that can assist them.
- f. Case management is required on a monthly basis for clients who are receiving assistance for Homelessness Prevention and Rapid Re-housing. Case managers should be documenting the referrals made to appropriate resources and service providers that can assist clients with their documented needs. The case manager should be monitoring the client’s short-term, medium-term and long-term goals toward stabilization.
- g. HMIS participation is a mandatory ESG requirement. All clients receiving ESG assistance must be reported in an approved HMIS system.

- h. All clients receiving ESG assistance for Homelessness Prevention services must be re-certified as eligible every three months. Homelessness prevention clients receiving more than three months of assistance must have documentation of re-certification of their eligibility for assistance included in their case file.
- i. All clients receiving ESG assistance for Rapid Re-housing services must be re-certified as eligible every year, annually. Documentation of re-certification of their eligibility for assistance included in their case file

Each sub-recipient will be directed to read and follow the ESG policies and procedures set forth by the United States Department of Housing and Urban Development, which may be amended from time to time. The procedures contained in this document serve to simplify the implementation of the ESG program by the City of Paterson and its sub-recipients.

Sub-recipients will serve the population identified in their Sub-Recipient agreement with the City of Paterson, as identified in the budget and scope of services submitted during the request for proposal process. Preliminary steps to be taken by sub-recipients to implement their ESG activities are as follows:

- Execute all Homeless Management Information System (HMIS) required documentation with the New Jersey Housing and Mortgage Finance Agency (NJHMFA).
- Ensure all insurance documents, as required by the ESG contract with the City of Paterson, have been submitted to your assigned program monitor.
- Provide your assigned program monitor with an outreach plan for identifying potential clients and/or marketing plan for your agency.

II. Eligible Activities

ESG funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing and HMIS, as well as administrative activities (up to 7.5% of the City of Paterson's allocation).

Eligible Program Components

- **Emergency Shelter**

Renovation, including major rehabilitation or conversion, of a building to serve as an emergency shelter. The emergency shelter must be owned by a government entity or private nonprofit organization. The shelter must serve homeless persons for at least 3 or 10 years, depending on the type of renovation and the value of the building. Note: Property acquisition and new construction are ineligible ESG activities.

Essential Services, including case management, child care, education services, employment assistance and job training, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment services, transportation, and services for special populations.

Shelter Operations, including maintenance, rent, repair, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of the emergency shelter. Where no appropriate

emergency shelter is available for a homeless family or individual, eligible costs may also include a hotel or motel voucher for that family or individual.

See 24 CFR 576.102.

- **Homelessness Prevention**

Housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary to prevent the individual or family from moving to an emergency shelter, a place not meant for human habitation, or another place described in paragraph (1) of the homeless definition.

The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in their current housing or move into other permanent housing and achieve stability in that housing.

Eligible costs include:

Rental Assistance: rental assistance and rental arrears

- Short-term rental assistance (up to 3 months)
- Medium-term rental assistance (up to 24 months)
- One-time payment for up to 6 months of rent in arrears, to include late fees

Financial Assistance: rental application fees, security and utility deposits, utility payments (with a limit of 6 months in utility payment arrears), last month's rent, moving costs (including storage costs up to 3 months).

Services: housing search and placement, housing stability case management, landlord-tenant mediation, tenant legal services, credit repair

See 24 CFR 576.103.

- **Rapid Re-Housing**

Housing relocation and stabilization services and/or short-and/or medium-term rental assistance as necessary to help individuals or families living in shelters or in places not meant for human habitation move as quickly as possible into permanent housing and achieve stability in that housing.

Eligible costs include:

Rental Assistance: rental assistance and rental arrears

- Short-term rental assistance (up to 3 months)
- Medium-term rental assistance (up to 24 months)
- One-time payment for up to 6 months of rent in arrears, to include late fees

Financial Assistance: rental application fees, security and utility deposits, utility payments (with a limit of 6 months in utility payment arrears), last month's rent, moving costs (including storage costs up to 3 months).

Services: housing search and placement, housing stability case management, landlord-tenant mediation, tenant legal services, credit repair

See 24 CFR 576.104

- **Data Collection (HMIS)**

ESG funds may be used to pay for the costs of participating in and contributing to the HMIS designated by the Continuum of Care for the area. See 24 CFR 576.107

- **Administration**

Up to 7.5 percent of a recipient's allocation can be used for Administrative activities. These include general management, oversight, and coordination; reporting on the program; the costs of providing training on ESG requirements and attending HUD-sponsored ESG trainings; the costs of preparing and amending the ESG and homelessness-related sections of the Consolidated Plan, Annual Action Plan, and CAPER; and the costs of carrying out environmental review responsibilities.

III. Client Eligibility Verification

There is a three-step process for determining a client's eligibility, as noted below. Additionally, all sub-recipients must evaluate and certify the eligibility of the ESG program participants (per the three steps below).

1. First Step: Initial Consultation

Sub-recipient's must conduct an initial consultation to determine whether each individual or family is eligible for ESG assistance and the amount and/or types of assistance the individual or family needs to regain stability in permanent housing. These evaluations must be conducted in accordance with the centralized or coordinated assessment requirements set forth under 24 CFR 576.400(d) and the City of Paterson's written standards established under 24 CFR 576.400 (e).

Documentation to verify the requirements of this section have been met include completing a client's intake form. Sub-recipients may use their own form, if pre-approved by the City of Paterson. All sub-recipients must keep verification of this requirement in each client's file.

2. Second Step: Income guidelines: as noted in the definitions above, the clients who are at-risk of homelessness must have an income at or below 30% of the area median income to qualify for ESG assistance. Income for clients who are literally homeless must be documented as category #1 of the homeless definition in case files.

Note: For Rapid Re-Housing, the income for clients must be at or below 30% of the area median income to qualify for assistance only when doing the income test at the client's one-year (1 year) re-assessment.

3. Third Step: Verification of Homelessness or Risk of Homelessness.

To be considered literally homeless for the purposes of qualifying for Rapid Re-housing or Emergency Shelter assistance, per the HUD definition, an individual or family must be:

CATEGORY 1- LITERALLY HOMELESS DEFINITION

1. An individual or family who lacks a fixed, regular and adequate night-time residence, meaning:
 - a. An individual or family with a primary night-time residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus, train station, airport or camping ground; or
 - b. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including shelters, transitional housing and hotel and motel paid for by a charitable organization or by federal, state or local government programs for low-income individuals); or
 - c. An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution; or

CATEGORY 4- LITERALLY HOMELESS DEFINITION

2. An individual or family who:
 - a. Is fleeing or is attempting to flee domestic violence, dating violence, sexual assault, stalking or other dangerous or life-threatening conditions that relate to violence against the individual or family member, including a child, that has either taken place with within the individual's or family's primary residence or has made the individual or family afraid to return to their primary night-time residence; and
 - b. Has no other residence; and
 - c. Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, o obtain other permanent housing; and
 - d. Lives in an emergency shelter or other place described in paragraph (1) above.
(Category 1)

To receive assistance under Homeless Prevention, client(s) must be at risk of becoming homeless and rental assistance is necessary to prevent the individual or family from moving into an emergency shelter or other place not meant for human habitation as identified in the ESG regulations.

The individual or family must meet one of the following categories of "homeless":

CATEGORY 2- IMMINENT RISK HOMELESS DEFINITION

1. An individual or family who will imminently lose their primary night-time residence provided that:
 - a. The primary night-time residence will be lost within 14 days of the date of application for homeless assistance; and
 - b. No subsequent residence has been identified; and
 - c. The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, needed to obtain permanent housing;

CATEGORY 3- IMMINENT RISK HOMELESS DEFINITION

2. Un-accompanied youth under 25-years of age or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:

- a. Are defined as homeless under section 387 of the Runaway and Homeless Youth Act, section 637 of the Head Start Act, section 41403 of the Violence Against Women Act of 1994, section 330(h) of the Public Health Act, section 3 of the Food and Nutrition Act of 2008, section 17(b) of the Child Nutrition Act of 1966 or section 725 of the McKinney-Vento Homeless Assistance Act.
- b. Have not had a lease, ownership interest or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;
- c. Have experienced persistent instability as measured by two moves or more during 60- day period immediately preceding the date of applying for homeless assistance; and
- d. Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity and a history of unstable employment; or

CATEGORY 4 IMMINENT RISK HOMELESS DEFINITION

3. An individual or family who:
 - a. Is fleeing or is attempting to flee, domestic violence, dating violence, sexual assault, stalking or other dangerous or life-threatening conditions that relate to violence against the individual or family member, including a child that has either taken placed within the individual's or family's primary residence or has made the individual or family afraid to return to their primary night-time residence;
 - b. Has no other residence; and
 - c. Lacks the resources or support networks, e.g., family, friends, faith-based or social networks to obtain other permanent housing.

OR

The individual or family also meet one of the following categories of the at-risk definition:

CATEGORY 1 AT-RISK HOMELESS DEFINITION

1. Annual income below 30% AMI; and
2. No resource or support, networks; and
3. One of the following conditions:
 - a. Has moved because of economic reasons two or more times during the 60-days immediately preceding the application for homelessness prevention assistance;
 - b. Is living in the home of another because of economic hardship;
 - c. Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;

- d. Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, state or local government programs for low-income individuals;
- e. Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons per room, as defined by the US Census Bureau;
- f. Is exiting a publicly-funded institution or system of care (such as a health care facility, mental health facility, foster care or other youth facility or correctional program or facility).

CATEGORY 2 AT-RISK HOMELESS DEFINITION

- 1. A child or youth who does not qualify as “homeless” under this section, but qualifies as homeless under section 387(3) of the Runaway and Homeless Youth Act, section 637 (11) of the Head Start Act, section 41403 (6) of the Violence Against Women Act of 1994, section 330(h)(5)(A) of the Public Health Service Act, section 3(m) of the Food and Nutrition Act of 2008 or section 17(b) (15) of the child Nutrition Act of 1966

or

CATEGORY 3 AT-RISK HOMELESS DEFINITION

- 1. A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act and the parent(s) or guardian(s) of that child or youth if living with her or him.

IV. Documenting Client Eligibility

All sub-recipients must keep verification of client’s eligibility in each client file at minimum as described below:

- Sub-recipients are required to ensure that the client does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available, as follows:
 - For Rapid Re-housing and Emergency Shelter/Street Outreach clients: as needed to obtain other permanent housing;
 - For Homeless Prevention clients: immediately available to attain housing stability and meets one of the conditions under paragraph 1 (iii) of the definition of “at risk of homelessness” in 24 CFR 576.2;
- All sub-recipients will ensure that all documentation is obtained and placed in the file in accordance with 24 CFR 576.500 “Record-keeping and reporting requirements’ as required in the regulation for rapid re-housing and/or Homelessness Prevention clients.
- The most reliable evidence that should be used in addressing the documentation required in A and B above includes, in order of priority:
 - Source documents including check stubs, verification of employment, public assistance benefit documentation from the Passaic County Board of Social Services, award letters

from the Social Security Administration, retirement income verification from sources, leases, contracts, etc.

- If source documents are unavailable, a written statement by the relevant third party will be accepted.
- If source documents and written third party verification is unobtainable, a written statement by the client describing the efforts taken to obtain the required evidence and self-certification by the client identifying the required information needed.

V. Income Determination

All sub-recipients are required to determine a client's annual income to verify that the client is income-eligible. To qualify for ESG assistance:

- **For Homelessness Prevention only-** individuals and families must earn 30% or below of the area median income, as these are set annually by the United States Department of Housing & Urban Development, by household size. Annual income limits will be provided to each sub-recipient as they are made available from HUD. In determining annual income of an individual or family, the sub-recipient must use Part D income calculation standards for determining annual income under 24 CFR 5.609.
 - a) Annual income means all amounts, monetary or not, that go to, or are on behalf of, the head of household or spouse (even if temporarily absent) or to any other family member 18 years of age or older or all amounts anticipated to be received from a source outside the family during the 12-month period following admission or annual re-examination date. In determining income, sub-recipients must also determine the household size as directed in the section below "Determining Household Size".
 - b) All sub-recipients must keep income verification documents in a client file for each individual and/or family member. Income verification documents include, but are not limited to: pay stubs, bank statements (checking and savings), assistance award letter (SSI, SSA, TANF, GA) and self-certification for, household composition form and income calculation worksheet.
 - c) All sub-recipients must have each client complete a Household Composition Form, as included in the Appendices to this document. The Household Composition form will verify the size of the client's household and to assist in determining income eligibility.
 - d) Additionally, the income calculation worksheet, as included in the appendices to this document, is required to be utilized by sub-recipient case managers to verify income.

VI. Treatment of Assets

Clients will be required to spend down their assets to an amount of \$2,500 before they become eligible to receive financial assistance. The assets to be considered for the draw down will be limited only to balances in a personal checking account or savings account held by any household member. Assets held in a retirement or education account or personal property are not included as part of this requirement.

VII. Determining Household Size

Income limits are published based in the number of individuals in the household with increasingly higher income limits for families with more members.

When determining family size for establishing income eligibility, the sub-recipient must include all individuals living in the household, except the following:

- 1) An individual who resides with one or more elderly individuals, near-elderly individuals or individuals with disabilities, and who:
 - a. Is determined to be essential to the care and well-being of the individual;
 - b. Is not obligated for the support of the individual; and
 - c. Would not be living in the household, except to provide the necessary supportive services.
- 2) To qualify as a live-in aide:
 - a. The sub-recipient must verify the need for the live-in aide. Verification that the live-in aide is needed to provide the necessary supportive services essential to the care and well-being of the person must be obtained from the individual's physician, psychiatrist or other medical practitioner or health care provider. The sub-recipient must approve a live-in aide is needed as a reasonable accommodation in accordance with 24 CFR Part 8 to make the program accessible to and usable by the family member with the disability. The sub-recipient may verify whether the live-in aide is necessary only to the extent necessary to document that applicants or tenants who have requested a live-in aide have a disability-related need for the requested documentation. This may include verification from the individual's physician, psychiatrist or other medical practitioner or health care provider. The sub-recipient may not require may not require applicant's or tenant's to provide access to confidential medical records or to submit to a physical examination.
 - b. Expenses for services provided by the live-in aide, such as nursing services (dispensing of medications or providing other medical needs) and personal care (such as bathing or dressing) that are out-of-pocket expenses for the tenant and where the tenant is not reimbursed for the expenses from other sources are considered as eligible medical expenses. Homemaker services such as housekeeping and meal preparation are not medical expenses (see below for more information on medical expenses).
 - c. Qualifies for occupancy only as long as the individual needing supportive services requires the aide's services and remains a tenant. The live-in aide may not qualify for continued occupancy as a remaining family member.
 - d. Income of a live-in aide is excluded from annual income.
- 3) A relative may be considered to be a live-in aide if they meet the requirements in 1(a) through (c), above.
- 4) An adult child is eligible to move into an assisted property after initial occupancy only if they are essential to the care or well-being of the elderly parent(s). The adult child may be considered a live-in aide if all of the requirements in 1, above, apply and there is a verified need for a live-in aide in accordance with 2(a), above.
- 5) An adult child is not eligible to move into an assisted property after initial occupancy unless they are performing the functions of a live-in aide and are eligible to be classified as a live-in aide for eligibility purposes.
- 6) Foster children
- 7) Guests

When determining family size for income limits, the sub-recipient must include the following individuals who are not living in the household:

- Children temporarily absent due to placement in a foster home;
- Children in joint custody arrangements who are present in the household 50% or more of the time;
- Children who are away at school, but who live with the family during school recesses;
- Unborn children of pregnant women;
- Children who are in the process of being adopted;
- Temporarily absent family members who are still considered family members; and
- Family members who are in the hospital or rehabilitation facility for periods of limited or fixed duration. These persons are temporarily absent as defined in subparagraph f above.

VIII. Client’s Share of Rent Costs

The City of Paterson will enforce a graduated subsidy format for determining the ESG client’s share of the rental costs. A graduated subsidy declines in steps based upon a fixed timeline, until the household assumes full responsibility for monthly housing costs. A graduated subsidy will help reduce the destabilizing cliff effect of a deep subsidy suddenly ending. Declining subsidies allow the household to gradually take over the responsibility of paying rent and builds both a cushion and confidence along the way.

Initial assistance can be as much as 100% of rental assistance, then decreasing monthly or every other month in accordance with client’s needs and case plan objectives that are developed by the client and the sub-recipient’s case manager. Timelines are based on maximum term of assistance; however, clients should be transitioned off assistance in as short a timeframe as is appropriate for them to successfully gain housing stability.

Housing Month	Assistance Type: Homelessness Prevention	Assistance Type: Rapid Re-housing
1	Case management, counseling assessment, initiate wrap-around services, linkages to service providers, facilitate life skills development, issue security and utility deposits, 100% housing subsidy + utility payment assistance	Case management, counseling assessment, initiate wrap-around services, linkages to service providers, facilitate life skills development, issue security and utility deposits, 100% housing subsidy + utility payment assistance
2	100% housing subsidy + utility payment assistance	100% housing subsidy + utility payment assistance
3	100% housing subsidy + utility payment assistance; 3 months evaluation	100% housing subsidy + utility payment assistance; 3 months evaluation
4	100% housing subsidy + utility payment assistance	100% housing subsidy + utility payment assistance

5	90% housing subsidy + utility payment assistance	90% housing subsidy + utility payment assistance
6	90% housing subsidy + utility payment assistance; 3 months evaluation	90% housing subsidy + utility payment assistance; 3 months evaluation
7	90% housing subsidy + utility payment assistance	90% housing subsidy + utility payment assistance
8	80% housing subsidy + utility payment assistance	80% housing subsidy + utility payment assistance
9	80% housing subsidy + utility payment assistance	80% housing subsidy + utility payment assistance
10	80% housing subsidy + utility payment assistance	80% housing subsidy + utility payment assistance
11	70% housing subsidy + utility payment assistance	70% housing subsidy + utility payment assistance
12	70% housing subsidy + utility payment assistance	70% housing subsidy + utility payment assistance
13	70% housing subsidy + utility payment assistance	70% housing subsidy + utility payment assistance
14	60% housing subsidy + utility payment assistance	60% housing subsidy + utility payment assistance
15	60% housing subsidy + utility payment assistance	60% housing subsidy + utility payment assistance
16	60% housing subsidy + utility payment assistance	60% housing subsidy + utility payment assistance
17	50% housing subsidy + utility payment assistance	50% housing subsidy + utility payment assistance
18	50% housing subsidy + utility payment assistance	50% housing subsidy + utility payment assistance
19	40% housing subsidy + utility payment assistance	40% housing subsidy + utility payment assistance

20	40% housing subsidy + utility payment assistance	40% housing subsidy + utility payment assistance
21	30% housing subsidy + utility payment assistance	30% housing subsidy + utility payment assistance
22	30% housing subsidy + utility payment assistance	30% housing subsidy + utility payment assistance
23	20% housing subsidy + utility payment assistance	20% housing subsidy + utility payment assistance
24	20% housing subsidy + utility payment assistance	20% housing subsidy + utility payment assistance
25	30-day follow-up	30-day follow-up
26	60-day follow-up	60-day follow-up
27	90-day follow-up	90-day follow-up

IX. Determination of Unit Size Requirements

The City of Paterson will require each sub-recipient to determine the appropriate number of bedrooms needed by an individual or family when it determines family eligibility for financial assistance, based on the information below:

- The unit size determination must provide for the smallest number of bedrooms needed to house a family without over-crowding, regardless of the amount of the payment required;
- The unit size determinations must be applied consistently for all families of like size and composition;
- A child who is temporarily taken away from the home because of placement in foster care is considered a member of the family in determining the family’s unit size;
- A family that consists of a pregnant woman only (with no other household members) must be treated as a two-person family;
- Two elderly or disabled household members may be given separate bedrooms;
- Any live-in aide (approved by the sub-recipient to reside in the unit to care for a family member who is disabled or is at least 50-years of age) must be counted in determining family unit size;
- Unless a live-in aide resides with the family, the family size for any family consisting of a single person must be either zero or one-bedroom unit.

X. Rent Reasonableness

Rental assistance cannot be provided unless the rent does not exceed the Fair Market Rent (FMR) established by HUD and must be in compliance with HUD’s standard of “rent reasonableness”. “Rent reasonableness” means that the total rent charged for a unit must be reasonable in relation to the rents being

charged during the same time period for comparable units in the private un-assisted market and must not be in excess of rents being charged by the owner during the same time period for comparable non-luxury un-assisted units. To make this determination, sub-recipients should consider (a) the location, size, quality, type and age of the unit; (b) any amenities, housing services, maintenance and utilities to be provided by the owner. Comparable rents can be checked by using a market study, by reviewing comparable units advertised for rent or with a note from a property owner verifying the comparability of charged rents to other units owned.

For purposes of calculating the rent, the rent shall equal the sum of the total monthly rent for the unit, any fees required for occupancy under the lease (other than late fees and pet fees) and, if the tenant pays separately for utilities, the monthly allowance for utilities (excluding telephone) established by the Paterson Housing Authority.

All sub-recipients will be required to complete the Rent Reasonableness Checklist and Certification form in its entirety for each client assisted with rent and keep the record in the client's file. The form includes several columns where the sub-recipient is expected to find comparable units and comparable rates. In filling out the form, the sub-recipient can't exclusively utilize units within the same apartment complex that the client will be renting.

XI. Rental, Security and Utility Payments

Sub-recipients must not make payments directly to the program participants, but only to third parties, such as landlords or utility companies. In addition, an assisted property may not be owned by the grantee, sub-recipient or the parent, subsidiary or affiliated organization of the sub-recipient.

Sub-recipients can only make rent payments and/or security deposits for clients that have a signed lease for their eligible unit. Additionally, the program participant must be named on the lease.

Therefore, assistance could not be provided to an individual renting from a friend or relative if a legal lease is not in place. In cases where an individual is renting a unit from a friend or relative and a legal lease is in place, sub-recipients providing assistance must ensure that the arrangement is not in violation of conflict of interest laws and the rent charged and the terms of the lease must be the same for the participant as they are for other tenants renting comparable units.

If two unrelated individuals are joint parties to a lease, a sub-recipient must consider total household income to determine eligibility.

A sub-recipient can provide rental assistance to a client residing in a boarding house, only as long as the resident of the group home, boarding house or assisted-living facility has an individual lease and has been assessed and certified to be eligible to receive ESG assistance.

Please note that financial assistance for individuals in group home-type settings is limited to: rent, security deposits, utility deposits and utility payments. Service fee charges that might be applied at assisted-living facilities are not eligible. In addition, if there is another rental subsidy being provided, ESG can't be used for rent. If there is another utility subsidy being provided, ESG can't be used for utilities.

If the sub-recipient incurs late fees due to a late submittal of a rental payment, these can't be reimbursed by or paid out of ESG funds.

In addition, the ESG Program also requires a rental assistance agreement between the sub-recipient and the housing owner. Copies of the rental assistance agreements and leases must be kept in each client's files.

XII. Habitability Standards

Sub-recipients providing rental assistance with ESG funds will be required to conduct an initial and any appropriate follow-up inspections of housing units into which a program participant will be moving. Units should be inspected on an annual basis and upon a change of tenancy. Inspection of each unit must include the filling out and filing of the attached Exhibit D: ESG Housing Habitability Standards Inspection Checklist. Sub-recipients are to ensure that experienced staff performs all habitability inspections.

Sub-recipients who are operating homeless shelters with ESG funds will be required to execute a lead-based paint remediation and disclosure certification, as well as maintain the following minimum standards for emergency shelters:

- a. Structure and materials- the shelter building must be structurally sound to protect residents from the elements and not pose any threat to health and safety of the residents.
- b. Access- the shelter must be accessible in accordance with Section 504 of the Rehabilitation Act and implementing regulations at 24 CFR part 8, the Fair Housing Act and implementing regulations at 24 CFR art 100; and Title II of the Americans with Disabilities Act and 28 CFR part 35, where applicable.
- c. Space and security- the shelter must provide each program participant in the shelter with an acceptable place to sleep and adequate space and security for themselves and their belongings.
- d. Interior air quality- each room or space within the shelter must have a natural or mechanical means of ventilation.
- e. Water supply- the shelter's water supply must be free of contamination.
- f. Sanitary facilities- each program participant in the shelter must have access to sanitary facilities that are in proper operating condition, are private, and are adequate for personal cleanliness and disposal of human waste.
- g. Thermal environment- the shelter must have any necessary heating/cooling facilities in proper operating condition.
- h. Illumination and electricity- the shelter must have adequate natural or artificial illumination to permit normal indoor activities and support health and safety.
- i. Food preparation- food preparation areas, if any, must contain suitable space and equipment to store, prepare and serve food in a safe and sanitary manner.
- j. Sanitary conditions- the shelter must be maintained in a sanitary condition.
- k. Fire safety- the shelter must have a certification from the Paterson Fire Department that it has met their standards for fire safety.