



First Program Year – 2015 Annual Action Plan

The CPMP Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 5 Action Plan Executive Summary:

The City of Paterson is submitting the 2015 Annual Action Plan, which is the first (1st) annual action plan of its 2015-2019 Five-Year Consolidated Plans. The 2015 Annual Action Plan serves as an application to the United States Department of Housing and Urban Development (HUD) for continued receipt of its' annual entitlement of formula grants. The City of Paterson anticipates receiving the following entitlement grants during the 2015-2016 program years:

- Community Development Block Grant (CDBG)
- Home Investment partnership Program (HOME)
- Emergency Shelter Grant (ESG); and
- Housing Opportunities for Persons with AIDS (HOPWA)

The 2015 Annual Action Plan summarizes the City's approach and direction in meeting its' needs; as well as outlining activities that will be undertaken during the program year, which begins July 1, 2015 and concludes on June 30, 2016. All activities outlined in this plan are based on current priorities. By addressing these priorities, the City of Paterson hopes to meet the local objectives identified in its 2015-2019 Consolidated Plan.

All proposed activities and projects are intended to principally benefit the citizens of the City of Paterson who have extremely low, low and moderate incomes, as well as populations with special needs, such as homeless individuals, elderly individuals, disabled individuals and individuals with HIV/AIDS.

Evaluation of Past Performance (Program Year 2014/15)

The City of Paterson received four entitlement grants from HUD during the 2014/2015 program year totaling \$4,908,568.00. The City and its community partners used these funds to address the priorities outlined in the 2014 Annual Action Plan. A summary of the City's progress toward addressing its goals and priorities, as outlined in the 2015-2019 Consolidated Plan will be identified in the City's 2014 Consolidated Annual Performance Evaluation Report (CAPER).

Summary of Priority Needs

The 2015 Annual Action Plan outlines the City of Paterson's current planned uses of CDBG, HOME, ESG and HOPWA funds for activities that are consistent with the current priority needs identified in the City's 2015-2019 Consolidated Plan, along with identified objectives. These activities will support the City's three overarching goals as set forth in the 2010-2014 Consolidated Plan:

1. Paterson as a City of the First Class
2. Healthy and Safe Neighborhoods
3. Preparing Residents for Jobs in the 21st Century

The priorities below have been identified for the 2015-2016 Action Plan based on the housing and homeless needs assessments, housing market analysis and consultation with stakeholders and partner agencies. Below is a summary of the priority needs identified through these assessments:

Table 3A
Summary of Specific Annual Objectives

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	<u>Rental Housing Objectives</u>					
	Relocation Assistance Program	CDBG	Households	35		DH-2
	CHDO Housing Development	HOME	Units	4		DH-2
	<u>Owner Housing Objectives</u>					
	First Time Homebuyer Program	HOME	Units	8		DH-2
	Habitat for Humanity 63 Rosa Parks Blvd.	HOME	Units	5		DH-2
	<u>Homeless Objectives</u>					
	Shelter Operations	ESG	People	1000		DH-1
	Rapid Rehousing	ESG	People	50		DH-2
	<u>Special Needs Objectives</u>					
	NJCDC- Birch Street Apartments 63 Birch Street	CDBG	People	15		DH-1
	<u>Community Development Objectives</u>					
	Division of Community Improvements Demolition	CDBG	Units	15		SL-3
	<u>Infrastructure Objectives</u>					
	Department of Public Works- Division of Engineering - Road Re-surfacing	CDBG	Units	25		SL-3
	Department of Public Works – Park Improvement Projects	CDBG	People	15000		SL-3
	<u>Public Facilities Objectives</u>					
	Boys & Girls Club STEM Center	CDBG	Unit	1		SL-1
	Boys & Girls Club Lobby Rehabilitation	CDBG	Unit	1		SL-1
	<u>Public Services Objectives</u>					
	Office of Neighborhood Assistance	CDBG	People	500		SL-1
	Department of Public Works Division of Recreation	CDBG	People	1200		SL-1
	Catholic Family & Community Services	CDBG	People	300		SL-1

	Senior Activities Program					
	Economic Development Objectives					
	Hispanic Multipurpose Service Center	CDBG	People	165		EO-1
	St. Paul's CDC "Breaking the Cycle" Job Training Prog.	CDBG	People	40		EO-1
	Eva's Village The Culinary School	CDBG	People	20		EO-1
	St. Paul's CDC Building Maintenance Training	CDBG	People	65		EO-1
	Greater Paterson OIC	CDBG	People	24		EO-1
	OASIS Workplace Readiness Project	CDBG	People	100		EO-1
	Other Objectives					

***Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Priorities

Goal 1 – Housing

1. Increase affordable rental housing opportunities for low-income households
2. Provide new affordable homeownership opportunities for low and moderate income households
3. Improve the condition of existing housing
4. Increase availability of sustainable housing options
5. Provide counseling for first-time homebuyers and current homeowners
6. Provide energy efficient options/opportunities for homeowners

Goal 2 – Homeless

1. Reduce the number of individuals and families that become homeless
2. Increase the availability of permanent supportive housing options for homeless individuals and families
3. Support operations of existing emergency/transitional homeless facilities

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4. Provide essential services to homeless populations

Goal 3 - Special Needs Populations

1. Increase accessibility/availability of affordable housing, specifically for persons with HIV/AIDS
2. Provide new affordable and permanent housing for special needs populations
3. Provide support services to special needs populations

Goal 4 – Community and Economic Development

1. Increase economic opportunities for low-income residents
2. Revitalize and beautify Paterson businesses and storefronts
3. Provide technical assistance for small businesses
4. Establish social venture programs
5. Establish and support a business incubator site
6. Promote neighborhood revitalization through infrastructure and facility improvements
7. Provide public services

Goal 5 - Program Administration

1. Develop, guide and manage activities which generate long term impact and self-sufficiency and ensure compliance with any and all HUD regulations

Sources of Funds

HUD Entitlement Funds

For program year 2015-2016, the City of Paterson will receive funding for four (4) entitlement grants totaling 4,979,518.00. 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 2015-2016 program years is as follows:

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- Community Development Block Grant (CDBG) – \$2,490,648 - 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) - \$931,364 - 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 homeowner rehabilitation, homebuyer activities, rental housing and tenant-based rental assistance.
 - Emergency Solutions Grant (ESG) - \$206,042 - This focus of the ESG program has shifted since the name of program has changed from Emergency Shelter Grant to Emergency Solutions Grant. The program’s primary focus now on assisting homeless individuals in gaining stable permanent housing.
 - Housing Opportunities for Persons with AIDS/HIV (HOPWA) - \$1,351,464 - 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.

Allocation of Funds Summary

The funding of activities to achieve desired accomplishments and goals outlined in this document are based on 2015 federal funding allocations as follows:

CDBG Funds

Program/Activity	%	Total Funds Allocated
Administration	20%	\$498,126.60
Public Services	30%	\$747,194.40
Public Facility/Infrastructure Improvement Projects	50%	\$1,245,324.00
Total	100%	\$2,490,648.00

HOME Funds

Program/Activity	%	Total Funds Allocated
Administration	10%	\$93,136.40
Homebuyer Assistance	20%	\$186,272.80
CHDO Housing Development (set-aside)	15%	\$139,704.60
Paterson Habitat	40%	\$372,545.60
Homeowner Façade Improvement Program	15%	\$139,704.60
Total	100%	\$931,364.00

ESG Funds

Program/Activity	%	Total Funds Allocated
Administration	7.5%	\$15,453.15
Shelter Operations	46.25%	\$94,779.32
Rapid Re-Housing	46.25%	\$94,779.32
Total		\$206,042.00

HOPWA Funds

Program/Activity	%	Total Funds Allocated
Administration (City)	3	\$40,685
Long-Term Tenant Based Rental Assistance	67	\$902,600
Short-Term Rent, Mortgage and Utility	30	\$412,896
Total		\$1,356,181

Geographic Distribution

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a) (1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 5 Action Plan General Questions response:

Historically, the City of Paterson's primary focus has been the areas containing the largest concentration of low and low to mod 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. The maps included in the Appendices section identify the referenced areas.

The past year the City of Paterson hired consultant group, Heyer, Gruel and Associates to complete the City's 2015 Master Plan. As part of the Master Plan planning process, the 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 are now able to interpret the feedback Ward

by Ward allowing the City to address their specific needs when applicable.

The City of Paterson recognizes the importance of clean and safe corridors to the revitalization of the City. In order to address this issue, the City of Paterson with its Local Government Capacity Grant from Together North Jersey has developed a Crime Prevention Through Environmental Design program (CPTED). 1st generation CPTED principles focus on basic physical improvement strategies based on the four key factors of natural access control, natural surveillance, territoriality and maintenance. Advanced 1st generation CPTED principles takes this one step further and includes movement patterns of residents through neighborhoods, the displacement of crime opportunities from one area to another and how different land uses impact the opportunities for crime. 2nd generation CPTED principles analyze the social factors that influence and foster criminal activities.

The City of Paterson has identified six (6) pilot locations in the 1st, 4th and 5th wards. Each of these locations has been identified as major corridors that are also high crime areas. We have established CPTED Stakeholder teams for each ward. These teams are comprised of 5-7 members consisting of representatives from law enforcement officers, planners, public works, public school and community volunteers. The CPTED teams have participated in one 2-day intensive CPTED training workshop, which will be facilitated by a CPTED expert. Each of these teams will be producing a report outlining their recommendations for their respective areas.

Lastly, there will be two public meetings. The first public meeting which also included a workshop was hosted on October 10, 2014 for the entire city which included 1st, 4th and 5th wards. The second public meeting is held on April 8, 2015 for the entire city as well.

Resources

1. Identify the federal, state and local resources (including program income) the jurisdiction expects to receive to address needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Veto Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.
2. Explain how federal funds will leverage resources from private and non-federal public sources.

The 2015 Annual Action Plan provides the one-year strategy to accomplish the goals outlined in the City's 2015-2019 Consolidated Plans. These goals provide the foundation of the City's performance measurement system and federal regulated reporting efforts. The Action Plan is based on the strategies and objectives described in the Consolidated Plan, which seek to meet the three goals of the United States Department of Housing and Urban Development:

1. Decent Housing
2. Suitable Living Environments
3. Expanding Economic Opportunities

This section of our 2015 Annual Action Plan identifies the resources expected to be made available to the City of Paterson for its use during the 2015-2019 program year for the purposes of addressing housing, supportive service and non-housing needs of the city's low and moderate income individuals and families, as well as reducing and/or eliminating conditions of slum and/or blight in our targeted areas:

Federal Resources

CDBG Entitlement 2015 Allocation	\$2,490,648.00
HOME	\$ 931,364.00
ESG	\$ 206,042.00
HOPWA	<u>\$1,351,464.00</u>
	\$4,979,518.00

In addition, to the federal resources outlined above, the City of Paterson receives program income, as a result of rental of parking lot spaces in the Greater Falls Historic District (CDBG) and the repayment of loans/grants from the First Time Homebuyer Program (HOME) and Paterson Pride Program (HOME or CDBG). The program income has been allocated to eligible activities identified in the 2015 Annual Action Plan. Therefore, the City estimates that it will receive the following amounts in program income:

CDBG Program Income	\$40,000
HOME Program Income	\$0
	\$40,000

In 2009, the Office of the Inspector General conducted an audit of the City of Paterson's CDBG program for the program years of 2004-2007. As a result of the findings, the City of Paterson is required to repay to its CDBG line of credit a total of \$2,197,067.28. The repayment will occur over a five (5) year period beginning July 1, 2012. These payments must be made with non-federal funds. For the 2014 Annual Action Plan, the following payment will be made no later than July 5, 2015:

CDBG Repayment (2009 OIG Audit)	\$439,413
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Match Requirements

There are two (2) of our entitlement grant resources that have match requirements. For the HOME program, the City of Paterson has a waiver in place that exempts it from match requirements. In regards to the ESG program, the City of Paterson fulfills it through its sub-recipients. Each sub-recipient is responsible for providing their program monitor with documentation of their match funds upon execution of their sub-recipient agreement. The match will come from state and county sources of funds.

Leveraging Resources

Sub-recipient	Type of Funding	Funded Amount	Leveraged Amount	Source of Leveraged Funds
Department of Economic Development - NAO	CDBG	\$100,000	\$0	Not applicable
St. Paul's CDC EEBM/Job Training	CDBG	\$25,000	\$150,674	Private Funds
Department of Public Works-Division of Engineering	CDBG	\$450,000	\$0	Not applicable
Department of Public Works-Park Improvement	CDBG	\$400,000	\$0	Not applicable
NJCDC-Birch Street Apartments	CDBG	\$25,000	\$26,000	Private Funds
Department of Public Works/Recreation	CDBG	\$60,000	\$278,484	Private Funds
Boys & Girls Club Lobby Renovation	CDBG	\$150,000	\$25,000	Private Funds
Boys & Girls Club Power Hour Tutoring/homework	CDBG	\$40,000	\$40,000	Private Funds
OASIS: Workplace Readiness Program	CDBG	\$52,576.40	\$7,089.25	Private Funds
Catholic Family & Community Services/Senior Service Activities	CDBG	\$64,942	\$2,000	Private Funds
Greater Paterson OIC Employment Training Skills	CDBG	\$25,000	\$0	Not Applicable
Division of Housing-Relocation Assistance	CDBG	\$100,000	\$0	Not Applicable
Division of Community Improvements-Demolition Program	CDBG	\$200,000	\$0	Not Applicable
Paterson Housing Authority	Pre-purchase / Foreclosure Counseling	\$50,000	\$0	Not Applicable
Department of Human Services/Mental	CDBG	\$250,000	\$0	Not Applicable

Health Clinic				
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Sub-recipient	Type of Funding	Funded Amount	Leveraged Amount	Source of Leveraged Funds
1 st Time Homebuyer's Program	HOME	\$186,272.80	\$0	Not Applicable
Paterson Façade Improvement Project	HOME	\$139,704.60	\$0	Not Applicable
Paterson Habitat for Humanity -	HOME	\$372,545.60	\$0	Private Funds
HOME CHDO TBD	HOME	\$139,704.60	\$0	Not Applicable
Sub-recipient	Type of Funding	Funded Amount	Leveraged Amount	Source of Leveraged Funds
Hispanic Multipurpose Service Center Shelter Operations	ESG	\$19,058.88	\$74,114.50	Private Funds
St. Paul's Emergency Men's Shelter	ESG	\$19,058.88	\$200,308	Private Funds
St. Peter's Haven	ESG	\$19,058.88	\$86,752	Private Funds
Eva's Village Emergency Overnight Shelter for Women	ESG	\$19,058.88	\$249,755	Private Funds
Paterson Task Force for Community Action Inc-Hilltop Height	ESG	\$19,058.88	\$0	Private Funds
Catholic Families and Community Service Homeless Prevention/Rapid Re-Housing	ESG	\$95,294.43	\$0	Private funds

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.



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2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
 3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 5 Action Plan Managing the Process response:

The Department of Community Development is the lead agency for administering and monitoring the programs covered by the 2015-2019 Consolidated Plan, as well as the 2015 Action Plan. The Department of Community Development with assistance from the Department of Health & Human Services, who administers our HOPWA Program and the Paterson Housing Authority who operates the Section 8 Program, was responsible for the preparation of the 2015 Action Plan.

As stated above the Department of Community Development is the lead as regards the preparation of the Plan, subsequently, the City Administrator, Mayor and Paterson City Council have the responsibility of reviewing and approving the Plan; ensuring the successful administration of the programs covered by the Consolidated Plan. The Mayor has the authority to authorize grant awards and execute HUD required documents and agreements.

To assist in creating a more expeditious flow, the Department of Community Development created a calendar of events, which was released September 25, 2014. It outlines the dates for the release, and submission for proposals (RFPs), technical assistance meetings, deadlines for the submission of requests for proposals and public hearings.

 Dept. of Community Development 2015 Action Plan Schedule of Events 	
CDBG	CDBG
2015 Action Plan <u>Pre-Public Hearing</u> (Needs and Priorities)	Wednesday, October 1, 2014 10:00 a.m. – 11:00 a.m. Department of Community Development (Large Conference Room) 125 Ellison Street, 2 nd Floor Paterson, NJ 07505
1 st 2015 Action Plan <u>Official Public Meeting</u> (Needs and Priorities)	Friday, October 10, 2014 10:00 a.m. – 11:00 a.m. City Hall Council Chambers Room 155 Market Street, 3 rd Floor Paterson, NJ 07505
CDBG RFP Dissemination	RFP Available via www.patersonnj.gov/cd and the Dept. of Community Development
CDBG Pre-application Workshop (attendance is strongly suggested)	11:00 a.m. – 12:00 p.m. City Hall Council Chambers Room 155 Market Street, 3 rd Floor Paterson, NJ 07505
CDBG RFP Submission Deadline	Monday, November 17, 2014 2:00 p.m. Department of Community Development 125 Ellison Street, 2 nd Floor Paterson, NJ 07505
HOME	HOME
HOME RFP Dissemination	Wednesday, November 26, 2014 Available via www.patersonnj.gov/cd and Department of Community Development 125 Ellison Street, 2 nd Floor Paterson, NJ 07505
HOME Pre-application Workshop (attendance is strongly suggested)	Wednesday, December 17, 2014 10:00 a.m. - 11:00 a.m. Department of Community Development (Large Conference Room) 125 Ellison Street, 2 nd Floor Paterson, NJ 07505
HOME RFP Submission Deadline	Wednesday, January 14, 2015 2:00 p.m.

	Department of Community Development 125 Ellison Street, 4 th Floor Paterson, NJ 07505
ESG	ESG
ESG RFP Dissemination	Wednesday, January 7, 2015 Available via www.patersonnj.gov/cd and Department of Community Development Division of Housing 125 Ellison Street, 4 th Floor Paterson, NJ 07505
ESG Pre-application Workshop (attendance is strongly suggested)	Wednesday, February 12, 2015 10:00 a.m. - 11:00 a.m. Department of Community Development (Large Conference Room) 125 Ellison Street, 2 nd Floor Paterson, NJ 07505
ESG RFP Submission Deadline	Thursday, February 25, 2015 2:00 p.m. Department of Community Development 125 Ellison Street, 4 th Floor Paterson, NJ 07505
2 nd Annual Action Plan Public Meeting (Draft Plan)	Wednesday, April 8, 2015 2:00 p.m. – 3:00 p.m. City Hall Council Chambers Room 155 Market Street, 3 rd Floor Paterson, NJ 07505

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. These teams were comprised of both staff members and community members. The recommendations made by the review teams were scored and ranked and then forwarded to the Mayor for his consideration. All final recommendations will be set forth to the Municipal Council via a resolution for their approval and consent to submit the 2015 Action Plan to the United States Department of Housing and Urban Development.

Lastly, the City of Paterson continues its' participation with the Continuum of Care (CoC), which is administered by the Passaic County Department of Human Service. A representative from the Department of Community Development attends the CoC meetings, which are held monthly, usually the 4th Thursday of each month.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 5 Action Plan Citizen Participation response:

As outlined in the 2015 Action Plan Calendar of Events, the Department of Community Development held two public meetings in preparation of the 2015 Action Plan. The first public meeting was held on Friday, October 10, 2014. The second public meeting was held on Wednesday, April 8, 2015. The meetings were conducted in the office of the Department of Community Development, 125 Ellison Street, 2nd Floor, Paterson, NJ and the City Hall Council Chamber room, 155 Market Street. Notices of the hearings were published in the Herald News/Bergen Record, El Especial Newspaper and the Arab Voice.

Copies of the 2015 Action Plan were made available to citizens for public comment from April 8, 2015 – May 8, 2015. The draft action plan will be available for viewing at the Department of Community Development, 125 Ellison Street, 2nd Floor, Paterson, NJ or via the City of Paterson's website (www.patersonnj.gov).

Summary of all comments received regarding the One Year Action Plan can be found in the Appendix. Comments were able to be submitted via e-mail, personal contact, phone contact and during public meetings and hearings. Responses to questions, comments and inquiries are required to be provided in a timely manner. The summary of public comments and responses in Appendices section includes all forms acceptable for commentary. There were no comments that were submitted that were not accepted.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 5 Action Plan Institutional Structure response:

The Department of Community Development has worked with the ICF International team that has been assigned through the One-CPD Technical Assistance Program. Further, all staff members working on HUD funded programs have been advised to begin/continue participating in the One CPD Learn portal that offers diverse webinars which aid in the efficient management of all our government approved funding sources.

The staff of the Department of Community Development 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 of Paterson is under a memorandum of understanding with the State of New Jersey, and therefore, overnight travel is limited and must be pre-approved by this entity.

The City of Paterson 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. Summarily, CPTED is a community toolkit designed for identifying, preventing and solving local crime problems, as well as promoting business and economic development.

The City of Paterson has also adopted a "Spot the Lot Project" program which, in essence, engages the community's participation in tracking/reporting vacant and abandoned properties throughout the City.

Monitoring

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1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 5 Action Plan Monitoring response:

Consistent with regulations of 24 CFR, the City of Paterson as a grantee of HUD funds is responsible for ensuring that CDBG, ESG, HOME, and HOPWA funds are used in accordance with all program requirements. The City is responsible for determining the adequacy of performance under sub-recipient agreements, procurement contracts and taking appropriate action when performance is inadequate or problems arise. The City mandated to ensure that it's monitoring procedures to in compliance with HUD rules and regulations as regards all government funded programs; enforcing as well, performance standards of sub-recipients and various partner agencies.

As per norm, the Department of Community Development will be assigning a program monitor to each open activity funded in the 2015 Action Plan. At the beginning of the program year, each sub-recipient is advised who their program monitor will be, and provided with a binder, which includes a copy of the City of Paterson's Sub-Recipient Monitoring Handbook, quarterly program report forms, monthly fiscal report forms, a copy of the "Ensuring CDBG Sub-recipient Timeliness booklet, a copy of "Playing by the Rules" booklet, as well as HUD procurement regulations.

The program monitors are responsible for receiving the monthly and quarterly reports from their assigned sub-recipients, reviewing the reports and source documentation received, preparing payment vouchers, on-site monitoring. — The Department of Community Development now has monthly monitoring meetings with both the Director and Management Specialist, to gauge where we are from a timely perspective. These meetings provide the staff with an opportunity to update the Director and Management Specialist on any issues or concerns that they may have with their assigned sub-recipients. Further, the program monitors are able to provide feedback regarding their on-site and desk-top monitoring activities. These meetings have been extremely beneficial to all; enabling all parties to maintain a handle on effectively tracking the activities and expenditures of all sub-recipients.

Having received approval by the NJ Department of Community Affairs-Local Governmental Services Division, the Department of Community

Development was able to acquire another program monitor to assist in meeting our programmatic needs. This has better enabled us to split monitoring duties across the various funding sources; as well as projects, with one monitor solely dedicated to all long term monitoring projects. In addition, the investment in our new project management system will contribute to alerting the monitors to timelines issues that otherwise, might be missed due to their already voluminous paperwork. In addition, this system will afford them the opportunity to create and share status reports efficiently and effectively.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 5 Action Plan Lead-based Paint response:

It is commonly known that a large portion of the City of Paterson's homeowner and rental home 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 24 hours 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.

Further the above; the Paterson Division of Health is the recipient of a grant from the New Jersey Department of Health to provide 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:

- Provide resources through the City's Paterson Pride II Program, which is designed to cosmetically rehabilitate existing one to four family homes, for income eligible households.
- Require trained lead inspector/risk assessors licensed by the New Jersey Department of Health and Senior 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.

The following requirements are still in effect:

- Firms will be required to be certified, their employees must be trained in 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

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

The City of Paterson's Housing priorities remain consistent with its' 2015-2019 Consolidated Plan. The housing priorities outlined at that time were as follows:

Goal 1 – Housing

- Increase affordable rental housing opportunities for low-income households
- Provide new affordable homeownership opportunities for low and moderate income households
- Improve the condition of existing housing
- Increase availability of sustainable housing options
- Provide counseling for first-time homebuyers and current homeowners
- Provide energy efficient options/opportunities for homeowners

According to the U.S. Census Bureau, there are approximately 43,383 total households in the City of Paterson. (Figures differ based on source, 2010 Census/2011-2013 ACS 5 Year Estimates) Of these households, nearly half of them have children present, and almost 1/4 of the households have seniors.

Further the above; the majority of residents in the City of Paterson do not own their own home. Based on the Housing Tenure chart below, less than 1/3 of residents live in homes that they own.

Ho

H Housing Tenure						
Paterson			Passaic County		New Jersey	
	Number	Percentage	Number	Percentage	Number	Percentage
Owner Occupied	11,084	25.5%	87,077	53.6%		
R Renter Occupied e	32,299		75,449	46.4%		
Total Occupied Units	43,383		162,526			
Vacant Housing Units	5,546		13,469	92.3%		
Total Housing Units	48,892			7.7%		
Source: 2011-2013 ACS 3 - Year Estimates						

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Housing Tenure

Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	High	4521
		31-	High	3348
		51-	High	2636
	Large Related	0-30%	High	1931
		31-	High	1453
		51-	High	1162
	Elderly	0-30%	High	2821
		31-	High	771
		51-	High	762
	All Other	0-30%	Medium	1836
		31-	Medium	138
		51-	Medium	971
Owner	Small Related	0-30%	High	411
		31-	High	705
		51-	High	903
	Large Related	0-30%	High	329
		31-	High	564
		51-	High	535

	Elderly	0-30%	High	755
		31-	High	762
		51-	High	437
PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
	All Other	0-30%	Medium	144
		31-	Medium	138
		51-	Medium	117
Non-Homeless Special Needs	Elderly	0-80%	High	12,842
	Frail Elderly	0-80%	High	1124
	Severe Mental Illness	0-80%	Medium	11,821
	Physical Disability	0-80%	Medium	5483
	Developmental Disability	0-80%	Medium	18,340
	Alcohol/Drug Abuse	0-80%	High	3034
	HIV/AIDS	0-80%	High	4090
	Victims of Domestic	0-80%	High	2704

Table 2A
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
<u>Renters</u>						
0 - 30 of MFI	25	5	5	5	5	5
31 - 50% of MFI	25	5	5	5	5	5
51 - 80% of MFI	25	5	5	5	5	5
<u>Owners</u>						
0 - 30 of MFI	10	2	2	2	2	2
31 - 50 of MFI	10	2	2	2	2	2
51 - 80% of MFI	10	2	2	2	2	2
Homeless*						
Individuals	2625	525	525	525	525	525
Families	150	30	30	30	30	30
Non-Homeless Special Needs						
Elderly	10,000	2000	2000	2000	2000	2000
Frail Elderly	2500	500	500	500	500	500
Severe Mental Illness	1000	200	200	200	200	200
Physical Disability	50	10	10	10	10	10
Developmental Disability	50	10	10	10	10	10
Alcohol/Drug Abuse	50	10	10	10	10	10
HIV/AIDS	225	45	45	45	45	45
Victims of Domestic	25	5	5	5	5	5

Violence						
Total	13,900	2780	2780	2780	2780	2780

* Homeless individuals and families assisted with transitional and permanent housing

Table 2B
Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act
Acquisition of Real Property	High	35	13,125,000	2	<1.year
Disposition	High	51	20,400,000	1	<1.year
Clearance and Demolition	High	22	1,320,000	20	4
Clearance of Contaminated Sites	High	12	3,600,000	5	1
Code Enforcement	High	75	7500	20,000	4000
Public Facility (General)					
Senior Centers	High	5	500,000	5	1
Handicapped Centers	High	5	500,000	1	<1.year
Homeless Facilities	High	5	500,000	3	<1.year
Youth Centers	High	10	700,000	5	1
Neighborhood Facilities	High	15	1,500,000	10	2
Child Care Centers	High	10	350,000	5	1
Health Facilities	High	10	350,000	2	<1.year
Mental Health Facilities	High	10	350,000	0	<1.year
Parks and/or Recreation Facilities	High	10	3,000,000	5	1
Parking Facilities	High	3	2,000,000	2	<1.year
Tree Planting	High	3	500,000	3	<1.year
Fire Stations/Equipment	Moderate	0	0	0	0
Abused/Neglected Children Facilities	High	5	150,000	1	<1.year
Asbestos Removal	High	10	1,000,000	1	<1.year
Non-Residential Historic Preservation	High	10	20,000,000	3	1
Other Public Facility Needs	Moderate			1	<1.year
Infrastructure (General)					
Water/Sewer Improvements	High	15	1,500,000	3	1
Street Improvements	High	60	1,800,000	3	1
Sidewalks	High	50	1,400,000	3	1
Solid Waste Disposal Improvements	High	0	0	0	<1.year
Flood Drainage Improvements	High	10	6,000,000	1	<1.year
Other Infrastructure	High			1	<1.year
Public Services (General)					
Senior Services	High	10	750,000	10,000	2000
Handicapped Services	High	10	500,000	50	<1.year
Legal Services	Moderate	0	0	0	0
Youth Services	High	25	750,000	7500	1500
Child Care Services	High	25	750,000	2500	500
Transportation Services	High	10	250,000	0	<1.year
Substance Abuse Services	High	15	350,000	50	10
Employment/Training Services	High	5	350,000	50	10
Health Services	High	5	250,000	25	<1.year
Lead Hazard Screening	High	15	250,000	25	5
Crime Awareness	High	10	200,000	50	10
Fair Housing Activities	High	15	350,000	1000	200
Tenant Landlord Counseling	High	10	350,000	250	50
Other Services	Moderate			0	0
Economic Development (General)					
C/I Land Acquisition/Disposition	High	5	3,000,000	2	<1.year
C/I Infrastructure Development	High	5	3,000,000	1	<1.year
C/I Building Acq/Const/Rehab	High	10	4,000,000	1	<1.year

Other C/I	High			1	<1.year
ED Assistance to For-Profit	High	5	400,000	2	<1.year
ED Technical Assistance	High	5	150,000	2	1
Micro-enterprise Assistance	High	10	350,000	5	1
Other	Moderate			0	0

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Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 5 Action Plan Public Housing Strategy response:

MANAGEMENT PARTICIPATION

The Housing Authority of the City of Paterson 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 HACP encourages the continued development of Resident Councils. Each public housing development has an active council. The property manager and administrative liaison attend and participate in each monthly resident council meeting.

The RAB (Resident Advisory Board) is made up of resident council members of the executive branch who meet several times annually to review policy changes, CFP performance reports and provide meaningful comment.

The Executive Committee members of each resident council meet with the Executive Director and staff liaison semimonthly to discuss management issues.

The HACP provides 24CFR 964.150 (when available) Funding for Tenant Participation and offers assistance with administrative oversight.

HOMEOWNERSHIP

The Housing Authority of the City of Paterson is a HUD Certified Housing Counseling Agency offering both pre purchase and foreclosure counseling. Classes are offered monthly and residents are encouraged to participate free of charge. In addition Section 8 residents are encouraged to utilize their voucher to purchase a home. The 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. The HACP has a Certified Professional Housing Counselor on staff to provide homeownership counseling for first time homebuyers.

In addition Phase IV of the HACP's HOPE VI program is the development of Homeownership units. This phase will include twenty-five (25) units of which twenty three (23) will be affordable to families up to 80% of the area median income and two (2) will be sold at market rate. This is an effort to provide decent affordable housing to a wide range of families and continue to create a truly mixed-income community.

PERFORMANCE

The HACP does not have a "troubled" designation.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 5 Action Plan Barriers to Affordable Housing response:

The Department of Community Development continues to implement several strategies to ameliorate barriers to affordable housing. These strategies include the expansion of affordable housing opportunities with funding made available through the HOME Program First Time Homebuyer Program, a renewed commitment expanding 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.

To encourage more "developer" participation, the Department of Community Development will continue to seek ways to improve the capacity of housing development, and to streamline various aspects of the funding proposal, contracting and the procurement process.

Notwithstanding the above, the current reality is the cost of housing; economic structure and tax structure within the City of Paterson all have major impact on the development, improvement, and maintenance of affordable housing. Yet, the focus is directed on both getting our current available affordable housing stock leased up and/or sold; directing our first time homebuyers to our current program, as

well as providing rehabilitative dollars to current homeowners to do cosmetic improvements; in essence, beautifying various low to mod income area neighborhoods, generating pride and a renewed interest for new homebuyers.

As stated in the City's Analysis of Impediments to Fair Housing Choice, the overall cost of housing impacts housing choice and affordability. The Department of Community Development will continue to review its experience in the funding of affordable housing projects and where possible, seek Council action to remove non-financial obstacles.

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

- Review alternatives 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.

The City of Paterson's 2015 Master Plan, which has been completed and adopted by the City's Planning Board on March 24, 2014, will be a guide for the use of land throughout the City in order to protect the public health and safety and to promote the general welfare.

TABLE 3B ANNUAL HOUSING COMPLETION GOALS					
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)	Annual Expected Number Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
Acquisition of existing units		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>		<input checked="" type="checkbox"/>
Total Sec. 215 Rental Goals		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Production of new units		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Owner Goals		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Homeless		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special Needs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Total Sec. 215 Affordable Housing		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Annual Owner Housing Goal		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Annual Housing Goal		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
For the purpose of identification of annual goals, an assisted household is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds.					

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:

-
-
- a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e) (2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 5 Action Plan HOME/ADDI response:

Historically, the City of Paterson, typically receives the same pool of HOME sub-recipients each year. As a result, we have taken steps to better assess the readiness of the projects being selected by utilizing our underwriters in reviewing all proposals and where applicable working directly with the sub-recipient. This approach has been working for both the department and the sub-recipients. We plan on continuing this practice as it appears to be very effective in managing expectations and ensuring capacity of the organizations prior to the commitment of funding to proposed projects.

Affordability Period Policy

All HOME-assisted projects must remain affordable to and occupied by low and/or moderate-income households. The table below provides the minimum period of affordability over which HOME-assisted units must remain affordable.

HOME Investment Per Unit	Minimum Affordability Period
Under \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 Years
New Construction or Acquisition of Newly Constructed Rental Housing	20 Years

The City of Paterson 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 per program year.

Forms of HOME Assistance

The City of Paterson does not intend to use its HOME funds for any form of assistance that is not set forth in 24 CFR 92.205b. In addition, 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.

Affirmative Marketing

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 sex, age or number of children (unless units are age-restricted), to affordable housing units created within the City. The plan prohibits discrimination in the sale, rental, financing or other services related to housing on the basis of color, race, sex., religion, handicap, age (except for designated age-restricted units), familial status or national origin.

The City's established procedures require:

-
- Advertising at least 120 days prior to rent up in local newspapers including those in other languages and utilizing the grantees affirmative marketing policy
 - Each owner must provide an opportunity for applicants to receive counseling on such topics as budget, credit, lease and foreclosure
 - Providing copies of all marketing material 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.

- Herald News/Bergen Record
North Jersey Media Group
1 Garret Mountain Plaza
West Paterson, NJ 07424
(973) 569-7427
- Arab Voice
85-89 Hazel Street
Paterson, NJ 07503
(973) 523-7815
- El Especialito
3510 Bergenline Avenue
Union City, NJ 07087
(201) 348-1959

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. Contract 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

Minority Outreach Program

The Department of Community Development shall encourage participation by minority-owned businesses in assisted housing and other activities. Minorities make up more than half of the City's population. Since more than half the population is of minority ethnicity all marketing, advertising and outreach efforts target this community. The Department of Community Development shall maintain records concerning the participation of minority-owned businesses to assess the results of its efforts. Any contractor interested in bidding on available jobs will be screened and, if qualified, be included on a list of contractors to receive announcements about the availability of bidding opportunities when applicable.

Re-sale/Recapture Policies

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. As described in more detail below, the City will allow low-income homebuyers that have used HOME assistance for down-payment or closing costs to utilize the recapture provisions, while homebuyers that benefit from a large amount of HOME subsidy for the construction or rehabilitation of a HOME-assisted for-sale unit, will be required to adhere to the resale provisions in the HUD regulations. These provisions will be imposed on any developer's, sub-recipients or CHDOs participating in home-buyer programs.

- ***HOME Resale Provisions*** – When the City uses HOME funds to assist the cost of construction or rehabilitation of housing to be sold to a low-income household, the City will use Resale restrictions 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 and the buyer. The homebuyer must sell to another Low-Income homebuyer (as defined by HUD), with the new home being affordable to the new buyer. The new homebuyer

may not pay more than 35 percent of gross income for Principal, Interest, Taxes and Insurance (PITI). In certain circumstances, the City may permit the new homebuyer to assume the City loan and affordability restrictions, i.e., the City will not require the full repayment of the initial HOME subsidy. The HOME subsidy would be transferred to the new buyer in the form of a deferred repayment down-payment assistance loan.

As required under the HUD regulations, the homebuyer for whom a resale restriction is enforced will be allowed a fair return when selling to another income eligible buyer. The seller (i.e., the original buyer) will be allowed the lesser of a 4 percent annual appreciation on the original purchase price or the original purchase price of the home 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)2.

During the period of affordability, the last recorded purchase price will generally be the minimum restricted price at the time of resale. Neither the minimum nor the maximum restricted resale price is guaranteed to the owner. If the restricted price exceeds the actual market value, the owner may have to accept the lower price. HOME-assisted units must be maintained in good condition in order to receive the maximum restricted price.

- **HOME Recapture Provisions** – For homebuyers that are provided HOME funds for down-payment and closing cost assistance, the City will exercise the recapture option as outlined and in accordance with CFR Section 92.254(5)(ii)(A). The City will recapture the entire amount of the HOME investment (i.e., direct subsidy) from the borrower provided there are net proceeds sufficient to repay the City loan. Under the recapture provisions, HOME affordability restrictions will be removed from the property and the property may be sold without sales restrictions (i.e. at market rate and/or to a non-low-income purchaser). Net proceeds are equal to the sales price, minus superior loan repayments, and closing costs. If net proceeds are insufficient to pay off the City's principal and any interest that may have accrued, the balance of unpaid principal and interest shall be forgiven. All HOME repayments from homebuyers will be used for HOME-eligible purposes.

The City loan will also become immediately due and payable if the property ceases to be used by the borrower as their primary residence, in accordance with 24 CFR Section 92.254.

Income Limits

The City of Paterson is choosing to use the un-capped income limits, as allowed. Uncapped income limits will be used for all income eligibility requirements in HOME-funded activities.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2015. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 5 Action Plan Special Needs response:

The City of Paterson's Homeless priorities remain unchanged from its 2015-2019 Consolidated Plans. The housing priorities outlined at that time were as follows:

Goal 2 – Homeless

-
1. Reduce the number of individuals and families that become homeless
 2. Increase the availability of permanent supportive housing options for homeless individuals and families
 3. Support operations of existing emergency/transitional homeless facilities
 4. Provide essential services to homeless populations

In Passaic County, the City of Paterson (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 Passaic County 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 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 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 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 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 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 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.

The COC is currently in the process of creating a set of new program standards based on the new regulations established by HUD. The COC is convening the Passaic County Inter-Agency Council on Homelessness which is a committee of stakeholders and interested parties. The purpose of this Council will be to oversee the creating of the new program standards for ESG funding.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 5 Action Plan ESG response:

The Department of Community Development created a calendar of events which was released_____. It outlines the dates for the release, and submission for proposals (RFPs), technical assistance meetings, deadlines for the submission of requests for proposals and public meetings. The requests for proposals for the Emergency Solutions Grant program were issued on January 7, 2015 via the City's website. The proposal deadline was February 25, 2015. There were four proposals received. However, these proposals were for emergency shelter operations. Therefore, the Department of Community Development will have to re-issue a request for proposal for rapid re-housing. All final recommendations will be set forth to the Municipal Council via a resolution for their approval and consent to submit the 2015 Action Plan to the United States Department of Housing and Urban Development.

The Department of Community Development was able to benefit from technical assistance from HUD Headquarters during the 2014/2015 program year. After the on-site technical assistance meeting, HUD Headquarters issued a letter to the Department of Community Development outlining the results from the on-site technical assistance meeting. The letter provided the Department of Community

Development with a list of action items and timeframes that needed to be completed to bring the City of Paterson in compliance with its ESG program:

Addendum: Action Item Checklist

Action Items Due 30 Days from the Date of the TA Letter		
Action Item	Description	Date Completed
II.A.3.a.	Develop a plan to expend the City's remaining FY 2012-2013 funds on shelter operations as expeditiously as possible. HUD strongly encourages the City to include the \$88,147.00 in its next Request for Proposals (RFP) process as outlined in its Annual Action Plan.	
II.D.3.c.	Update IDIS and the HMIS to reflect any changes to eligibility determinations, so that the correct amount of funds are drawn from the rapid re-housing versus homelessness prevention components and that participants are entered into HMIS under the appropriate project type (rapid re-housing or homelessness prevention).	
II.F.3.a.	Set up rapid re-housing as an activity in IDIS and HMIS.	
II.F.3.b.	Attend TA consultation with HUD on developing policies and procedures.	
Action Items Due 60 Days from the Date of the TA Letter		
II.B.3.d.	Ensure that the policies and procedures include guidelines for subrecipients to sufficiently document FMR/rent reasonableness and habitability.	
II.E.3.a.		
II.E.3.b.		
II.E.3.c.	Ensure that the policies and procedures include specific monitoring protocols that specify how often subrecipients will be monitored, how subrecipients will be selected for monitoring visits (e.g. risk analysis), and how subrecipient monitoring visits will be conducted.	
II.F.3.c.		
II.F.3.d.	Disseminate updated policies and procedures to its subrecipients.	

The Department of Community Development continued to work with HUD Headquarters throughout the program year to complete the items outlined on the action item checklist. As of its _____ letter to HUD Headquarters, the City of Paterson was able to satisfy the majority of the action items, in particular, the drafting of ESG Written Standards and ESG Policies and Procedures; the dissemination of these documents to its sub-recipients; the allocation of un-spent 2012-2013

ESG funding; and the allocation of 2015 ESG funding for rapid re-housing.

The Department of Community Development continues to work with both HUD Headquarters and the HUD Newark Field Office to close-out the remaining issues.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 5 Action Plan Community Development response:

The City of Paterson's Community Development priorities remain unchanged from its 2015-2019 Consolidated Plans. The housing priorities outlined at that time were as follows:

Goal 4 – Community and Economic Development

1. Increase economic opportunities for low-income residents
2. Revitalize and beautify Paterson businesses and storefronts
3. Provide technical assistance for small businesses
4. Establish social venture programs
5. Establish and support a business incubator site
6. Promote neighborhood revitalization through infrastructure and facility improvements
7. Provide public services

The Department of Community Development anticipates that the following sub-recipients and projects will be carried out during the 2015 Action Plan period:

Sub-recipient	Project	Allocation	Level of Service	Leveraged Resources
Department of Community Development, Division of Cultural & Community Affairs	Office of Neighborhood Assistance	\$100,000	500 people	\$0
St. Paul's Community Development Corporation	Energy Efficiency Building Maintenance Program	\$25,000	40 people	\$150,674
Department of Public Works- Division of Engineering	Road re-surfacing	\$450,000	10 streets	\$0
NJCDC-Birch Street Apartments	Birch Street Apartments	\$25,000	15 people	\$26,000
Department of Public Works/Recreation	Evening/ Afterschool program	\$60,000	1,150 people	\$278,484
Boys & Girls Club Center	Lobby Renovation	\$150,000	1 facility	\$25,000
Boys & Girls Club Center	Power Hour Tutoring/Homework	\$40,000	300 people	\$40,000
OASIS: Workplace Readiness Project	Workplace Readiness Project	\$52,576.40	100 people	\$7,089.25
Catholic Family & Community Services/Senior Service Activities	Services/Senior Service Activities	\$64,942	300 people	\$2,000
Greater Paterson OIC Employment Training Skills	Employment Training Skills	\$25,000	24 people	\$0
Division of Housing-Relocation Assistance	Relocation Assistance	\$100,000	33 people	\$0
Department of Human Service	Mental Health Services	\$250,000	100 people	\$0
Paterson Housing Authority	Pre-purchase and Foreclosure Counseling	\$50,000	100 people	\$0
Division of Community Improvements-Demolition Program	Demolition Program	\$200,000	8 Structure	\$0
Department of Public Works	Division of Parks/Recreation - Park	\$400,000	5 Parks	\$0

The City of Paterson will be using its CDBG funds to fund activities that will benefit low and moderate- income people. Based on the City's 2015/2016 program year allocation, \$2,490,648 will be utilized for activities that benefit low and moderate income persons.

The City of Paterson is in the process of completing the citizen participation requirements necessary for the business incubator. In order to facilitate this project, the City will be seeking \$ 2,000,000.00 from the United States Department of Housing and Urban Development.

The project of funding the business incubator is to deliver wrap-around services to small business start-ups within the City, especially those related to the food manufacturing industry. The effort reflects the first of its kind in the City of Paterson and arising from the City of Paterson's culture of entrepreneurship. In order to facilitate the City's entrepreneurial culture, the business incubator will assist with the development of quality business within the city, which will spur the City's economic development and job creation efforts. The construction of the business incubator will be done in a LEED-Certified, sustainable format.

Additionally, the project will provide a mechanism for the City to provide second chance opportunities to the growing population of formerly incarcerated individuals within the City. The mechanism of providing second chances opportunities is also in conformance with the City's economic development and job creation goals and objectives. This project supports the City's goals to foster and maintain economic development set forth in its 2010-2014 Consolidated Plan as follows:

- Increasing economic opportunities for low-income residents by providing a place for individuals and companies all facing the same challenges and aspiring to change their circumstances and succeed in the marketplace. The incubator will provide a sense of community and collaboration that will provide support for these businesses as they go through the business development continuum- from start-up to maturity.
- Providing technical assistance for small businesses that will assist business owners in any stage of the business creation continuum with mentorship and courses that will help them grow their businesses
- Establishing social venture programs that will link business owners with available capital to help them expand their business opportunities

-
- Establishing and supporting a business incubator site that will be results-oriented, accessible and responsive to the needs of small business owners within the City of Paterson and the Northern New Jersey region. The project will help firms enter and grow their business and entrepreneurs interested in food manufacturing by providing the use of an EDA-approved commercial kitchen facility.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 5 Action Plan Antipoverty Strategy response:

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 CDBG 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.

As stated in our 2014 Annual Action Report, 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.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

1. 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.

Priorities for the Elderly/Frail Elderly Populations

- Continue to support activities that provide affordable housing for elderly and frail elderly residents at or below 50% of area median income
- Continue to support activities that provide the elderly and frail elderly with benefits counseling, care coordination, transportation, and other services

Through its funding of public service and public facility activities, the City will support the efforts of organizations that seek to develop affordable housing for the elderly and frail elderly as well as those organizations that provide services to the elderly and frail elderly.

Priorities for Persons with Mental Illness

- Continue to offer support and assistance to local agencies that provide 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. These facilities should provide case management services to residents

The City will aid the efforts of area organizations that provide supportive services and housing options to persons with mental illness.

Priorities for Persons with Disabilities

- Provide tenant-based rental assistance subsidies to individuals and families who have disabilities and are in danger of becoming homeless
- Continue to support activities that serve persons with disabilities

The City will aid the efforts of area organizations that provide supportive services and housing options to disabled persons.

Priorities for Persons with Alcohol and Drug Addiction

- Continue to offer support to local agencies that provide 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

The City of Paterson will offer assistance to local agencies providing outreach services to individuals with drug and alcohol problems.

Priorities for Persons with HIV/AIDS

- Continue to support efforts that provide affordable housing to people living with HIV/AIDS

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- Continue to support organizations that provide supportive services to people living with HIV/AIDS

Through various federal funding sources, the City will support area organizations that provide supportive services and affordable housing options for people living with HIV/AIDS. This includes recipients of federal HOPWA funds. The needs of these populations are discussed in more detail above.

2. It is increasingly difficult for the City of Paterson to fund non-homeless special needs projects, due to the limited amount of funding the City receives annually to support housing and community development initiatives and the increasing amount of basic community needs resulting from current economic conditions. However, other resources are available on the federal, state, and local levels that area organizations can solicit to help provide affordable housing opportunities and supportive services to Paterson's non-homeless special needs populations.

There are several resources available to support non-homeless special needs housing initiatives. At the federal level, this includes HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for people with disabilities), HCV/Section 8 tenant- and project-based rental assistance, Hope VI funds, the Federal Home Loan Bank's Affordable Housing Program, Low Income Housing Tax Credits (LIHTC), Federal Home Loan Bank funds, public housing funds, and other resources.

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

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed

goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.

4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 5 Action Plan HOPWA response:

Housing opportunities for Persons with AIDS - 2015 Action Plan

1. The Passaic/Bergen County HOPWA grant will be administered by the City of Paterson Department of Health & Human Services. The grant covers two counties, Passaic and Bergen, and the cities of Paterson, Passaic, Clifton, and the Township of Wayne.

During fiscal year, 2015 funding will be used for housing and housing supportive services in both Bergen and Passaic County as defined by the following chart:

S.T.R.M.U.	17%
Project - Based Housing	10%
Permanent - Housing / Security	14%
Support Service Case Management	34%
Support Service other	17%
Emergency Housing	1%
Admin	7%
Total	100%

Note: STRMU: Short-Term rental, mortgage, utilities assistance

Housing Authority of Bergen County	\$382,600
Paterson Housing Authority	\$520,000
Buddies of NJ	\$157,937
CAPCO	\$80,192
City of Passaic/Passaic Alliance	\$90,000
Straight and Narrow, Inc.	\$80,191
City of Paterson Administrative cost	\$40,544
Total	\$1,351,464

The division of funding is based on the prevalence of cases of the persons living with HIV/AIDS as reported to the NJ Department of Health. Bergen County represents 40% of Persons living with HIV/AIDS, with Passaic County representing 60%.

Funding allocation is determined by Ryan White Grants Division who uses prevalence of HIV data, and historical ranking and prioritization of services by the HOPWA Committee.

All of 2015 direct service funding will be used for tenant-based housing assistance, STRMU services, and housing supportive services. The mission is to foster and support efforts within Bergen/Passaic Counties communities at large improving the quality of life for people affected and infected by HIV/AIDS. Our philosophy encompasses the delivery of client-centered services that empower individuals to make healthy life choices; we continue to strive to prevent HIV clients from becoming homeless by providing permanent housing, short-term rental, and utility assistance, and other supportive services within the TGA.

2. Actions assisting the homeless and persons not yet homeless within the Bergen/Passaic Counties are referred to emergency shelters, the YMCA, Salvations Army, Board of Social Services, and local drop-in centers to shower and wash their clothing, while we assist them with housing program applications. Those who are homeless with histories of mental health problems get referred to assisted living programs for the mental illness.

The TGA provides access to other programs such as psychosocial support groups, individualized compressive risk counseling services and Healthy Relationships group, which support clients around their HIV disclosure issues to family, friends and partners. Services are provided for clients who are homebound and or hospitalized as well.

In addition, outreach services provided by Sub-contractors: Buddies of NJ, Passaic Alliance/City of Passaic, Straight and Narrow Inc., CAPCO, Housing Authority of Bergen County, and Paterson Housing Authority, community based, and local non-profit agencies provide a continuum of services to the extremely low-income clients and targeted population. By providing utility assistance to clients with shut off notices and

rental assistance for clients who are being evicted that allows them to remain in stable housing, and engaged in an on-going health care environment, by supporting clients with the process of moving into permanent housing by assisting them with security deposits. Nutritional services are also provided to clients who lack the resources to maintain healthy diet.

Clients also have access to bus tickets to get to their clinical/medical appoints. Case management services continue to work with clients to provide Housing Information Services ensuring that 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, and economic opportunities, as well as providing a suitable living environment free from discrimination.

3. The HOPWA program's progress shows tremendous stability. The overall goal of the program is to determine, ensure and provide adequate and affordable housing and a stable living environment by providing: Housing Choice Vouchers by as measured by established HOPWA and US Department of Housing. During the previous year the Paterson Housing Authority housing units have increased by five additional units, which allowed the Paterson Housing Authority to increase the number of long term housing for those individuals who met the eligibility criteria for immediate placement and access to medical care. The progress of this service enables HOPWA beneficiaries to establish and /or better maintain a stable living environment in housing that is safe, decent and sanitary. By proving stable housing, this enables the clients to have access to their Primary Medical Care. The continued support of program activities has met the state objectives, and collaboration agreements of community based organizations. Currently the Grantees office is responsible for the waiting list, and uses the housing authorities in Bergen and Passaic Counties to monitor all referral services which includes: intake, income eligibility verification, apartment inspection, referral services, voucher briefing, annual recertification, and release of HAP contract rents to the landlords, program reporting, and accountability and regulation adherence.

The average program participation rates exceed five years with the Housing Authority of Bergen County. In the history of the program 12 households have turned over. To date 48 households have been assisted. Many assisted households differ from other supportive housing populations in that they are employed; the average household income is higher than other assisted supportive housing. Higher household's incomes naturally result in lower housing assisted payments (HAP). Lower HAP means more households can be served by the program. The overall goal of the program is to determine, ensure and provide adequate housing through Housing Choice Vouchers as measured by established HOPWA and U.S. Department of Housing and Urban Development standards and requirements.

4. **City of Passaic** – Short Term Rent, Mortgage and Utility assistance to avoid homelessness; 9 clients with short-term rental assistance, 14 clients with utility. Goals were met in short-term rental assistance, exceeding their goal for utility assistance. Rental assistance – 4 clients were

placed on the waiting lists for the HOPWA assistance program and or residence facilities. 2 clients had previously been referred from the waiting list were successful in obtaining housing.

Buddies of NJ – Rent/Mortgage: 30 persons, Utilities: 25 persons, Security Deposit: 10 persons, Project Based Housing: 9 persons, Long Term Housing 8 persons.

Straight & Narrow–HOPWA funds supported 189 households. Clients received short-term rent, mortgage and utility assistance. Case management services provided other supportive services that included housing information, nutritional services, and referrals to other providers, budget counseling, and emergency food pantry services along with participation in support groups.

Housing Authority of Bergen County – Tenant Based Rental assistance: 35 households were served, exceeding program targets for the past two years and assisted more households than projected as a result of improved medicine and advancements in both the understanding and treatment of HIV/AIDS. There has been little turn over annually, and vacancy rates have been zero since the start of the program.

Paterson Housing Authority – Has provided Voucher Administration and Program Assistance to 36 HOPWA participants referred by the Social Service contracted providers of Passaic and Bergen Counties; this includes but is not limited to intake, EIV review, apartment inspection, referral services, voucher briefing, annual recertification, and release of HAP contract rents to landlords, program reporting, accountability, and regulation adherence.

CAPCO – Short-term rent: 7 families will get assistance, Short-term utility: Sixteen families, Security: 4 clients, Nutritional Services: 11 PLWHAs, Case Management: 125 PLWHAs.

5. Within Bergen/Passaic Counties these are the established partnerships: The Shelter +Care Program in Bergen County assisting in providing long term housing, as well as other collaborative programs that provide supportive services throughout Bergen/Passaic Counties such as: Ryan White Title I funding for emergency housing and rental assistance, Center for Food Action- (rent, security, utilities)Urban League - (Mortgage assistance), Passaic County Board of Social Services, and Bergen County Board of Social Services, Local shelters, Outreach Angels (wide range of support assistance), Furniture Assist, Dackks Group - (long term housing), and the Home Keepers Program.
6. HOPWA funding is targeted to low income households experiencing the disabling condition of HIV/AIDS. The service catchment area is Bergen and Passaic Counties. Bergen County represents 40% of persons living with HIV/AIDS and Passaic County represents 60%. The funding allocation was determined by Ryan White Grants Division who used prevalence of HIV data, and historical ranking and prioritization of services by the HOPWA Committee. Participants can live anywhere within the two counties as long as the unit is a legal residence. The Delivery of client-centered Housing Assistance and STRMU services was provided by Paterson Housing Authority and Bergen County Housing Authority, and four sub-grantees in coordination with the Ryan White Part A program.
7. The primary barrier is continued cuts in funding, and the limited amount of other sources to provide long-term housing. The cost rental units continue to rise, while the numbers of units have not increased in the area. The waiting lists for permanent housing programs such as the HOPWA assistance programs Section 8 waiting list, and HIV residence facilities throughout Bergen/Passaic Counties continues to also be a barrier. With the rising cost of food increase, and the lack of available jobs making it is difficult for clients to secure gainful 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 a difficult economy in conjunction with rising cost of living for (rent, deposits, utilities, food, and transportation.

It would be of great value if a list of possible resources such as federal and state grants, private and public foundations that assist in housing could be more assessable to the program.

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. We expect a trend of more homelessness this year as current federal sources have been decreasing. Medical care cost and availability cannot keep up with the demand, and there is a great concern regarding changes made in 2015 as it relates to the Patient Protection Affordable Care Act. HIV cases continue to increase among young minority patients in Passaic County, despite the progress troubling trends remain. Unemployment rates are high especially amongst communities of color. The African American population statistics are even grimmer.

The virus continues to strike a disproportionate number within the black community of this TGA. The infection rate of young men who have sex with men continues to see the greatest rates of new infections. The PLWHA in this region are an aging population, which are now facing issues related to elderly. Many non-AIDS Diseases more common in treated HIV Disease than in age- matched uninfected persons: cardiovascular disease, cancer, liver (Hep B/C), anal, cervical, lung, head/neck, lymphoma, osteopenia, osteoporosis and bone fractures, left ventricular dysfunction, liver failure (Hep B/C), kidney failure, cognitive decline, and other multiple complications. As the recovery takes shape, prosperity remains elusive to middle and lower class Americans. 52% of all renters in Passaic County spend over 35% of their income for housing, the highest in the State of New Jersey.

9. Sub- grantees within the TGA continue to monitor, assess and evaluate programs, which include but are not limited to client interviews, State and local data analysis, and research. Participation in surveys such as: (The Point of Time) conducted by Passaic County each year assessing the homelessness situation. Clients receiving HOPWA services will complete client satisfaction surveys.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 5 Specific HOPWA Objectives response:

To enhance and support housing stability among people living with HIV and AIDS, preventing homelessness and promoting engagement into HIV care and treatment.

The Bergen/Passaic HOPWA Grant has been utilized to prevent homelessness by providing a wide variety of housing assistance and services. These service are provided based on need and include:

- Financial coverage of short-term rent, utilities, mortgage payments, security deposits, emergency shelter;
- Supportive services (case management, transportation, legal services, food); and
- Project-based (up to 8 slots) and Tenant-based housing assistance (up to 89 slots).

DRAFT

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

CITY OF PATERSON 2014 ACTION PLAN SUMMARY OF ACTIVITIES/PROJECTS

Community Development Block Grant (CDBG): \$2,490,648
CDBG Program Income: \$40,000
CDBG Repayment Amount: \$439,413
Total: \$2,970,061.00

Department of Economic Development/Division of Cultural & Community Affairs/ Office of Neighborhood Assistance	\$100,000
Division of Housing/Relocation Assistance Program	\$100,000
Division of Community Improvements/ Demolition	\$200,000
Department of Public Works/ Division of Recreation	\$60,000
Department of Public Works/ Division of Engineering – Road Resurfacing	\$450,00
Department of Community Development/ Administration	\$498,129.60
Boys & Girls Club of Paterson and Passaic – Lobby Renovations	\$150,000
Boys & Girls Club of Paterson and Passaic/Power Hour: Tutoring/Homework Program	\$40,000
Greater Paterson OIC	\$25,000
OASIS: Workplace Readiness Job Training Program	\$52,576.40
Paterson Housing Authority	\$50,000
St. Paul's Community Development Corporation/ Energy Efficiency Building Maintenance Program	\$25,000
Catholic Family & Community Services	\$64,942
New Jersey Community Development Corporation/ Birch Arms	\$25,000
Department of Human Services – Mental Health Clinic	\$250,000
Department of Public Works – Park Improvement Projects	\$400,000
\$2,970,061.00	

Emergency solutions Grant (ESG)
Total: \$206,042.00

St. Peter's Haven	\$19,058.88
Eva's Village	\$19,058.88
Administration	\$15,453.15
Catholic Families and Community Service – Homeless Prevention/Rapid Re-Housing	\$95,294.43
Hispanic Multipurpose Service Center	\$19,058.88
St. Paul's Community Development Center	\$19,058.88
St. Peter's Haven	\$19,058.88
\$206,042.00	

Home Investment Partnership Program (HOME): \$931,364.00
HOME Program Income: \$
Total: \$931,364.00

Administration	\$93,136.40
HOME CHDO	\$139,704.60
1 st Time Homebuyers Program	\$186,272.80
Paterson Façade Improvement Project	\$139,704.60
Paterson Habitat for Humanity	\$372,545.60
\$931,364.00	

Housing Opportunities for People with HIV/AIDS (HOPWA)
Total: \$1,351,464

City of Passaic	\$90,000
Straight & Narrow	\$80,191
CAPCO	\$80,192
Buddies of NJ	\$157,937
Paterson Housing Authority	\$520,000
Bergen County Housing Authority	\$382,600
Administration	\$40,544
\$1,351,464	