



City of Paterson 2015-2019 5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

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

3-5 Year Strategic Plan Executive Summary:

The City of Paterson's 2015-2019 Consolidated Plan is a five-year plan mandated by the United States Department of Housing and Urban Development (HUD) and predicated upon its receipt of Community Development Block Grant (CDBG), Home Investment Partnership Program (HOME), Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) funds.

This plan identifies the specific needs concerning affordable housing, homeownership, housing rehabilitation, and community development needs, such as: infrastructure, economic development and public service needs. The Strategic Plan element of this plan specifies the goals identified in the preparation of this plan and includes goals that the Consolidated Plan revolves around.

The plan's development includes a profile of the community and its economy, an assessment of housing and community development needs, and the development of long-range strategies to meet those needs.

This five year plan which covers the period from July 1, 2015 through June 30, 2019, serves the following functions:

- A planning document for the jurisdiction, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- A submission for federal funds under HUD's formula grant programs for jurisdictions;
- A strategy to be followed in carrying out HUD programs; and
- A management tool for assessing performance and tracking results.

The purpose of the Community Development Block Grant program is "... the development of viable urban communities, by providing decent housing and suitable living environment and expanding economic opportunities principally for persons of low and moderate income." HUD requires that at least 70% of spending under the program benefit people whose household income is less than 80% of the area median income – a group referred to as being of "low and moderate income." In addition, each funded activity must meet one of the following national objectives:

- Benefit for low- and moderate-income persons;
- Prevention or elimination of slums or blight; or
- Addressing urgent or emergency needs.

The Consolidated Plan outlines community, housing and economic development goals and objectives for the five year period. This document identifies three basic goals against which HUD will evaluate the Consolidated Plan and

the City's performance. Each of these goals must benefit primarily low to moderate-income persons. These statutory goals are as follows:

1. Provide decent housing
2. Provide a suitable living environment
3. Provide expanded economic opportunities

The Department of Community Development will pursue the National Objectives and statutory goals detailed above by working collaboratively with the non-profit community, neighborhood groups, associated businesses, stakeholders, other local government entities, residents and partners. The Department of Community Development will also work closely with other City agencies to jointly plan, implement and evaluate the program's core activities.

In conjunction with compliance with the aforementioned National Objectives and statutory goals, the Department of Community Development has developed the below listed goals and objectives. These benchmarks are based on assumptions about future funding levels for the Consolidated Plan programs. Because these funding sources are subject to annual Congressional appropriations as well as potential changes in funding distribution formulas or the number of communities eligible to receive entitlement grants, the accomplishment projections and planned activities are subject to change with availability of funding.

The Department of Community Development's goals and priorities which emerged from the analysis of the community, its needs, as well as market conditions are as follows:

Overarching Goals

1. Make Paterson a City of the First Class
2. Create Healthy and Safe Neighborhoods for City Residents
3. Provide supportive services to individuals with special needs
4. Prepare Local Residents for Jobs in the 21st Century Economy

The City of Paterson's objectives, outcomes and the amount of the estimated funding sources and dollar amounts for the 2015 to 2019 Consolidated Plan are included in the table below. To arrive at the estimated funding sources and amounts, the City assumed they would have available \$4,875,000 in HOME funds, \$12,500,000 in CDBG funds, \$1,000,000 in ESG funds and \$6,750,000 in HOPWA funds over the five year period. These estimates are based on the amount of funding the City is receiving for fiscal year 2015.

Housing Goals		
<i>Objectives</i>	<i>Outcomes</i>	<i>Estimated Funding Source and Amount</i>
(A) Increase affordable rental housing opportunities for low-income households.	10 units	CDBG = \$0 HOME = \$600,000 ESG = \$0 HOPWA = \$0
(B) Provide new affordable homeownership opportunities for low and moderate income households.	15 households	CDBG = \$0 HOME = \$900,000 ESG = \$0 HOPWA = \$0
(C) Improve the condition of existing housing.	35 dwelling units	CDBG = \$0 HOME = \$512,500 ESG = \$0 HOPWA = \$0
(D) Provide closing cost and down payment assistance to first-time homebuyers	25 households	CDBG = \$0 HOME = \$375,000

		ESG = \$0 HOPWA = \$0
(E) Provide counseling for first-time homebuyers and current homeowners.	100 persons	CDBG = \$250,000 HOME = \$0 ESG = \$0 HOPWA = \$0

Homeless Goals		
Objectives	Outcomes	Estimated Funding Source and Amount
(G) Provide rapid rehousing services to increase the availability of permanent supportive housing options for homeless individuals and families.	100 persons	CDBG = \$0 HOME = \$0 ESG = \$462,500 HOPWA = \$0
(H) Support operations of existing emergency/transitional homeless facilities.	5 facilities per year	CDBG = \$0 HOME = \$0 ESG = \$462,500 HOPWA = \$0

Special Needs Populations Goals		
Objectives	Outcomes	Estimated Funding Source and Amount
(I) Increase accessibility/availability of affordable housing, specifically for persons with HIV/AIDS.	430 dwelling units	CDBG = \$0 HOME = \$0 ESG = \$0 HOPWA = \$4,793,000
(J) Provide new affordable and permanent housing for special needs populations.	100 dwelling units	CDBG = \$0 HOME = \$2,000,000 ESG = \$0 HOPWA = \$0
(K) Provide support services to special needs populations.	500 persons	CDBG = \$125,000 HOME = \$0 ESG = \$0 HOPWA = \$1,775,500

Community and Economic Development Goals		
Objectives	Outcomes	Estimated Funding Source and Amount
(L) Increase economic opportunities for low-income residents.	625 FTE positions created	CDBG = \$1,225,000 HOME = \$0 ESG = \$0 HOPWA = \$0
(M) Establish and support a business incubator site.	10 businesses 40 FTE positions created	CDBG = \$800,000 HOME = \$0 ESG = \$0 HOPWA = \$0

(N) Promote neighborhood revitalization through infrastructure and facility improvements.	45 roadways 4 facilities	CDBG = \$4,8000,000 HOME = \$0 ESG = \$0 HOPWA = \$0
(O) Provide public services.	10,000 persons	CDBG = \$1,100,0000 HOME = \$0 ESG = \$0 HOPWA = \$0
(P) Demolish imminently dangerous structures.	40 structures	CDBG = \$1,700,0000 HOME = \$0 ESG = \$0 HOPWA = \$0

Program Administration Goals		
Objectives	Outcomes	Estimated Funding Source and Amount
(Q) Develop, guide and manage activities which generate long term impact and self-sufficiency and ensure compliance with any and all HUD regulations.		CDBG = \$2,500,000 HOME = \$487,500 ESG = \$75,000 HOPWA = \$202,500

HUD Mandated Outcome and Performance Measurement System

In 2006, HUD implemented a Performance Measurement System for grantees nationwide. This performance measurement system provides valuable data regarding the success and accomplishments of Consolidated Plan programs. Consequently, performance in the form of defined and measurable objectives and outcomes is now a key consideration in the allocation of program funds.

Based on the intent when funding an activity, grantees will determine which of the three objectives best describes the purpose of the activity. The objectives will appear on an IDIS screen and the grantee will choose from the options presented. The three objectives are:

1. Suitable Living Environment - In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.
2. Decent Housing - The activities that typically would be found under this objective are designed to cover the wide range of housing possible under HOME, CDBG, HOPWA or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.
3. Creating Economic Opportunities - This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

Once an objective is selected, the grantee will then choose which of the three outcome categories best reflects what they are seeking to achieve by funding that activity, and then enter the outcome in IDIS. If the grantee believes that two outcomes of equal importance will be realized, a second outcome may also be selected. The three outcome categories are:

1. Availability/Accessibility. This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low-and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people where they live.

2. **Affordability.** This outcome category applies to activities that provide affordability in a variety of ways in the lives of low- and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.
3. **Sustainability: Promoting Livable or Viable Communities.** This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Past Performance

The City of Paterson continually strives to improve the performance of its operations and those of its funded agencies. In 2014, the Department of Community Development received \$2,311,529 in CDBG, \$1,047,774 in HOME, \$193,085 in ESG and \$1,356,181 in HOPWA entitlement funding which was invested in the community to meet the goals and objectives outlined in the 2010-2014 Consolidated Plans.

For a more detailed summary of the City's evaluation of past performance, previous Consolidated Annual Performance and Evaluation Reports (CAPER) can be secured from:

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Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission

The City of Paterson's Consolidated Plan analyzes our community's long-term needs for affordable housing, supportive housing, and supportive services. The Consolidated Plan includes an application for Federally Funded programs related to housing and supportive housing activities. It is a tool with which the jurisdiction will improve the availability of decent housing, establish and maintain suitable living environments, and expand economic opportunities for residents.

Strategies

The following summarizes the City's strategies to address identified objectives and goals during the term of the 5-Year Plan.

Housing

The strategy developed to reach the objective of providing decent housing to address owner-occupied and rental housing needs includes the following:

1. Preserve the existing housing stock
2. Increase the ability of low to moderate-income households and families to obtain decent affordable housing
3. Create new homeownership opportunities for low to moderate-income households
4. Create new rental housing opportunities for low-income households

Homeless Population

The strategy developed to address the needs of the homeless population includes the following:

1. Increase the ability for individuals and families to obtain and/or retain livable housing
2. Prevent homelessness through rapid rehousing

3. Support the efforts of homeless service providers

Special Needs Population

The strategy developed to address the special needs population includes the following:

1. Increase the ability of the elderly and frail to retain decent housing by bringing their existing housing to code compliance
2. Improve the quality of living for the physically disabled by providing structural alterations that increase the accessibility of homes
3. Supporting the efforts of special needs service providers

Public and Assisted Housing:

The strategy developed to address the needs of public and assisted housing includes the following:

1. Support the local housing authority and their efforts to provide safe and affordable housing for those in need of public assistance.

Community Development:

The strategy developed to reach the objective of creating a suitable living environment for City residents includes the following:

1. Improve infrastructure
2. Create or improve park and recreational facilities
3. Providing water and sewer service improvements
4. Support services to assist seniors and youth
5. Provide homeowner counseling services to low to moderate income residents
6. Implement programs to create economic opportunities for low to moderate income individuals

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.*
2. *Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.*
3. *Identify any obstacles to meeting underserved needs (91.215(a)(3)).*

3-5 Year Strategic Plan General Questions response:

1. The City of Paterson, located on the Passaic River in New Jersey, was once one of the mightiest industrial cities of the United States. It has a rich history as the Nation's first planned industrial city, as well as containing some of the country's oldest textile mills and businesses. Paterson was originally founded in 1792 by Alexander Hamilton through the Society for the Establishment of Useful Manufactures (S.U.M.) as the first step in implementing his plans for a national hub of industry. For Hamilton, the nation's first Treasury Secretary, the City of Paterson would become the spark igniting a new form of industrial productivity — adding wealth, independence, and economic security to a fledgling democratic nation.

The industries developed in Paterson were powered by the 77-foot high Great Falls of the Passaic River, and a system of water raceways that harnessed the power of the falls. The district originally included dozens of mill buildings and other manufacturing structures associated with the textile industry and later, the firearms, silk, and railroad locomotive manufacturing industries. In the latter half of the 1800's, silk production became the dominant industry and formed the basis of Paterson's most prosperous period, earning it the nickname "Silk City." Paterson was also the site of historic labor unrest that focused on anti-child labor legislation, safety in the workplace, a minimum wage and reasonable working hours.

Once a premier shopping and leisure destination of northern New Jersey, competition from the malls in neighboring towns have forced the big-chain stores out of Paterson's downtown. The biggest industries are now small businesses because the factories have moved overseas. However, the City still, as always, attracts many immigrants. Many of these immigrants have revived the City's economy especially through small businesses.

During World War II Paterson played an important part in the aircraft engine industry. By the end of WWII, however, there was a decline in urban areas and Paterson was no exception, and since the 1970s the City has suffered from high unemployment rates.

While labor unrest ostensibly brought down the fabric industry in Paterson, those early protests generated new legislation that addressed a multitude of workplace issues such as child labor, worker safety, a minimum wage, and limitations for the workday. The price for being a system agitator has been a 36 percent decline in manufacturing industry over the past 10 years in the greater Paterson metropolitan area, although the region maintains its role in fabric dyeing. The City also remains a cultural melting pot as a result of its industrial past.

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

Neighborhoods

The Great Falls Historic District is the most famous neighborhood in Paterson, because of the landmark Great Falls of the Passaic River. Now part of the National Park Service, the City is attempting to revitalize the area, including the installation of period lamp posts and the conversion of old industrial buildings into apartments and retail. Many artists live in this section of Paterson. A major redevelopment project is planned for this district in the coming years. The Paterson Museum of Industrial History at Rogers Locomotive and Machine Works is situated in the Great Falls Historic District.

Downtown Paterson is the main commercial district of the City and was once a shopping mecca for northern New Jersey. After a devastating fire in 1902, the City rebuilt the downtown with massive Beaux-Arts-style buildings, many of which remain to this day. These buildings are usually four to seven stories tall. Downtown Paterson is home to Paterson City Hall and the Passaic County Courthouse Annex, two of the city's architectural landmarks. City Hall was designed by the New York firm Carrere and Hastings in 1894, and is modeled after the Hôtel de Ville (city hall) in Lyon, France, capital of the Silk Industry in Europe.

The former Orpheum Theatre located on Van Houten street, has been converted to a Mosque by The Islamic Foundation of New Jersey, a local Bangladeshi organization. The massive structure now known as Masjid Jalalabad, can accommodate 1,500 worshippers.

Downtown Paterson is an Urban Enterprise Zone. The City has, in recent years, begun initiatives in hopes of reviving the downtown area. A project called the Center City project has converted a downtown parking lot into a commercial and entertainment center with office space. Downtown Paterson is located in the City's 1st Ward.

Eastside Park Historic District consists of about 1,000 homes, including Tudors, Georgian colonials, Victorians, Italianate villas and Dutch colonials. It is located east of downtown. Once the home of the City's industrial and political leaders, the neighborhood experienced a significant downturn as industry fled Paterson. In recent years, revitalization has begun to occur in the neighborhood and some of the area's historic houses have been restored. The Eastside Park Historic District is a state and nationally-registered historic place. The Eastside Park Historic District was added to the National Register of Historic Places on June 7, 2004. The jewel of the neighborhood is Eastside Park and the mansions that surround it. Eastside

Park and what is commonly known as the Upper Eastside is located in Paterson's 3rd Ward. The area is currently more diverse, with a strong presence of middle-class African Americans in the area.

Manor Section is a residential neighborhood in Paterson. It is located east of East 33rd Street, north of Broadway and south-west of Route 20 and the Passaic River. The Manor section of Paterson is located in the City's 3rd Ward.

South Paterson is a diverse neighborhood with a significant Arab as well as Turkish, and Hispanic community located east of Main Street and west of West Railway Avenue. A majority of the City's Arabs live in this section of Paterson. Many of the retail shops and restaurants cater to this community. The neighborhood is also characterized by Halal meat markets which offer goat and lamb, and shop signs in Arabic. South Paterson's Arab community is mostly made up of Jordanians, Palestinians, Syrians and Lebanese people. South Paterson is located in the City's 6th Ward.

Lakeview is situated in the southern part of the City, the Lakeview Section is a middle-class neighborhood. Interstate 80 runs north of this district. Lakeview is home to the Paterson Farmers Market, where people from all across North Jersey come to buy fresh produce. The neighborhood consists primarily of Hispanics and African-Americans, although this neighborhood also has a sizable European descent, Middle-Eastern and Asian population, including a significant Filipino presence. Lakeview also shares some of the same characteristics as neighboring Clifton as they both share the neighborhood bearing the same name. The Lakeview section of Paterson is located in the City's 6th Ward.

Hillcrest is a large mostly residential, middle-class enclave, to the west of the downtown area. Its borders' limits are Preakness Avenue to the east, Cumberland Avenue to the west and Totowa Avenue along with West Side Park and the Passaic River to the south. Hillcrest is one of Paterson's most desirable neighborhoods. The Hillcrest section of Paterson is located in the City's 2nd Ward.

People's Park is a vibrant neighborhood located north of 23rd Avenue and South of Market Street. Twenty-First Avenue or "La Ventiuno" as it's known by most of Paterson's Spanish-speaking community, is located in the People's Park section of Paterson. It is an active and vibrant retail strip featuring a variety of shops and services catering to a diverse clientele. Twenty First Avenue used to have a large Italian population. Although there is still a significant Italian presence left in the neighborhood, it also has a large first-generation Hispanic population, particularly Colombian.

Wrigley Park is a neighborhood that has suffered from years of poverty, crime, and neglect. It is mostly African-American. Poverty, crime, open-air drug markets, prostitution, vacant lots, and boarded-up windows are common in this area. However, there are new houses being built and crime has dropped in recent years. This neighborhood is located north of Broadway in the City's 4th Ward. Given the extensive need for redevelopment, in the Wrigley Park neighborhood, it is one of the primary neighborhoods where the City will be focusing development activity over the next five years.

Sandy Hill is a neighborhood in Paterson located roughly west of Madison Avenue, north of 21st Avenue, south of Park Avenue and east of Straight Street. Due to Paterson's significant population turn-over, this neighborhood is now home to a large Hispanic community, mostly first-generation Dominicans. The Sandy Hill section of Paterson is located in the City's 5th Ward. Roberto Clemente Park, which was originally known as Sandy Hill Park is located in this neighborhood. The Sandy Hill neighborhood is another area in the city where there is a great need for community revitalization. As a result, the City will be targeting housing resources to help stabilize this community over the next five years.

Northside, located north of Downtown, suffers from some of the social problems currently facing the Wrigley Park neighborhood but to a lesser extent. This neighborhood borders the boroughs of Haledon and Prospect Park and it is known for its hills and having sweeping views of New York City. The Northside section of Paterson is located in the City's 1st Ward. Given the problems in the Northside neighborhood, it is another neighborhood where the City will be targeting resources over the next five years.

Totowa Section is a large neighborhood located west of the Passaic River, south-west of West Broadway and north-east of Preakness Avenue. It is mostly Hispanic with a rising South Asian community, mainly

Bangladeshi. Many Bengali grocery stores and clothing stores are located on Union Ave and the surrounding streets. Masjid Al-Ferdous is located on Union Ave, which accommodates the daily Bangladeshi pedestrian population. A large Italian presence remains in this neighborhood. Many Peruvian and other Latin American restaurants and businesses are located on Union Avenue. The Totowa Section is located in parts of the 1st and 2nd Wards of Paterson.

Stoney Road is Paterson's most south-west neighborhood, bordering Woodland Park to the south and Totowa across the Passaic River to the west. This neighborhood is home to Pennington Park, Hayden Heights, Lou Costello Pool, the Levine reservoir, Murray Avenue, Mc Bride Avenue and Garret Heights. A strong Italian presence remains in this neighborhood. The Stoney Road section of Paterson is located in the City's 2nd Ward.

Riverside is a larger neighborhood in Paterson and, as its name states; this neighborhood is bound by the Passaic River to the north and east, separating the City from Hawthorne and Fair Lawn. Riverside is a working-class neighborhood. The neighborhood is mostly residential with some industrial uses. This section is ethnically diverse with a growing Hispanic community concentrating mostly north and along River Street. Many Albanians make their home in the East 18th Street and River Street areas. River View Terrace is located in this neighborhood. Riverside is located in parts of the 3rd and 4th Wards of Paterson.

Bunker Hill is a mostly industrial area west of River Street and east of the Passaic River.

Commerce

Portions of Paterson are part of an Urban Enterprise Zone. In addition to other benefits to encourage employment within the Zone, shoppers can take advantage of a reduced 3½% sales tax rate (versus the 7% rate charged statewide).

Transportation

The City is served by the New Jersey Transit Main Line commuter rail service. There is a train station located along Market Street in Downtown Paterson. From this location, passengers can get direct access to Secaucus and Hoboken. By transferring in Secaucus, passengers can travel to Newark and New York City. There are discussions for Paterson to receive a new commuter rail service on the existing NYS&W line, which is currently single-tracked. This rail line would be called the Paterson-Bergen Commuter Rail and would have five stops in Paterson. In addition, there are discussions about extending the Newark Light Rail to the existing NJ Transit station in Paterson.

Bus service to locations in Paterson, Bergen, Essex and Hudson counties is provided by NJ Transit, making the City a regional transit hub. The Broadway Bus Terminal, also located in the downtown, is the terminus for NJ Transit bus lines to Newark and the Port Authority Bus Terminal and George Washington Bridge Bus Station in New York City. City Hall has many buses that stop at or near it, going to various points in the area (including New York and the neighboring communities). Service to Manhattan and shopping centers in Bergen County is also provided by independent bus carriers.

Education

The Paterson Public Schools serve students in kindergarten through twelfth grade and also has Paterson Charter School for Science and Technology. The district is one of 31 SDA Districts statewide. The school system has over 28,000 students who speak 25 different languages. The school system currently has fifty-two schools with over six thousand employees, with a per pupil expenditure of nearly \$16,700, of which \$8,900 goes towards classroom instruction.

In 1988, New Jersey became the first state in the nation to authorize its State Department of Education to take over local school districts that were failing according to an established monitoring process. In 1991, the City of Paterson became the second of the three troubled districts that had to cede control of its public schools to the state. The presumption was that improvement would follow.

To date, Paterson Public schools is still controlled by the State of New Jersey Department of Education. As such, Paterson Public Schools is managed by a state-appointed Superintendent and maintains a School Advisory Board that serves in an advisory capacity only.

Also the City is host to the state annual robotics meet that is held at PCCC. The meet brings school from around NJ mainly from Paterson, to take part in the event. Three events make up the meet which takes place on two different days. The idea behind the event was to help kids again mainly the Paterson ones with the sciences and mathematics.

Population

Paterson is one of more than 3,000 counties and City equivalents in the United States. According to the U.S. Bureau of the Census, in 2010, the City of Paterson had a population of 146,199 – 75,530 (51.66%) females and 70,669 (48.34%) males. In 2010, there were 44,329 households and the average household size was 3.24 persons per household. According to the 2011-2013 American Community Survey (ACS) data, the population decreased slightly between 2010 and 2013 although at a much lower rate than the population decline between the 2000 and 2010 Census. This could indicate that the City has stemmed the tide of population loss that has negatively impacted the city since the 1970's.

Table 1					
Total Population					
2000 - 2013					
	2000	2010	Percent Change 2000 - 2010	2013	Percent Change 2010 - 2013
City of Paterson	149,222	146,199	-2.0%	145,800	-0.3%
Sources: U.S. Bureau of the Census, American Community Survey					

Economic Conditions

According to the 2011-2013 ACS data, the median income of households in the City during 2013 was \$32,056. By contrast, the median household income in 2013 in Passaic County was \$58,057. According to the 2011-2013 ACS data, 71.5% of the households received earnings and 9.4% received retirement income. 22.1% of the households received Social Security. The mean income from Social Security was \$13,079. These income sources are not mutually exclusive; that is, some households received income from more than one source.

Table 2			
Median Household Income			
2008-2013			
2008	2013	Absolute Change 2008 - 2013	Percent Change 2008 - 2013
\$34,129	\$32,056	-\$2,073	-6.1%
Source: U.S. Bureau of the Census, American Community Survey			

According to the 2011-2013 ACS data, 28.6% of the population in the City of Paterson was living below the poverty level. 40.9% of related children under the age of 18 were living below the poverty level, compared with 23.6% of people 65 years old and over. 27.3% of all families and 39.7% percent of families with a female householder and no husband present had incomes below the poverty level.

Table 3
Poverty Rates

2008-2013			
2008	2013	Absolute Change 2008 - 2013	Percent Change 2008 - 2013
24.7%	28.6%	3.9%	15.8%
Source: U.S. Bureau of the Census, American Community Survey			

Age

According to the 2011-2013 ACS data, 9.4 % of Paterson's population in 2014 is over age 65 and 23.1% is in the baby boomer years of 45-64. These statistics have increased slightly since the 2010 Census with 8.9% over age 65 and 22.8% age 45-64 in 2010. The median age has also increased to 32.2% in 2010 to 32.5 in 2013. This is a unique difference from Passaic County as the overall median age has consistently been almost 4 years older. Passaic County had a median age of 36.1 in 2010 increasing to 36.4 in 2013. The data indicates that the population in Paterson is aging. With 23.6% of the population 65 and older in Paterson living below the poverty level, affordable housing for seniors will continue to be a challenge facing the City over the next five years.

Table 4					
Population by Age					
2010 and 2013					
Year	0-14	15-24	25-44	45-64	65 and Older
2010	23.1%	16.3%	28.9%	22.8%	8.9%
2013	22.9%	16.3%	28.3%	23.1%	9.4%
Source: U.S. Bureau of the Census, American Community Survey					

Race, Ethnicity and Diversity

Table 5 below presents the racial composition of the City at the time of the 2010 Census and from the 2011-2013 ACS. In 2010, there were 50,731 people in Paterson who identified as white. Although ACS data indicates the number of whites in the City to increase by over 12,600 people, the data is suspect given the influx of immigrant families into the City. ACS estimates that the number of Black or African Americans in the City has increased between 2010 and 2013 in total and as a percent of the total population. The number of individuals who identified as some other or two or more races is decreasing while the number of Hispanics in the City is increasing. The ACS data for other races and two or more races is suspect, again given the influx of immigrant households into the City. An "Area of Concentration" for any racial group is a census tract that contains 10% or greater of the overall population percent in each respective census tract. Further details concerning the race/ethnicity of the population can be found in the section entitled "Maps". Over the next five years, the City intends to continue our efforts to reach the increasing number of minority communities throughout the City.

Table 5						
Racial Composition						
2010-2013						
	2010	% of Total	2013	% of Total	Change 2010 - 2013	Percent Change 2010 - 2013
Total	146,199		145,800		-399	-0.3%
White	50,731	34.7%	63,376	43.5%	12,645	24.9%
Black	46,345	31.7%	46,665	32.0%	320	6.9%
Asian	4,825	3.3%	5,755	3.9%	930	19.3%
Two or More	7,749	5.3%	13,478	9.2%	5,729	73.9%
Other	36,550	25.0%	16,536	11.3%	-20,014	-54.8%
Hispanic	84,211	57.6%	86,101	59.1%	1,890	2.2%
Source: U.S. Bureau of the Census, American Community Survey						

Since its early beginnings, Paterson has been a diverse melting pot. Irish, Germans, Dutch and Jews settled in the City in the 19th century. Italian and Eastern European immigrants soon followed. As early as 1890, many Syrian and Lebanese immigrants also arrived in Paterson. The City is home to a large African American community. Paterson's black community is made up of African Americans of Southern heritage and more recent Caribbean and African immigrants. Many 2nd and 3rd generation Puerto Ricans have been calling Paterson home since the 1950's but most recently first generation Dominican, Peruvian, Colombian, Mexican, Central American, and various South American immigrants have arrived. Paterson is home to the largest Turkish-American immigrant community in the U.S. and the second largest Arab-American community after Dearborn, Michigan. Paterson has recently seen a growing Bengali population. All of these households from diverse backgrounds add to the rich cultural heritage of Paterson.

Disability Status

In Paterson, among people at least five years old in the 2011-2013 ACS, 12,257 reported a disability. The likelihood of having a disability varied by age from 1.8% of people under 18 years old, to 6.8% of people 18 to 64 years old, and to 38.2% of those 65 and older.

Table 6	
Estimated Persons 5+ in Paterson with a Disability during 2013	
Total Civilian Non-institutionalized Population	144,438
Total Civilian Non-institutionalized Population with disability	12,257
Percentage of Persons with a disability	8.5%
Population under 18 years	39,125
Population under 18 years with a disability	686
Percentage of Persons with a disability	1.8%
Population 18 to 64 years	91,302

City of Paterson

Population 18 to 64 years with a disability	6,221
Percentage of Persons with a disability	6.8%
Population 65 years and over	14,011
Population 65 years and over with a disability	5,350
Percentage of Persons with a disability	38.2%
Source: American Community Survey	

Persons with AIDS/HIV

According to the State of New Jersey Department of Health and Senior Services there were 57,437 persons with AIDS and 22,083 persons living with HIV living in the State at December 31, 2013. Additionally it was reported that Passaic County had 4,600 AIDS cases and 1,567 persons living with HIV. The City of Paterson had 3,234 AIDS cases and 1,049 persons living with HIV. Of the total HIV/AIDS cases in the City of Paterson it was reported that 30% were Hispanic and 62% were non-Hispanic Black or African American.

Table 7

Paterson City Residents: HIV/AIDS Cases Reported as of December 31, 2013

Diagnostic status	Males				Females				Total			
	Cases	%	Death	%	Cases	%	Death	%	Cases	%	Death	%
HIV inf (not AIDS)	598	22	173	29	451	28	96	21	1,049	24	269	26
AIDS	2064	78	1,487	72	1,170	72	790	68	3,234	76	2,277	70
TOTAL	2,662	100	1,660	62	1,621	100	866	55	4,283	100	2,546	59
Source: NJ Department of Health and Senior Services												

Table 8

Passaic County Residents: HIV/AIDS Cases Reported as of December 31, 2013

Diagnostic status	Males				Females				Total			
	Cases	%	Death	%	Cases	%	Death	%	Cases	%	Death	%
HIV inf (not AIDS)	924	23	247	27	648	31	136	21	1567	25	383	24
AIDS	3031	77	2117	70	1569	71	1028	66	4600	75	3145	68
TOTAL	3955	100	2364	60	2212	100	1164	53	6167	100	3528	57
Source: NJ Department of Health and Senior Services												

Demographic Information

The table on the following page summarizes general, economic, social and housing characteristics as presented in both the 2005-2008 ACS and the 2011-2013 ACS.

Table 9

City of Paterson Selected Demographics

	2008 ACS	2013 ACS
Social Characteristics		

Average household size	3.24	3.31
Average family size	3.97	3.93
Population 25 years and over	86,542	88,810
High school graduate or higher		63,099
Bachelor's degree or higher	7,460	8,801
Civilian veterans (civilian population 18 years and over)	3,048	2,070
Foreign born	41,774	50,724
Male, Now married, except separated (population 15 years and over)	20,090	1,477
Female, Now married, except separated (population 15 years and over)	17,603	17,795
Speak a language other than English at home (population 5 years and over)	76,376	84,910
Household population	139,161	143,492
Economic Characteristics		
In labor force (population 16 years and over)	62,708	63,317
Mean travel time to work in minutes (workers 16 years and over)	25.1	22.6
Median household income (in 2013 inflation-adjusted dollars)	\$34,556	\$32,056
Median family income (in 2013 inflation-adjusted dollars)	\$38,921	\$35,243
Per capita income (in 2013 inflation-adjusted dollars)	\$15,390	\$15,966
Families below poverty level	22.5%	27.3%
Individuals below poverty level	24.7%	28.6%
Housing Characteristics		
Total housing units	49,338	48,929
Occupied housing units	42,930	43,383
Owner-occupied housing units	13,685	11,084
Renter-occupied housing units	29,245	32,299
Vacant housing units	6,408	5,546
Owner-occupied homes	13,685	11,084
Median value (dollars)	\$345,000	\$257,700
Median of selected monthly owner costs		
Median owner costs with a mortgage (dollars)	\$2,507	\$2,431
Median Owner costs without a mortgage (dollars)	\$887	\$1,000
Demographics		
Total population	142,089	148,595
Male	69,268	71,980
Female	72,821	76,615
Median age (years)	32.1	32.3
Under 5 years	12,959	11,590
18 years and over	101,471	108,474
65 years and over	12,842	14,413

One race	139,385	148,595
White	34,043	63,376
Black or African American	44,335	46,655
American Indian and Alaska Native	165	323
Asian	3,305	5,755
Native Hawaiian and Other Pacific Islander	104	23
Some other race	57,413	16,190
Two or more races	2,704	13,478
Hispanic or Latino (of any race)	78,261	86,101

2. The CDBG, HOME, ESG and HOPWA programs have been designed to provide low to moderate-income persons with more stable, viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development, public services, economic development, planning and administration.

While the Department of Community Development has not specifically targeted funds toward any particular geographic area, the significant needs for public intervention in certain parts of the City that are economically depressed have resulted in the City spending greater percentages of public funds in the 1st, 4th and 5th Wards. The selection criteria the City uses to establish the project selection priorities is predicated upon the following:

- Meeting the statutory requirements of the CDBG, HOME, ESG and HOPWA programs
- Meeting the needs of very low, low and moderate-income residents
- Focus efforts on very low, low and moderate-income persons, areas and neighborhoods with high concentrations of very low, low and moderate income households
- The coordination and leveraging of additional resources
- Response to expressed needs from community members
- Sustainability and/or long-term impact
- The ability to measure progress and success

The City has historically invested a significant amount of public funding in the 1st, 4th and 5th Wards due to the great need for revitalization in these neighborhoods. Despite the City's efforts there is still a lot of need in these parts of the City. The maps in the Appendix E document the high concentrations of minorities, low-income households, persons living below the poverty level and vacancy rates in many neighborhoods within the 1st, 4th and 5th Wards.

3. The City sought input from a wide range of sources to identify specific obstacles to meeting the needs of the underserved. Aside from direct citizen participation described in its Citizen Participation Plan the City also included community leaders, citizens, and local service providers in the process of assessing community needs and to build a foundation for future endeavors. While some of the identified needs may be unique to Paterson, most are common to similar sized cities.

The identified obstacles to meeting the priority need of the underserved are as follows:

- Limited resources to meet the demand
- Regulations that control the resources outlined in this Plan often add to the cost and complexity of the project

- Housing market conditions, including an aging housing stock and depressed housing values, are a determining economic force that historically have hindered the City's ability to meet the priority needs
- Housing demands for the homeless, seniors, disabled, veterans and other special needs populations clearly exceed available resources to develop new, safe affordable housing
- Need for continuing education of the general public regarding the nature, scope, and solutions regarding affordable housing and homelessness.
- A lack of appropriate building sites for development or rehabilitation of transitional housing for special needs populations prevents the stabilization of supportive services leading to eventual reintegration of the individual

In order to address obstacles to meeting underserved needs, the City will continue to work closely with and expand its existing partnerships to ensure the coordination of services and programs to the very low, low and moderate-income population.

Managing the Process (91.200 (b))

1. *Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*
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 the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.*

**Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.*

3-5 Year Strategic Plan Managing the Process response:

1. The City of Paterson, Department of Community Development continues to be the lead agency for administering the programs covered by the consolidated plan. The Department directly implements the programs of the City's CDBG, HOME and ESG programs. The Department works with the Department of Health and Human Services to administer the HOPWA program. Each program collaborates with a variety of non-profit service provider agencies as well as the private sector. HOPWA Funds are allocated by a committee composed of service providers.

The Department of Community Development is also responsible for the preparation and development of the 2015-2019 Consolidated Plan. The Director of the Department of Community Development, the City Administrator, the Mayor, and the Paterson City Council has the responsibility for approving the Consolidated Plan and ensuring the successful administration of the programs covered by the Consolidated Plan. The Mayor has the authority to authorize grant awards and execute the HUD required documents and agreements.

Additionally, the Department of Community Development is the body that reviews and recommends actions to the Mayor and also prepares the Consolidated Annual Performance Evaluation Report each year to examine the performance of the projects funded in whole or in part with CDBG, HOME, ESG and HOPWA program funds.

2. In agreement with 24 CFR 91.115(e) the City has developed a Citizen Participation Plan describing the citizen participation requirements of its programs. More details on the Plan can be found in the section entitled "Citizen Participation". Input concerning the Consolidated Plan was secured during the process through various partnerships and new relationships with community groups, residents, businesses, and interested citizens. In addition, other governmental agencies, the general public, private entities, and local

nonprofits organizations were consulted to solicit their input in the preparation of the draft Consolidated Plan

In addition, the needs identified in the Consolidated Plan were developed through surveys circulated to various community stakeholders and at the public hearings. The survey requested information relating to community facilities, community services, neighborhood services, infrastructure, special needs, housing, business and employment.

The following agencies, groups and/or organizations were solicited for input:

1. Paterson Department of Human Services
2. Paterson Department of Economic Development
3. Paterson Office of Relocation
4. Paterson Division of Community Improvements
5. Paterson Office of Neighborhood Assistance
6. Paterson Fire and Police Departments
7. Paterson Department of Public Works
8. Paterson Division of Planning & Zoning
9. Paterson Division of Historic Preservation
10. Paterson Enterprise Zone
11. Paterson Board of Education
12. Housing Authority of the City of Paterson
13. Paterson Task Force
14. Paterson Habitat for Humanity
15. New Jersey Community Development Corporation
16. Saint Peter's Haven
17. Greater Paterson OIC
18. Hispanic Multi-Purpose Services Center
19. Catholic Families & Community Services
20. The Boys & Girls Club of Paterson & Passaic
21. Saint Paul's Community Development Corporation
22. Oasis (services for women & children)
23. Eva's Village
24. Passaic County Department of Human Services (Continuum of Care)

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

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

The views of the general public on these subjects were solicited at public hearings held on October 10, 2014 and April 8, 2015, as well as the final public comment period held during the City Council meeting on May 15, 2015. The Consolidated Plan is required to be available for public review and comment for a minimum of 30 days prior to adoption. The public comment period will be from April 8, 2015 to May 7, 2015. As required by Federal regulations, both written and oral comments will be accepted throughout the review period.

Citizen Participation (91.200 (b))

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.*

3-5 Year Strategic Plan Citizen Participation response:

1. As part of the planning process, a strategy was developed to incorporate the following major components of the Citizen Participation Plan into the 2015-2019 Consolidated Plan:
 - Seek public input through a fact gathering survey distributed through direct mail, public meetings, and the City's website at www.patersonnj.gov.
 - To broaden the scope for community involvement in the process, a Needs Survey distributed to solicit input in the Consolidated Plan process.
 - Afford adequate and timely notification of local meetings and workshops.
 - Provide access to relevant information by way of translation and disability accessibility.
 - Provide technical assistance to groups who request assistance in preparation of funding applications for housing and community development activities.
 - Hold at least two public meetings at convenient times and locations to obtain input from citizens, agencies, and other interested persons.
 - Notify the public of the availability and location of the Consolidated Plan for viewing for and encourage public comment.

2. The Department of Community Development received the following comments or views regarding the Plan:

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	

3. Citizen participation is paramount to the success of the Consolidated Plan process and is necessary to achieve effective public participation from citizens, particularly low-income residents. In order to maximize citizen participation, the City solicits comments and opinions from the general public regarding the community development process. This included requesting information about neighborhood revitalization, affordable housing, economic development, and supportive service needs in the City.

The City also distributed a Needs Survey where interested parties were asked to provide a ranking of needs in the following areas: community facilities, community services, neighborhood services, infrastructure, special needs, housing, business and employment. The survey was made available to all City residents. Information obtained through responses to this survey as well as in public forum settings, and by direct personal contact have been taken into account during the development of this Plan.

Additionally, as per the City's Citizen Participation Plan, public hearings were held at accessible locations. There were no additional requests for or by non-English speaking or disabled persons. The City maintains

the capacity to address these requests should they arise. The City's website www.patersonnj.gov also provides the general public and non-English speaking or disabled persons a forum to gather information on the programs or projects detailed in the One-Year Action Plan.

4. **There were no comments received by the Department of Community Development that were unacceptable.**

Institutional Structure (91.215 (i))

1. *Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*
2. *Assess the strengths and gaps in the delivery system.*
3. *Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the Committee Members or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*

3-5 Year Strategic Plan Institutional Structure response:

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

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

The Department of Community Development has hired a consultant to provide technical assistance and training to enhance the staff capacity to administer the federal programs covered by the Consolidated Plan. As part of the technical assistance and training, the City will be enhancing our project filing, development tracking and monitoring and oversight systems to ensure the timely delivery of development projects and program services. The City also intends to increase the capacity of staff to oversee the various programs to ensure compliance with all federal regulations and requirements. The Department is also participating in various training programs sponsored by HUD.

The City will seek the services of an outside organization to be the primary provider of rehabilitation services for the conservation of the existing housing stock of current City homeowners. The City will also continue to provide rental assistance to the very-low-income population and to special groups in conjunction with supportive housing related programs. The City has an established delivery system for these programs and City staff is familiar with current State and Federal funding sources and have program development capabilities.

2. The success of the strategy outlined in this document will be the result of the dedicated efforts of many different individuals, organizations, and community groups working together in the City. The availability of adequate funding sources will be paramount to our success to achieve the outcomes identified in this Plan and enhance the lives of the residents in the City.

The primary players consist of governmental entities, service providers, and local businesses. There is a strong tradition of cooperation between these parties evidenced by the many programs and projects already in existence. During the next five-year cycle, it is likely that new projects and programs will be developed due to the combined efforts of both nonprofit and for-profit developers, the Federal, State, and local government, the private lending community, and nonprofit service organizations.

The greatest strengths the City has to implement the Plan are the local business entities which play a role in the successful implementation of the City's strategy. These include the development community, the real estate community, and the area's mortgage lenders. The City will continue its efforts to encourage the local development of affordable housing units. The first-time homebuyer program has established strong, positive relationships with the community's realtors and lenders. In the future, these partnerships will serve both private and public interests regarding housing development as the City assesses available opportunities.

The strengths and gaps in the delivery of programs and services are listed below:

Strengths

- A growing network of housing developers and social service providers with a proven track record of delivering housing programs and social supportive services
- A mutually beneficial exchange of services between organizations to provide comprehensive services to area residents in need
- Increased capacity and effectiveness among social service providers
- An increased participant base among financiers, regulators, policy makers, developers, social support services, and community organizations to streamline the delivery of services
- A high rate of volunteerism among residents

Gaps

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

The above-mentioned strengths in the delivery system are a result of years of ongoing collaboration between public institutions, nonprofit organizations, and the private sector based on the strategy that cooperative partnerships are essential to ensure the long-term viability of our neighborhoods. The City will continue to take the lead by interacting and coordinating with housing and community development providers as necessary to insure that priorities are implemented in a timely fashion.

In order to overcome the identified gaps, the City will continue to promote local collaboratives, non-profit agencies, and lending institutions. This is exemplified in the City's participation in the Continuum of Care process which has strong experience of prompting connectivity and partnerships in addressing the issues associated with homelessness. The City will continue to fund organizations that have a proven track record of successfully delivering services and provide technical assistance to new organizations to increase their capacity.

3. The HACP oversees 1,223 public housing units and 2,352 Housing Choice Vouchers. The HACP coordinates, promotes and provides programs to enhance the economic and social self-sufficiency of residents and families including various social services programs.

Gaps in the current system can be clearly identified in the significant time needed to secure benefits through the various administered programs. Currently the waiting list to secure placement in public housing has been closed for 168 months. There are currently 502 applicants on the waiting list. HACP anticipates opening the wait list in 2015.

The Section 8 wait list which was established through a lottery system currently has 582 applicants and has been closed for 39 months. The HACP does not anticipate opening the Section 8 wait list this year.

A component of the HACP's administrative oversight is the development, with input from public housing residents, Section 8 participants, elected officials and the public; of a plan that sets forth the long-term goals over a five-year period and the major initiatives for the coming year.

The Agency Plan for FY 2015 is available for public review at the HACP's Central Office, at each development's management office as well as the main public library. The HACP has also provided a copy of the Draft Agency Plan to each public housing Resident Association.

The HACP held Resident Advisory Meetings (RAB) on October 9, 2014 and October 15, 2014 at the Central Office to review the draft documents and solicit final comments. Written comments on the draft plan were accepted through the post office box during the 45 day review period from October 20, 2014 to December 4, 2014. Adoption of the Final Plan took place at the regularly scheduled Board Meeting on December 15, 2014 and forwarded to HUD immediately thereafter. Approval was granted in January 2015.

Comments received from the RAB must be submitted by the HACP as an attachment to its Plan. HACP must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations. No comments were received.

The Mission of the Housing Authority is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. To fulfill this mission the HACP embraces a high standard of ethics, management and accountability to provide and improve quality services to the residents of Paterson.

The HACP's priorities for the coming year were developed during this planning process and include:

- Preserving and expanding the public housing stock
- Leveraging funds for public/private partnership housing development
- Improving customer services and quality of life for Paterson residents through operational efficiencies and promote greening initiatives
- Promote and pursue Fair Housing intervention
- Enhance economic and social self-sufficiency opportunities for residents

The Annual Agency Plan provides details about the HACP's current programs and the resident population served, as well as the HACP's strategy by:

- Assessing housing needs
- Identifying financial and other resources
- Establishing goals and strategies to address the needs
- Develop policies and programs that promote fair housing
- Develop affordable housing
- Improve the quality of housing in the City of Paterson

The HACP is also committed to strengthening the existing partnership within the local jurisdiction for the benefit of the public housing population. This includes:

- Increased interaction with government agencies and community service providers
- Increased involvement with local law enforcement
- Working in conjunction with the Mayor's Office
- Ongoing development of partnerships with local finance institutions
- Increased partnerships with nonprofit and faith based organizations

The HACP has also coordinated crime prevention measures with the appropriate police efforts. The following is a description of these coordinated measures and activities.

- Secure police arrest reports and drug test results to expedite the eviction of residents
- Continue to work cooperatively with the Mayor's Office, Paterson Police and Passaic County Sheriff's Office to provide additional security measures for all developments
- Continue to encourage the participation in the volunteer resident patrols
- Enforcement of the Violence Against Women Act (VAWA)
- Remotely monitor security cameras at each of the developments from the HACP's Central Office
- Installation and monitoring of ShotSpotter to identify the location of gun fire
- Police regularly testify in and otherwise support eviction cases
- Police regularly meet with the HACP management and residents
- Crime prevention through environmental design
- Activities targeted to at-risk youth, adults and seniors

HOPE VI Development

The HACP is the recipient of the 2010 HOPE VI Grant from the US Department of Housing and Urban Development. The Grant is designed for the revitalization of the Alexander Hamilton Development site, a 498 unit public housing development. The HACP and its development partner Penrose Properties, LLC, through the use of creative financing of public and private funding is creating memorable spaces through the use of design and landscaping elements that are woven into the existing neighborhood.

The five phases of the revitalization plan include:

- Phase 1 – development of 50 rental units (completed in 2014)
- Phase 2 – development of 50 rental units (completed in 2015)
- Phase 3 – development of 50 rental units, infrastructure and the Community Center (completed in 2014)
- Phase 4 – development of 25 homeownership units (to be completed in 2015)
- Phase 5 – development of a 23,000 square foot early childhood education center at the Heritage and construction of 66 units of Senior Housing on the Apollo Dye Site (to be completion 2015/16)

Riverside Terrace RAD Development

The HACP anticipates making an application to the US Department of Housing and Urban Development for Rental Assistance Demonstration Program (RAD) for the revitalization of the 300 unit Riverside Terrace Development. This will include relocation, demolition requisition and construction of between 200 – 250 units of elderly and family housing as well as community and retail space

The HACP also entered into a cooperative agreement with the Passaic County TANF Agency to share information and or target support services. Coordination efforts between the HACP and TANF Agency includes: (1) Client referrals; (2) Information sharing regarding mutual clients (for rent determinations and other wise); and (3) Coordination of the provision of specific social and self-sufficiency services and programs to eligible families.

The appointing authority for commissioners of the HACP is the Governor (1), the Mayor (1) and Paterson City Council (5); Municipal resolutions must be passed to authorize inclusion on this body.

The Department of Community Development will continue to strengthen the relationship with HACP residents, staff and local City officials to ensure that any needed physical or management improvements can be identified and addressed. The shared goal is to provide a safe and secure living environment for the residents of Paterson.

Monitoring (91.230)

Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The City currently uses various administrative mechanisms to track and monitor progress of its HUD funded housing and community development projects and activities. The goal is to ensure that the Consolidated Plan related programs and activities are carried out in a timely manner in accordance with Federal regulations and other statutory or regulatory requirements. In addition to ensuring long-term program compliance, the primary monitoring goals of the City are to provide, reinforce, or augment the City's Consolidated Plan performance. Equally important, the City monitors all funds it receives from HUD on a regular basis for progress toward meeting objectives set forth in this document.

As the primary agent for the City, the Department of Community Development is involved with the day-to-day administration and coordination of funded programs and related activities. All programs that the City operates itself are subject to internal monthly reporting requirements. The reports will be reviewed by the Department's administrative staff. The City will report as often as is statutorily required to all outside funding sources regarding the use of individual program funds.

The City is familiar with and follows the requirements for minority business outreach and recruitment for federally assisted projects. These guidelines will continue to be followed in all contracts which the City administers utilizing Federal funding. In addition, Request for Proposals (RFP's) and contracts are scrutinized to ensure compliance with HUD and local procurement requirements, including equal opportunity and employment, nondiscrimination, etc. Sub-recipient contracts require verification of eligibility and substantiation of all pertinent information and activities. Project agreements contain language requiring periodic and annual monitoring of activities for financial and programmatic compliance. The reviews incorporate an evaluation of the following: timelines of delivery of performance goals, appropriate and prompt expenditures, Federal program eligibility of those benefiting from the project, Davis Bacon requirements, and Housing Quality Standards, etc. Findings and results for federally funded projects are annually reported to HUD in the City's Consolidated Annual Performance and Evaluation Report (CAPER). In addition, other reports dealing with Federal requirements, such as Minority Business Enterprises (MBE) and Section 3 compliance, are submitted to HUD annually.

Outside agencies are assigned a staff monitor and are required to report to the City on a monthly basis on the use of funds awarded by the City. Other efforts include ongoing communication with sub-recipients and grantees through the provision of onsite fiscal and technical assistance. Frequent telephone contacts, email and written communications, analysis of reports and annual audits, and administrative and environmental guidance by City staff provide a basis for review and monitoring. All sub-recipients and grantees must comply with various Office of Management and Budget (OMB) circulars and the Single Audit Act requirements as applicable. Single audits must comply with Federal auditing requirements which dictate extensive reporting of financial resources and schedules, internal controls, etc. All deficiencies identified are reviewed and resolved by the agencies involved prior to project closeout.

Equally important, is the City's establishment of a comprehensive monitoring process to ensure adherence to HOME Program guidelines for contract rental projects. The system in place incorporates the following key components:

- Intensive counseling for owners and property managers, both before and after project completion, to ensure they comply with affirmative marketing, tenant selection and eligibility, property maintenance, and annual submission requirements
- Training of owners and/or property managers on the annual compliance monitoring process with a focus on program regulations and rent restriction
- Maintenance of a master rental project database that tracks each project's address, type and number of units, affordability period, inspections schedule and status

- Tracking of property inspections and rent compliance reports by a specialized staff person with administrative oversight.

Annual progress toward the Consolidated Plan objectives will be assessed both internally and externally among all community service providers, private industry, and interested members of the general public. Subsequent allocations of funding will depend upon an agency's ability to comply with these objectives.

Priority Needs Analysis and Strategies (91.215 (a))

- 1. Describe the basis for assigning the priority given to each category of priority needs.*
- 2. Identify any obstacles to meeting underserved needs.*

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

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

Census data indicates that a large and growing percentage of the population includes elderly residents on fixed incomes, who greatly need the assistance provided by the City's programs in order to sustain decent and suitable housing. In addition, the unemployment numbers for the City have always been higher than national averages. Requests for business assistance have also increased, indicating a need in the area for economic development initiatives that will create jobs and train the local workforce.

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

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

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

The Community Development program will continue to emphasize the following major goals and objectives during the next five years:

- Goal 1 – Increase Affordable Housing Opportunities for Low to Moderate Income Households
 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 the existing housing stock
 4. Provide closing cost and down payment assistance to first-time homebuyers
 5. Provide counseling for first-time homebuyers and current homeowners
- Goal 2 – Address the Needs of the Homeless Population and those At Risk of Homelessness

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
- Goal 3 – Address the Needs of the 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 – Support Community and Economic Development Initiatives that Enhance the Civic Environment and Local Economy
 1. Increase economic opportunities for low-income residents
 2. Establish and support a business incubator site
 3. Promote neighborhood revitalization through infrastructure and facility improvements
 4. Provide public services
 5. Demolish imminently dangerous structures
 - 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 and requirements.
2. In previous years, the City has analyzed and identified obstacles in meeting the underserved needs identified as priorities in this Plan. Aside from direct citizen participation described in its Citizen Participation Plan the City also sought input from community leaders, citizens, and local service providers to assist with the assessment process. The identified obstacles to meeting the priority need of the underserved are as follows:
 - Limited resources to meet the demand
 - Regulations that control the resources outlined in this Plan often add to the cost and complexity of the project
 - Housing market conditions, including an aging housing stock and depressed housing values, are a determining economic force that historically influences our ability to meet the priority needs
 - Housing demands for the homeless, seniors, disabled, veteran and other special needs populations clearly exceed available resources to develop new safe, affordable housing
 - Need for continuing education of the general public regarding the nature, scope, and solutions regarding affordable housing and homelessness.
 - A lack of appropriate building sites for development or rehabilitation of transitional housing for special needs populations prevents the stabilization of supportive services leading to eventual reintegration of the individual

Lead-Based Paint (91.215 (g))

1. *Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.*

2. *Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

3-5 Year Strategic Plan Lead-Based Paint response:

1. There are no reliable statistics which identify the number of housing units that contain lead-based paint hazards per Section 1004 of the Residential Lead- Based Paint Reduction Act of 1992. However, the next available method to obtain an estimate of units at risk of led-based paint would incorporate the age of housing stock using Census data. Based on statistics generated by HUD, it is believed that up to three fourths of the homes nationwide built before 1978 contain lead hazards. Clearly, pre-1980 housing units are the most likely to have lead hazards. According to information from the 2011-2013 ACS, 42,651 housing units were built before 1980 in the City. It should be noted that not all units containing lead paint pose a lead paint hazard.

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

2. The Department of Community Development remains in compliance with the new lead-based paint regulations, set forth in the regulations 24 CFR Part 35. The Department of Community Development continues to train and become certified in various lead based paint related disciplines. Accordingly, all houses rehabilitated with City funds must undergo an environmental assessment to determine presence of lead based paint and all hazardous material must be removed from the house prior to issuing the final certificate of occupancy. The Department of Community Development also provides information on training opportunities to contractors and maintenance workers.

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

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

Finally, the City is in compliance with new Environmental Protection Agency (EPA) rules concerning lead based paint. As of April 22, 2010, contractors performing renovation, repair, and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and follow specific work practices to prevent lead contamination.

The new rules include pre-renovation advisement requirements as well as training, certification, and work practice requirements. The following requirements become effective as of April 22, 2010:

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

HOUSING

Housing Needs (91.205)

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

- 1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).*
- 2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.*

3-5 Year Strategic Plan Housing Needs response:

General Estimated Needs and Services for 2015-2019

In 2013, Paterson had a total of 48,929 housing units, of which 11.3% were vacant. Of the total housing units, 80.2% were built prior to 1970 and are now over 45 years old. Many of these housing units are in need of repairs addressing code compliance issues and removing lead-based paint. Most also require modernization to make them competitive with modern houses being developed outside of the City. The number of new housing units built since 2000 is 1,850, which averages a net increase of 132.1 units per year, compared to an annual increase of 220.6 units per year from 1990 to 1999. 3.8% of the housing units were built since 2000, of which, 0.6% was built since 2010.

Of the total housing units, 14.3% were in single-unit detached structures, 2.8% were single-unit attached structures, 55.6% were in structures with two to four units, 13.8% were in structures with five to 19 units, 13.2% were in structures or 20 or more units and 0.3 % were mobile homes. Many of the units in structures with two to four units were developed many years ago in former single-family houses that have been converted to multi-unit structures. As a result, many of these housing units are suffering from code violations.

Categories of Persons Affected

The following snapshot provides some indication of income distribution and race/ethnicity for Paterson households. These figures would seem to indicate that Asian, African American, and Hispanic households may experience the most severe housing cost burdens.

According to the 2011-2013 ACS, 17,205 households had annual household income below \$25,000; 11,653 households had incomes between \$25,000 and \$49,999; 6,180 households had incomes between \$50,000 and \$74,999; 8,345 households had incomes more than \$75,000.

In 2013, 32.0% of the population were African American, 3.9% Asian and 59.1% Hispanic. In 2010, 31.7% of the population were African American, 3.3% were Asian and 57.6% Hispanic.

Race/Ethnicity

According to the CHAS data based on the 2009-2011 ACS, race and ethnicity appear to influence opportunities and housing tenure patterns. 84.9% of Hispanic households and 76.2% of African American (non-Hispanic) households under 30% of AMI had housing problems, compared to 65.9% of the entire population.

Table 10 provides more details as it relates to race, ethnicity and the percentage experiencing a housing problem.

Table 10		
Housing Problems		
ALL HOUSEHOLDS	% of all City of Paterson households experiencing some housing problems (defined by HUD as substandard housing or paying more than 30% of income for housing costs)	65.9%
HOUSEHOLDS UNDER 30% OF AMI	% of households under 30% of AMI experiencing housing problems	81.1%
	% <i>African Americans</i> under 30% AMI experiencing housing problems	76.2%
	% of <i>Hispanics</i> under 30% AMI experiencing housing problems	84.9%
	% of <i>Asians</i> under 30% AMI experiencing housing problems	87.0%
HOUSEHOLDS BETWEEN 30-50% OF AMI	% of households between 30-50% of AMI experiencing housing problems	87.4%
	% <i>African Americans</i> between 30-50% of AMI experiencing housing problems	83.4%
	% of <i>Hispanics</i> between 30-50% of AMI experiencing housing problems	91.7%
	% of <i>Asians</i> between 30-50% of AMI experiencing housing problems	78.4%
HOUSEHOLDS BETWEEN 50-80% OF AMI	% of households between 50-80% of AMI experiencing housing problems	64.8%
	% <i>African Americans</i> between 50-80% of AMI experiencing housing problems	58.8%
	% of <i>Hispanics</i> between 50-80% of AMI experiencing housing problems	68.9%
	% of <i>Asians</i> between 50-80% of AMI experiencing housing problems	84.8%
Source: U.S. Department of Housing and Urban Development, CHAS Data		

Renters and Owners

In 2013, 74.5% of the occupied housing units in the City were rental and 25.5% were owner occupied. For rental property there was 6.7% vacancy rate while for owner occupied that was a 1.7% vacancy rate.

Elderly Population

The number and proportion of elderly households increased from 2000 to 2013. In 2000, 15,167 persons were 62 years and older compared with 15,877 in 2008 and 18,218 in 2013. This increase in the number of senior households indicates that the City will face greater needs for housing for this segment of the population, especially seniors living on fixed incomes.

Larger Families

According to the CHAS data, in 2011, there were 3,650 larger family renters. This constitutes 11.9% of the total renter households in Paterson. 36.4% of all large family renter households below 51% AMI are categorized as large families of 5 or more persons of which 94.60% are experiencing some type of housing problem. Of the homeowner population there were 2,505 large families which constitute 19.29% of the total owner-occupied properties. 26.35% of all family homeowner households below 51% AMI are categorized as large families.

Disabled Population

National estimates indicate that one in ten persons may be classified as a person with disabilities. In Paterson, among people at least five years old in the 2011-2013 ACS, 12,257 reported a disability. The likelihood of having a disability varied by age from 1.8% of people under the age of 18, to 6.8% of people 18 to 64 years old, and to 38.2% of those 65 and older.

Domestic Violence

Statewide statistical reports and research studies reveal a decrease in family violence throughout Passaic County. Specific data relating to the City of Paterson is unavailable. It was reported in Passaic County that there were 4,013 domestic violence complaints in 2012. This is a decrease of 250 or 5.9% from 2011. Table 10 provides a breakdown of incidents types and details concerning the numbers of affected individuals.

Table 11		
Domestic Violence - Passaic County		
	2,011	2012
Homicide	2	6
Assault	2,197	1,952
Terroristic Threats	385	385
Kidnapping	2	4
Criminal Restraint	12	11
False Imprisonment	0	3
Sexual Assault	14	15
Criminal Sexual Contact	3	7
Lewdness	0	0
Criminal Mischief	324	323
Burglary	46	44
Criminal Trespass	24	20
Harassment	1,210	1,213
Stalking	44	30
TOTAL	4,263	4,013
New Jersey State Police Uniform Crime Report		

Cost Burden

The Housing Needs Table illustrates an analysis of severe cost burdens. According to the 2011-2013 ACS data, the median monthly housing costs for (specified) mortgaged owners was \$2,431, (specified) non-mortgaged owners \$1,000, and (specified) renters \$1,102. According to the 2011-2013 data, 69.9% of all owners with mortgages, 39.2% of all owners without mortgages, and 66.6% of all renters spent more than 30% of their monthly income on housing costs. These percentages of owners paying more than 30% of income on housing decreased from the time of the 2006-2008 ACS, however the percentage of renters increased.

In order afford the median rent of \$1,102 on a typical apartment in Paterson, without paying more than 30% of income on housing a household must earn \$3,673 monthly or \$44,080 annually. Assuming a 40-hour work week, 52 weeks per year this level of income translates into a Housing Wage of \$21.19. This figure is almost triple that of the required minimum wage in Paterson.

The following is the rent paid and the number of renters paying each amount in 2013:

Less than \$200:	562	\$200 to \$299:	1,046
\$300 to \$499:	1,492	\$500 to \$749:	2,836
\$750 to \$999:	6,001	\$1,000 to \$1,499:	15,692
\$1,500 or more:	4,039	No cash rent:	631

In Paterson, a minimum wage worker earns an hourly wage of \$8.38. In order to afford the FMR for a two-bedroom apartment (\$1,156), a minimum wage earner must work 106 hours per week, 52 weeks per year. Or, a household must include 2.7 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

According to the 2011-2013 ACS data, the annual median family income in Paterson was \$32,056. This translates to \$16.94 per hour for a 40 hour work week working 52 weeks per year. In order to afford the FMR for typical two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the median wage in order to make the two-bedroom FMR affordable

A household needs to earn an hourly wage of \$23.11 to afford the median rent of \$1,102 for an apartment in Paterson.

Rental units not suitable for rehabilitation either lack complete plumbing or have been boarded up and are vacant. In 2013 134 or 0.3% of the occupied housing units lack complete plumbing facilities. Additionally 291 occupied units (0.7% of the occupied housing units) lack kitchen facilities. As a result, 1% of all occupied units lack kitchen and/or plumbing facilities, a standard public health measure of housing quality.

The City of Paterson's median household income in 2013 was \$32,056 a decrease from \$34,556 in 2008. 66.6% of the households in Paterson earn less than \$50,000 annually. 22.3% of the households earn between \$50,000 and \$100,000. Households that earn more than \$100,000 and less than \$200,000 represent 9.6% of the total and households that earn more than \$200,000 represent 1.5%.

According to the 2011-2013 ACS data, 70.0% of all owner occupied housing units have a value greater than \$200,000 while only 7.1% have a value below \$100,000. Given the relatively low median income in Paterson, it is virtually impossible for the Extremely Low-Income household earning less than 30% of AMI to afford homeownership.

Overcrowding

The most common measure of overcrowding is persons-per-room in a dwelling unit. The 2011-2013 ACS indicates that 5,782 housing units have more than one person per room compared to 3,524 in 2008. These numbers represent an increase from 8.2% of all 2008 occupied units as compared to 13.3% in 2013.

This decrease will minimal can be attributed to the availability of additional debt-financing instruments, thus enabling more people to afford to buy a home or upgrade to a larger one. Simultaneously, we have experienced a 4% decrease in available housing units as well as a decrease in household size which can directly relate to the decrease in persons per room.

Persons with AIDS/HIV

According to the State of New Jersey Department of Health and Senior Services there were 57,437 persons with AIDS and 22,083 persons living with HIV living in the State at December 31, 2013. Additionally it was reported that Passaic County had 4,600 AIDS cases and 1,567 persons living with HIV. The City of Paterson had 3,234 AIDS cases and 1,049 persons living with HIV. Of the total HIV/AIDS cases in the City of Paterson it was reported that 30% were Hispanic and 62% were non-Hispanic Black or African American.

Persons living with HIV or AIDS cases find themselves in repeated housing crises as they continue to be unable to access Section 8 housing, or are adversely affected by tremendous decreases in their financial resources and limited affordable and safe options for housing options. Individuals express fear and uncertainty in attempting to access traditional housing services as they worry about confidentiality and fear of discrimination.

Priority Housing Needs (91.215 (b))

1. *Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.*

2. *Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.*

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. *Describe the basis for assigning the priority given to each category of priority needs.*
4. *Identify any obstacles to meeting underserved needs.*

3-5 Year Strategic Plan Priority Housing Needs response:

1. According to the Housing Needs Assessment conducted by the Department of Community Development and a review of Census data and materials relating to housing trends the following priority housing needs were identified:

- Insufficient quantities of affordable rental housing opportunities
- Inadequate affordable homeownership opportunities
- Lack of funding to implement all of the City's homeowner and rental housing programs
- The capacity to ensure that at-risk families or individuals avoid homelessness
- Availability of permanent supportive housing options for homeless individuals and families

In addition, there are 582 families on the waiting list for Housing Choice Vouchers. Historically there has been a two to three year wait to receive rental assistance through the program; however, the list is currently closed. This wait is due in large part to the number of contracts executed; although it utilizes all of the funding provided by HUD, but its lease-up number is limited to well below the number authorized because there are not enough funds.

The following activities have been identified to address these priority housing needs over the next five years:

- Expand the supply of quality affordable housing for homeownership
 - Stabilize neighborhoods through increased homeownership, achieved by attracting new resident homebuyers, transforming existing tenants to homeowners, and accommodating households of all incomes, races, and special needs
 - Improve the quality of the existing housing stock
 - Increase affordable rental housing opportunities for low-income households
 - Provide closing cost and down payment assistance to first-time homebuyers
 - Provide counseling for first-time homebuyers and current homeowners
2. The creation, retention, and maintenance of new and existing affordable housing options that target the populations with the highest need and the lowest income are the focus of the City's prioritization efforts. Table 12 Priority Housing Needs provides additional evidence that segments of the population with the greatest unmet needs are often those populations with the lowest income. These segments of the population are also the most vulnerable, such as the elderly or those with special needs.

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

3. A review of the housing market analysis was used as the primary for determining the basis for the priority assigned to each category. Additionally a review of past demand and projections for services was included

as well as input from the public and housing providers. Other factors used in developing the priority housing needs are as follows:

- Weighing the severity of the need among all groups and subgroups
- Analyzing the current social, housing, and economic conditions
- Analyzing the relative needs of LMI families
- Assessing the resources likely to be available over the next five years
- Evaluating input from needs surveys, municipal departmental staff and public hearings

4. Adequate funding remains the primary obstacle to meeting underserved needs. However, the City has identified additional obstacles to meeting priority housing needs. They are as follows:

- Regulations that control the resources outlined in this Plan often add to the cost and complexity of the project
- Housing market conditions, including an aging housing stock and depressed housing values, are a determining economic force that historically have hindered the City's ability to meet the priority needs
- Housing demands for the homeless, seniors, disabled, veterans and other special needs populations clearly exceed available resources to develop new, safe affordable housing
- Need for continuing education of the general public regarding the nature, scope, and solutions regarding affordable housing and homelessness.
- A lack of appropriate building sites for development or rehabilitation of transitional housing for special needs populations prevents the stabilization of supportive services leading to eventual reintegration of the individual

Table 12					
Priority Housing Needs					
Housing Needs			Current % of Households	Current Number of Households	
2. Household Income <=30% MFI	Renters	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	3,155
			3. Any housing problems	68.6	2,165
			4. Cost Burden > 30%	67.7	2,135
			5. Cost Burden > 50%	55.6	1,755
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	5,330
			3. Any housing problems	87.1	4,640
			4. Cost Burden > 30%	84.7	4,515
			5. Cost Burden > 50%	79.1	4,215
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	1,465
			3. Any housing problems	98.0	1,435
			4. Cost Burden > 30%	91.1	1,335
			5. Cost Burden > 50%	81.6	1,195
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	2,725
			3. Any housing problems	69.7	1,900
			4. Cost Burden > 30%	69.7	1,900
			5. Cost Burden > 50%	56.1	1,530
	Owners	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	840
			3. Any housing problems	89.3	750
			4. Cost Burden > 30%	89.9	755
			5. Cost Burden > 50%	79.8	670
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	795
			3. Any housing problems	89.3	710

		Large Related (5 or more members)	4. Cost Burden > 30%	86.8	690
			5. Cost Burden > 50%	84.3	670
			2. NUMBER OF HOUSEHOLDS	100%	200
			3. Any housing problems	100.0	200
			4. Cost Burden > 30%	100.0	200
			5. Cost Burden > 50%	100.0	200
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	205
			3. Any housing problems	63.4	130
			4. Cost Burden > 30%	65.9	135
			5. Cost Burden > 50%	58.5	120
6. Household Income 30% to 50% MFI	Renters	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	975
			3. Any housing problems	68.7	670
			4. Cost Burden > 30%	67.7	660
			5. Cost Burden > 50%	19.5	190
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	3,620
			3. Any housing problems	89.9	3,255
			4. Cost Burden > 30%	84.3	3,050
			5. Cost Burden > 50%	35.4	1,280
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	850
			3. Any housing problems	88.8	755
			4. Cost Burden > 30%	81.2	690
			5. Cost Burden > 50%	15.3	130
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	1,605
			3. Any housing problems	85.0	1,365
			4. Cost Burden > 30%	83.8	1,345
			5. Cost Burden > 50%	36.4	585
	Owners	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	440
			3. Any housing problems	86.4	380
			4. Cost Burden > 30%	86.4	380
			5. Cost Burden > 50%	58.0	255
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	685
			3. Any housing problems	95.6	655
			4. Cost Burden > 30%	95.6	655
			5. Cost Burden > 50%	86.9	595
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	460
			3. Any housing problems	100.0	460
			4. Cost Burden > 30%	100.0	460
			5. Cost Burden > 50%	83.7	385
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	155
			3. Any housing problems	87.1	135
			4. Cost Burden > 30%	87.1	135
			5. Cost Burden > 50%	77.4	120
10. Household Income 50% to 80% MFI	Renters	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	490
			3. Any housing problems	44.9	220
			4. Cost Burden > 30%	41.6	204
			5. Cost Burden > 50%	0.8	4

Owners	Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	3,205	
		3. Any housing problems	56.8	1,820	
		4. Cost Burden > 30%	46.6	1,495	
		5. Cost Burden > 50%	1.7	55	
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	805
			3. Any housing problems	72.7	585
			4. Cost Burden > 30%	34.8	280
			5. Cost Burden > 50%	0.0	0
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	1,195
			3. Any housing problems	48.1	575
			4. Cost Burden > 30%	44.4	530
			5. Cost Burden > 50%	7.9	95
	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	525	
		3. Any housing problems	67.6	355	
		4. Cost Burden > 30%	67.6	355	
		5. Cost Burden > 50%	44.8	235	
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	1,590
			3. Any housing problems	84.3	1,340
			4. Cost Burden > 30%	84.3	1,340
			5. Cost Burden > 50%	66.0	1,050
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	645
			3. Any housing problems	90.7	585
			4. Cost Burden > 30%	79.1	510
			5. Cost Burden > 50%	49.6	320
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	240
			3. Any housing problems	64.6	155
			4. Cost Burden > 30%	64.6	155
			5. Cost Burden > 50%	52.1	125

Source: U.S. Department of Housing and Urban Development, CHAS Data

Housing Market Analysis (91.210)

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

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

1. *Units in Structure:* According to the 2011-2013 ACS, most of the City's housing stock is contained in structures with two to four units. Of the 48,929 housing units 13,216 (27.0%) are in five unit dwellings or greater. Two to four family dwellings account for 27,211 units (55.6%). There are 8,334 (17.0%) single-family dwellings which includes detached units (14.3%) or townhouses or condominiums.

Housing Tenure: According to the 2011-2013 ACS, there are 48,929 housing units of which 43,383 (88.7%) are occupied while 5,546 (11.3%) are vacant. Most vacant units are structurally sound and are available for rent or may be occupied after rehabilitation. Of the 43,383 occupied housing units in the City 74.5% was renter-occupied and 31.88% were owner occupied. For rental property there was a 6.7% vacancy rate while for owner-occupied units that was a 1.7% vacancy rate.

Age of the Housing Stock: As an older city, 43.5% of the Paterson's housing units were constructed before 1950, 85.57% were completed before 1960 and 87.1% were built prior to 1980. The number of new housing units built since 2000 is 1,850, which averages a net increase of 123.3 units per year, compared to an annual increase of 220.6 units per year from 1990 to 1999. While the age of the housing stock indicates that the City has many historic houses, the cost of maintaining, renovating and preserving older housing stock often places a severe economic burden on those least able to afford these costs.

Building Permit Data: HUD's State of the Cities Data System maintains data on local building permits. Although year 2014 is still preliminary data, as indicated in the table below, there have been more permits issued in 2014 than the previous six years.

Table 13							
Total Housing Unit Building Permits							
	2008	2009	2010	2011	2012	2013	2014
Units in Single-Family Structures	35	13	8	17	6	7	5
Units in All Multi-Family Structures	43	16	87	2	29	84	149
Units in 2-unit Multi-Family Structures	38	16	2	2	0	4	12
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	3	0	11
Units in 5+ Unit Multi-Family Structures	5	0	85	0	26	80	126
Total Units	78	29	95	19	35	91	154
Source: U.S. Department of Housing and Urban Development, State of the Cities							

Housing Quality: Some housing units in the City are not suitable for rehabilitation because they either lack complete plumbing or have been boarded up and are vacant. In 2013 134 or 0.3% of the 43,383 occupied housing units lack complete plumbing facilities. An additional 291 occupied units (0.7%) lack kitchen facilities. As a result, approximately 1% of all occupied units lack the standard public health measure of housing quality.

Occupancy Costs: According to the 2011-2013 ACS, the median value of owner-occupied housing units was \$257,700. 14.7% of the 11,084 owner-occupied housing units had a value below \$150,000. The median monthly owner cost for housing units with a mortgage was \$2,431 as compared to \$1,000 for units without a mortgage. 69.9% of homeowners with a mortgage were paying more than 30% of their monthly income in housing costs; 39.2% of homeowners without a mortgage were paying more than 30% of their monthly income for occupancy costs. The median monthly gross rent for occupied rental units was \$1,102. 66.6% of renters were paying more than 30% of their monthly income in gross rent.

2. In Paterson, the following describes facilities receiving assistance under various HUD programs:
 - The Housing Choice Voucher Program is a type of Federal assistance provided by HUD dedicated to sponsoring subsidized housing for low-income families and individuals. It is estimated that 2,352 units in the City are currently assisted.

- The Section 221(d) 3 Program is a mortgage insurance program available to nonprofit and profit motivated mortgagors for the financing of construction or rehabilitation of rental or cooperative structures for housing for low- and moderate-income families. It is estimated that there are no Section 221(d) 3 facilities operating in the City.
- The Section 236 Program is designed to assist private owners to build and operate rental housing for housing for families below the Section 236 income limits, 10 % of the units designated for persons with mobility impairments. The mortgage interest reduction results in lower debt service for the life of the 40-year loan, thereby allowing for lower tenant rents. The mortgage includes a provision that allows for-profit owners to pay the balance of the mortgage after 20 years. It is estimated that three facilities with 210 units in the City are currently assisted.
- The Section 202 program provides loans for the construction or rehabilitation of housing for the elderly which are generally low to very low income. The Section 202 funding is linked with a Section 8 *HAP* contract. The loan is generally a 40-year loan with a 20-year rental subsidy attached when the contract is signed. It is estimated that two facilities with 79 units in the City are currently assisted.
- The Section 811 program provides loans for the construction or rehabilitation of housing for the disabled which are generally low to very low income. The Section 811 funding is linked with a Section 8 *HAP* contract. It is estimated that four facilities with 38 units in the City are currently assisted
- The HOME program annually provides funds to the City that can be used to fund a wide range of activities that build, acquire, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low- to moderate income households. Since the inception of the HOME program, the City has assisted hundreds of housing units with HOME funds.
- The City utilizes CDBG funds to provide direct rehabilitation assistance to low to moderate-income owner occupants.

The City does not expect any units to be lost from the assisted housing inventory for any reason.

3. HUD compiles information annually on fair market rents (FMR). In Paterson, a minimum wage worker earns an hourly wage of \$8.38. In order to afford the FMR for a two-bedroom apartment (\$1,156), a minimum wage earner must work 106 hours per week, 52 weeks per year. Or, a household must include 2.7 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

According to the 2011-2013 ACS data, the annual median family income in Paterson was \$32,056. This translates to \$16.94 per hour for a 40 hour work week working 52 weeks per year. In order to afford the FMR for typical two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the median wage in order to make the two-bedroom FMR affordable.

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

Table 14					
Fair Market Rent Statistics in Passaic County, 2015					
Housing Classification	FMR	Needed to Afford FMR			
		Annual Income	% of Family AMI	Work Hrs./Wk. at Minimum Wage	Work Hrs./Wk. at Median Renter Wage\
Zero-Bedroom	\$1,070	\$42,800	46%	114	49
One-Bedroom	\$1,156	\$46,240	49%	123	53
Two-Bedroom	\$1,371	\$54,840	58%	146	62
Three-Bedroom	\$1,776	\$71,040	76%	188	81
Four-Bedroom	\$2,014	\$80,560	86%	214	92
Source: U.S. Department of Housing and Urban Development					

Table 15									
Affordability Mismatch Output for All Households									
Name of Jurisdiction:					Data Current as of:				
Paterson (CDBG), New Jersey					2011				
Housing Units by Affordability	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
	0-1 (A)	2 (B)	3+ (C)	Total (D)	0-1 (E)	2 (F)	3+ (G)	Total (H)	
1. Rent <= 30%					Value <=30%				
# occupied units	2,345	1,070	735	4,150	N/A	N/A	N/A	N/A	
%occupants <=30%	87.4	65.9	67.3	78.3	N/A	N/A	N/A	N/A	
#vacant for rent	140	60	60	260	N/A	N/A	N/A	N/A	
2. Rent >30 to <=50%					Value <= 50%				
# occupied units	2,805	2,680	2,265	7,750	159	239	660	1,058	
%occupants <=50%	82.2	66.6	64.7	71.7	52.8	47.7	34.1	40.0	
#vacant for rent	465	310	160	935	#vacant for sale	0	0	0	0
3. Rent >50 to <=80%					Value >50 to <=80%				
# occupied units	4,690	6,090	4,840	15,620	115	249	1,510	1,874	
%occupants <=80%	79.9	80.6	83.4	81.2	39.1	82.3	50.3	53.9	
#vacant for rent	300	190	125	615	#vacant for sale	0	0	0	0
4. Rent >80%					Value >80%				
# occupied units	1,390	485	870	2,745	555	3,340	6,155	10,050	
#vacant for rent	105	20	0	125	# vacant for sale	0	15	10	0
Source: U.S. Department of Housing and Urban Development, CHAS Data									

Specific Housing Objectives (91.215 (b))

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
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 the strategic plan.*

3-5 Year Strategic Plan Specific Housing Objectives response:

1. Over the next five years, the Department of Community Development will focus on the following objectives with regard to addressing the issue of housing in the City.
 - 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
 - Provide closing cost and down payment assistance to first-time homebuyers
 - Provide counseling for first-time homebuyers and current homeowners
 - Reduce the number of individuals and families that become homeless
 - Increase the availability of permanent supportive housing options for homeless individuals and families
 - Support operations of existing emergency/transitional homeless facilities
 - Provide essential services to homeless populations
 - Increase accessibility/availability of affordable housing for persons with HIV/AIDS
 - Provide new affordable and permanent housing for special needs populations
2. The City has developed this Plan with the expectation that the Federal government will provide approximately \$24.8 million over the five year period through the CDBG, HOME, ESG and HOPWA programs. The City expects to leverage these funds with state and local resources along with private sector funding other federal funding sources as available.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

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

A description of the families on 2015 waiting list for public housing noted that of the 502 families on the public housing list, 110 had incomes of 30% of AMI or less, 50 were families with children, 222 were families with disabilities, and 161 were elderly families. Due to the current annual turnover of 48 units the waiting list has been closed. Of the 582 families on the Section 8 waiting list, 384 had incomes of 30% or less of AMI, 77 were families with children, and 31 were elderly families.

Table 16

Housing Needs of Families on the Public Housing Waiting List

	# Families	% of Total Families	Annual Turnover
Waiting List Total	502		48 units
Extremely Low Income <=30% AMI	110	22%	
Very Low Income >30% but <=50%	193	38%	
Low Income >50% but <80%	136	27%	
Families with Children	50	10%	
Elderly Families	161	32%	
Families with Disabilities	222	44%	
Race/Ethnicity White	107	21%	
Race/Ethnicity Black	27	5%	
Race/Ethnicity Other	346	69%	

Table 17

Housing Needs of Families on the Section 8 Waiting List

	# Families	% of Total Families	Annual Turnover
Waiting List Total	582		60
Extremely Low Income <=30% AMI	384	66%	
Very Low Income >30% but <=50%	63	11%	
Low Income >50% but <80%	51	9%	
Families with Children	77	13%	

Elderly Families	31	5%	
Families with Disabilities	63	11%	
Race/Ethnicity White	94	16%	
Race/Ethnicity Black	165	28%	
Race/Ethnicity Other	282	48%	

Public Housing Strategy (91.210)

- 1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.*
- 2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*
- 3. 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. (NAHA Sec. 105 (g))*

3-5 Year Strategic Plan Public Housing Strategy response:

1. The HACP oversees 1,223 public housing units and 2,352 Housing Choice Vouchers. The HACP coordinates, promotes and provides programs to enhance the economic and social self-sufficiency of residents and families including various social services programs. The HACP also entered into a cooperative agreement with the TANF Agency to share information and or target support services. Coordination efforts between the HACP and TANF Agency includes: (1) Client referrals; (2) Information sharing regarding mutual clients (for rent determinations and other wise); and (3) Coordination of the provision of specific social and self-sufficiency services and programs to eligible families.

The HACP has also developed the following strategy for addressing identified needs:

Need: Shortage of affordable housing for all eligible populations

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

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction

- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies

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

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

Need: Specific Family Types: Families at or below 30% of median

Strategy 1 - Target available assistance to families at or below 30% of AMI

- Adopt rent policies to support and encourage work

Need: Specific Family Types: Families at or below 50% of median

Strategy 1 - Target available assistance to families at or below 50% of AMI

- Employ admissions preferences aimed at families who are working

Need: Specific Family Types: The Elderly

Strategy 1 - Target available assistance to the elderly:

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

Need: Specific Family Types: Families with Disabilities

Strategy 1 - Target available assistance to Families with Disabilities:

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

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1 - Conduct activities to affirmatively further fair housing

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations

The HACP will continue to aggressively seek other sources of funds to assist with addressing any deficiencies in public housing. The HACP has been awarded \$18.4 million in 2010/2011 HOPE VI Funds to carry out the redevelopment efforts of the Alexander Hamilton Development. Plans are currently in place that will enable the Alexander Hamilton Phase IV project to commence. This project will consist of twenty-five (25) new family homeownership units: all of which twenty-three (23) will be for households below 80% of AMI. These housing units will be constructed on a portion of the Alexander Hamilton Development public housing site.

Rosa Parks Terrace is the final phase of HACP's Christopher Columbus HOPE VI master revitalization plan. The new development along Fulton Street and Rosa Parks Boulevard was to be developed with 19 homeownership units. The development plan for this project has been changed to create rental housing for veterans.

HACP is developing seventy (70) units of affordable housing for low-income seniors on the 2.07 acre former site of the Apollo Dye factory located at the intersection of Governor and Straight Streets. Extensive environmental remediation has been completed and the new building is expected to be four stories with twenty-one (21) public housing units and forty-nine (49) LIHTC units.

2. Federal law requires the HACP to develop, with input from public housing residents, Section 8 participants, elected officials and the public, a plan setting forth the long term goals over a five year period and the major initiatives for the coming year.

The Agency Plan for FY 2015 is available for public review at the HACP's Central Office, at each development's management office as well as the main public library. The HACP has also provided a copy of the Draft Agency Plan to each public housing Resident Association.

The HACP held Resident Advisory Meetings on October 9, 2014 and October 15, 2014 at the Central Office to review the draft documents and solicit final comments. Written comments on the draft plan were accepted through the post office box during the 45 day review period from October 20, 2014 to December 4, 2014. Adoption of the Final Plan took place at the regularly scheduled Board Meeting on December 15, 2014 and forwarded to HUD immediately thereafter.

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

The goals of the HACP as identified in their Annual Plan for 2015 are as follows:

- Expand the supply of assisted housing
- Improve the quality of assisted housing
- Leverage private or other public funds to create additional housing opportunities
- Pursue the development of mixed-use housing at current and future developments
- Increase assisted housing choices
- Provide an improved living environment
- Promote self-sufficiency and asset development of assisted households
- Ensure equal opportunity and affirmatively further fair housing
- Continue to work cooperatively with the Mayor's Office, Paterson Police and Passaic County Sheriff's Office to provide addition security measures for all developments
- Remotely monitor security cameras at each of the developments from the HACP's Central Office
- Continue to encourage the participation in the volunteer resident patrols
- Continue to improve the public perception of the Housing Authority as a public agency
- Continue to interact with State, County, Local, Faith Based and nonprofit organizations to collaborate on programs that affect the lives of public housing residents
- Work with the Mayor's office and other City agencies to promote housing opportunities
- Continue to develop advocacy and support of community, charitable organizations and government agencies for resident benefit by implementing a public speaking program
- Motivate residents to improve their family circumstances according to their own individual abilities by offering a variety of enrichment programs
- Continue to provide support programs to elderly residents to help them continue to live independently
- Circulate a HACP newsletter to residents, community partners and government agencies
- Maintain a 5 Year Affordable Housing Strategic Plan to mirror the City of Paterson's Redevelopment Plan
- Develop informational workshops to improve business relationships with landlords, vendors, contractors, etc.
- Administer the City of Paterson HOPWA Voucher Program
- Administer the Veterans Supported Housing (VASH)

The Department of Community Development will continue to be involved with the Housing Authority in a partnership that includes residents, staff and local City officials to ensure that any needed physical or management improvements can be identified and a program implemented. The shared goal is to provide a safe and secure living environment for the residents of Paterson.

3. HUD has not designated the Paterson HACP as a troubled agency.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. *Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*
2. *Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.*

3-5 Year Strategic Plan Barriers to Affordable Housing response:

1. The City does not impose restrictions on land use that create barriers for the development of affordable housing. In 2004, HUD adopted a policy of requiring communities to identify and remove regulatory barriers to the provision of affordable housing. There are no impact fees or other regulatory hurdles to permit higher density development. When applicable there is an internal procedure for code review that expedites development applications. It is the responsibility of the Division of Community Improvements, Housing Bureau to enforce the provisions of the local code as it relates to enforcement of local housing codes.

Another barrier to affordable housing is predatory mortgage lending. Predatory lending provides low-income households with readily available credit but at terms and costs that create a financial burden on these households. The lack of education and information about lending practices, the use of credit, and other financial literacy skills has disadvantaged low-income households and many first-time buyers. Although opportunities exist in the community for learning about credit and purchasing a home, many households do not avail themselves of such services until they find themselves in foreclosure or unable to make their payments.

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

Another barrier to affordable housing is the condition of the housing stock. Comparable to the surrounding counties, housing in the City of Paterson is affordable to all but extremely low-income households. However, the age of the housing and the need for continual maintenance drives up the cost of housing. The City's Code Enforcement system seeks to balance affordability with public safety, which includes programs such as: inspections being required when a property is transferred or sold, rental property inspections, and exterior property assessments. These initiatives are designed to improve and protect health, safety, and quality of life in the City.

Property taxes, particularly for school district support, are another factor that escalates the cost of housing. Renters are burdened with these costs as well as homeowners, since property owners must increase rental rates to cover maintenance and tax expenses. Property taxes in the City also encourage land reuse over abandonment.

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

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

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

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

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

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

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

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

For the purposes of identifying homeless needs and due to the lack of available statistics on the homeless population in the City of Paterson this section of the Consolidated Plan has been prepared with data culled from the New Jersey Point in Time Count of the Homeless Data Report dated January 28, 2014. The goal of the Point in Time Count was to identify the number of homeless people at a given point in time and to collect demographic and other information about those who are homeless. This data is to be used to develop effective plans to address and end homelessness.

Homeless Persons

An individual is considered homeless if s/he is:

- Sleeping in places not meant for human habitation, such as cars, parks, sidewalks, or abandoned or condemned buildings.
- Sleeping in an emergency shelter.

- Spending a short time (30 consecutive days or less) in a hospital or other institution, but ordinarily sleeping in the types of places mentioned above.
- Living in transitional housing for the homeless having come from streets or emergency shelters.

At the time of the 2014 Point in Time Count there were 249 respondent households which included 376 homeless men, women and children counted in Passaic County according to the official U.S. Department of Housing and Urban Development (HUD) McKinney-Vento Act definition of homelessness.

Table 18				
Passaic County Homeless Population				
2010	2011	2012	2013	2014
697	847	518	440	376
New Jersey Point in Time Count				

Homelessness in Passaic County has been declining since a high in 2011 with the largest drop taking place between 2011 and 2012 (21.5%). The most recent decrease from 2013 to 2014 was 14.5%. The breakdown of homeless adults and children for 2014 is shown in the chart below.

Table 19	
2014 Homeless Breakdown	
Respondents (Adults)	255
Family Members (Children)	121
Total all Survey Homeless	376
New Jersey Point in Time Count	

The actual number of people who are homeless over the course of the year may be between two to four times larger than the number counted at one point in time. Using the statistical formula developed in the publication "Estimating the Need," it is projected that over the course of a year, 639 adults and children are homeless in Passaic County.

Living Situation

There were four respondents on the night of the count who indicated that they were unsheltered. The remainder of the homeless were living in sheltered situations with the largest population of the homeless residing in emergency shelter.

Length and Episodes of Homelessness

The largest percentage of homeless in Passaic County had been homeless three to six months which compares favorably to 2010 when the largest percentage (over 100 households) reported being homeless for more than one year.

15 respondents were counted as chronically homeless in 2014, down 27 persons from 2013 which was the high point in the past five years.

Table 20		
2014 Length of Homelessness	#	%
1 day - 1 week	6	2.4
8 days - 1 month	18	7.2
1 month & 1 day - 3 month	50	20.1
3 months & 1 day to 6 months	60	24.1
6 months & 1 day to 12 months	38	15.3
More than 1 year	33	13.2

No response	44	17.7
New Jersey Point in Time Count		

Demographics

Of the 249 respondent households in Passaic County, 65 (26.1%) were families with at least one child under the age of 18 and one adult. These families included 189 persons of which 121 were children under the age of 18. Of those that responded, there were a total of 51 homeless children five years or younger and 47 were between the ages of seven (7) and seventeen (17).

51% of respondents identified as white, making it the largest racial subgroup of homeless persons reported. The next largest group self-identified as black or African-American (45.4%). The total portion of the homeless population that defined their ethnicity as Hispanic or Latino equaled 28.7%.

55.6 of homeless respondents were female and 44.4% were male.

The 2014 count showed that the largest portion of homeless in Passaic County fell within the 25-34 and 45-54 year old age ranges, totaling 13.6% each. These two age groups were most closely followed by those that fell within the 35-44 age range (13.3%).

Table 21		
Age	#	%
0 - 5	51	14.7
6 - 17	47	13.6
18 - 24	27	7.8
25 - 34	47	13.6
35 - 44	46	13.3
45 - 54	47	13.6
55 - 64	32	9.2
65 or older	9	2.6
No response	40	11.6
New Jersey Point in Time Count		

Homeless Subpopulations

The chart below outlines the breakdown of the homeless subpopulations in Passaic County for the 2014 count. The largest homeless subpopulation was those with substance abuse issues followed by individuals with mental health conditions.

Table 22	
2014 Homeless Subpopulations	
Substance abuse	83
Mental health	54
Chronic health condition	29
Domestic violence	27
Physical disability	19
Developmental disability	12
Veterans	6
HIV/AIDS	1
New Jersey Point in Time Count	

Financial Resources

The 2014 count gathered information about the types of income/financial resources respondents were currently receiving. The three main sources of income reported on the night of the count were general assistance, TANF and SSI, although the majority of respondents indicated no source of income. The following shows all income/financial resources that were declared on the night of the count:

Table 23	
2014 Financial Resources	
No Source of Income	124
General Assistance	34
TANF	25
SSI	19
SSDI	8
Child Support	6
Earned Income	5
Unemployment	4
Social Security	1
Pension from a former job	1
Alimony	1
New Jersey Point in Time Count	

Contributing Factors to Homelessness

The 2014 survey asked respondents what factors they felt contributed to their homelessness. As chart below shows, the highest ranking factors that respondents stated contributed to their homelessness were being asked to leave a shared residence (19.4%), drug and alcohol abuse (16.2%), eviction (16.2%) and loss or reduction of their job (12.6%).

Table 24	
2014 Factors	
Asked to leave shared residence	19.4%
Alcohol or drug abuse problems	16.2%
Eviction	16.2%
Lost or reduction of job/cannot find work	12.6%
Release from prison	9.4%
Relocation	5.6%
Domestic violence	7.2%
Illness	3.1%
Release from hospital	1.0%
Foreclosure	0.5%
Other	9.4%
New Jersey Point in Time Count	

Last Permanent Address

In the 2014 count, 146 respondents lived in Passaic County before becoming homeless. A total of 17 came from Bergen and Middlesex Counties each. The counties cited by respondents as the last place they lived before becoming homeless are below.

Table 25

2014 Last Permanent Address	
County	
Passaic	146
Bergen	17
Middlesex	17
Morris	4
Essex	3
Hudson	3
Monmouth	3
Union	3
Sussex	2
Warren	2
Atlantic	1
Hunterdon	1
Somerset	1
New Jersey Point in Time Count	

Chronic Homeless

An individual is considered to be chronically homeless if s/he is:

- An individual with a disabling condition.
- Has been homeless in excess of one year.
- Has experienced at least four separate and distinct periods of homelessness over the past three years.

On the night of January 28, 2014, there were 15 chronically homeless counted in Passaic County equaling 12.7% of the total homeless population. With the data that has been collected, we are able to compare chronic homeless numbers from the past five years which is represented in the chart below.

Table 26	
2010-2014 Chronic Homeless Population	
2010	31
2011	23
2012	26
2013	42
2014	15
New Jersey Point in Time Count	

The number of chronically homeless was at a five year low in 2014 experiencing a dramatic decrease between 2013 and 2014.

Living Situation

In adherence to the HUD definition, those that are chronically homeless must be living on the streets or in emergency shelter. Hotels and motels paid for by an agency are deemed emergency shelter in those areas that do not have any other type of emergency shelter system.

The chart below is a breakdown of the living situation for the chronic homeless as reported on the night of the count. The majority of the chronically homeless population (13 people or 86.7%) was living in emergency shelters.

Table 27	
2014 Chronic Homeless Living Situation	
Emergency Shelter	13
Unsheltered	2
New Jersey Point in Time Count	

Demographics

In 2014, a total of 7 or 46.7% of the chronically homeless population were male and 8 or 53.3% were female. A total of 28.5% of the chronically homeless population defined their ethnicity as Hispanic or Latino. The largest percent of chronically homeless defined their race as White (53.3%) followed by as Black or African-American (40.0%).

On the night of the 2014 count, the largest percent of chronically homeless fell within the 25-34 and 55-64 age groups (33.3% each).

Table 28		
Age	#	%
18 – 20	0	0
21 – 24	0	0
25 – 34	5	33.3
35 – 44	2	13.3
45 – 54	1	6.7
55 – 64	5	33.3
65 or older	2	13.3
New Jersey Point in Time Count		

Homeless Subpopulations

The chart below outlines the breakdown of the chronic homeless subpopulations in the 2014 count. The largest percent were those with mental illness (12 respondents) and substance use issues (10 respondents). These populations were followed by those with a physical disability (4 respondents).

Table 29	
2014 Chronic Homeless Subpopulations	
Mental Health Issues	12
Substance Abuse	10
Physical disability	4
Chronic Health Condition	1
HIV/AIDS	0
Veterans	0
New Jersey Point in Time Count	

None of the chronic homeless population reported serving in the US military or suffering from HIV/AIDS.

Financial Resources

For the chronic homeless in Passaic County the two main sources of income reported on the night of the count were SSI (2 respondents) and general assistance (2 respondents). 11 respondents reported receiving no source of income on the night of the 2014 count.

Contributing Factors to Homelessness

The 2014 survey asked chronic homeless respondents what factors they felt contributed to their homelessness. As the chart below shows, the highest ranking factor that respondents stated contributed to their homelessness was eviction followed by being asked to leave their former residence and alcohol or drug abuse.

Table 30	
2014 Chronic Homeless Factors	
Eviction	5
Asked to leave shared residence	3

Alcohol or drug abuse problems	2
Injury	1
Domestic violence	1
Mental illness	1
Released from prison	1
Did not respond	1
New Jersey Point in Time Count	

The Department of Community Development focuses its ESG funding to providing prevention services for those at risk of homelessness. The City will continue to work collaboratively with the County and community-based groups to identify households at risk of eviction and link them with supportive services when available.

The Department of Community Development acts as the City's representative on the Passaic County Continuum of Care organization, which implements a variety of activities to reduce the risks of homelessness.

Priority Homeless Needs

- 1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.*
- 2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

3-5 Year Strategic Plan Priority Homeless Needs response:

During the January 2014 Point in Time Count of the Homeless of Passaic County, of the total of 15 chronically homeless people reported, 13 were reported to be sleeping in emergency shelters, and 2 were among those homeless people who were located sleeping on the streets. Although neither count represents the entire number of chronically homeless people, it is important to note that the number has decreased since the 2014 count and also since 2010. The homeless may still find shelter in abandoned houses and other places that those who were counting did not enter.

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

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

1. Financial assistance to help obtain and maintain housing for families and single adults.
2. Employment/Jobs – training and access to employment for families, single adults and unaccompanied youth.
3. Assistance in finding housing/ ability to maintain housing – supportive services for families, single adults and unaccompanied youth.

4. Access to medical treatment (including physical health issues, alcohol and other drug abuse treatment; mental health services) for families, single adults and unaccompanied youth.
5. Access to reliable and affordable transportation for families, single adults and unaccompanied youth.
6. Assistance with Landlords - legal advocacy, housing mediation for families and single adults.

Individuals who are chronically homeless have all the same needs mentioned by other homeless and individuals at risk of homelessness. The challenge for many chronically homeless individuals is having service providers able to work with them over the long term to help them maintain their successes.

The Department of Community Development will continue to represent the City's interests on the Passaic County CEAS Committee and ensure that resources are available through the CoC to reduce the risks of homelessness. The table below provides a breakdown of the funding plan for the 2014 CoC.

Table 31		
2014 Passaic County CoC Awards		
Project Name	Project Type	Award Amount
Eva's Village Apartments	Permanent Housing	\$114,495
Housing First Pilot Project	Permanent Housing	311,069
Place of Promise	Permanent Housing	67,263
Paterson Family Success Center	Permanent Housing	125,824
St. Joe's CDC Shelter Plus Care	Permanent Housing	44,595
Passaic County Housing First 2008	Permanent Housing	252,703
St. Paul's CDC Shelter Plus Care	Permanent Housing	44,595
Shelter Plus Care MNJ – Paterson YMCA	Permanent Housing	980,936
Marion Street Apartments	Permanent Housing	121,413
City of Paterson	Permanent Housing	516,282
Passaic FY 2013	HMIS Grant	22,667
Passaic HMIS Expansion	HMIS Grant	25,000
CoC Planning Grant	Planning Grant	35,907
Shelter Plus Care 3AZ Renewal	Permanent Housing	189,116
Total		\$2,851,865

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

The local access points for people who are homeless or at risk of being homeless are through efforts defined as prevention, outreach and assessment, emergency shelter, transitional housing and supportive permanent housing.

The Passaic County efforts emphasize a broad network of case management and support services within each phase as a major strategy to prevent homelessness and move homeless persons quickly from homelessness into stable housing. A brief summary of the current facilities that assist homeless persons and families with children and subpopulations is listed below.

City of Paterson

Eva's Village (Main Facility)
393 Main Street, Paterson, NJ 07501

Eva's Kitchen
393 Main Street, Paterson, NJ 07501

Eva's Men's Shelter
389 Main Street, Paterson, NJ 07501

Eva's Women's Shelter
31 Jackson Street, Paterson, NJ 07501

Eva's Hope Residence for Mothers and Children
Women's Shelter
25 Jackson Street, Paterson, NJ 07501

Father English Community Center
Project Youth Haven
435 Main Street, Paterson, NJ 07501

Hispanic Information Center
270 Paterson Street, Paterson, NJ 07501

Paterson Information Center
270 Paterson Street, Paterson, NJ 07055

Passaic County Women's Center
P.O. Box 244, Paterson, NJ 07513

Paterson Coalition for Housing
262 Main Street, Paterson, NJ 07505

Paterson Task Force - Hilltop Haven
36-38 Circle Drive, Paterson, NJ 07522

Paterson Task Force
155 Ellison Street, Paterson, NJ 07505

Path Program for Passaic County
Case Management for Mentally Ill and Homeless
703 Main Street, Paterson, NJ 07503

Salvation Army of Paterson
550 Main Street, Paterson, NJ 07505

St. Joseph's Hospital Harbor House
703 Main Street, Paterson, NJ 07503

Hispanic Multi-Purpose Service Center
45 East 21st Street, Paterson, NJ 07504

St. Paul's Community Services, Inc.
449-456 Van Houten Street, Paterson, NJ 07055

St. Peter's Haven
390 Clifton Avenue, Clifton, NJ 07011

City of Paterson

St. Peter's Haven
9-11 North 1st Street, Paterson, NJ 07522

Strengthen Our Sisters
P.O. Box U, Hewitt, NJ 07480

Youth Consultation Services
384 Broadway, Newark, NJ 07104

Table 32

CoC Housing Inventory					
Project Name	Family Units	Family Beds	Individual Beds	Year Round Beds	Total Beds
CFCS – SSVF – Veterans and Families	2	5	4	9	9
DCA-CFCS-HPP	1	3	14	17	17
ESG Rapid Rehousing	1	3	5	8	8
Homeless Prevention Services - RRH	11	46	13	59	59
Scattered Site Apartments	0	0	6	6	6
Eva's Village Apartments	8	24	18	42	42
HUD VASH	11	31	25	56	56
Birch Street Supportive Housing	0	0	15	15	15
Marion Street Apartments	0	0	10	10	10
Spruce Street Apartments	0	0	8	8	8
Housing First 2007	0	0	11	11	11
Housing First 2008	0	0	17	17	17
Housing First 2008	0	0	19	19	19
Housing First 2010	2	6	5	11	11
Passaic County Leasing Program 2011	13	32	10	42	42
Paterson Park	9	18	0	18	18
St. Joe's Scattered Site	0	0	3	3	3
St. Paul	0	0	3	3	3
SRO Passaic	0	0	100	100	100
Creech Permanent Housing	3	9	4	13	13
YMCA SRA	0	0	195	195	195
Housing First Shelter Plus Care	3	9	8	17	17
St. Paul's CDC Women Living Independently	0	0	8	8	8
Place of Promise	0	0	11	11	11

HOMELESS STRATEGIC PLAN

1. *Homelessness—Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.*
2. *Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2019. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.*
3. *Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*
4. *Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*
5. *Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.*

3-5 Year Homeless Strategic Plan response:

In Passaic County, the City of Paterson works with a variety of housing, social and health service organizations to meet the needs of homeless persons. The lead group exploring ongoing issues of homelessness is the 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.

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.

Not applicable to the City of Paterson.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

**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), – i.e., public facilities, public improvements, public services and economic development.*
- 2. Describe the basis for assigning the priority given to each category of priority needs.*
- 3. Identify any obstacles to meeting underserved needs.*
- 4. 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.

3-5 Year Strategic Plan Community Development response:

1. The City of Paterson's non-housing community development needs reflect the City's goals of enhancing the economic environment, upgrading the physical environment, particularly in lower income neighborhoods, and supporting public service efforts. The Outcome Performance Measuring System will be used to track the City's performance in meeting these goals.

The following are the overall goals by category:

Economic Development Goals: the City's primary economic goals are to create a more diverse and broad-based economy that adds jobs to the area and attracts businesses. In addition, the City will also:

- Integrate community development efforts in a coordinated, comprehensive approach that achieves individual self-sufficiency and neighborhood revitalization while increasing economic opportunities for low-income residents
- Support local businesses with the process of starting, relocating, or expanding businesses within the City including the revitalization and beautification of commercial districts
- Provide technical assistance in support of local businesses
- Create social venture programs and support a business incubator site to create jobs and for low-income residents, enhance residents' employability and improve resident's chances of attaining a job

Community Development/Planning Goals: In conjunction with economic development projects in the LMI neighborhoods, the City will address several neighborhood plans that are in various stages of development. Efforts will focus on improving the built environment and enhancing property values. These include the following:

- Support neighborhood organizational efforts to reverse decline and enhance the quality of life within the community
- Stabilize property values by facilitating the demolition of vacant and dilapidated structures
- Prioritize properties on the City's demolition list
- Facilitate removal of blighted structures
- Enhance the appeal of communities through repaving deteriorated roads and repairing the utility infrastructure
- Renovate/rehabilitate homes to a condition that they can be sold, particularly to low and moderate-income households seeking homeownership
- Promote neighborhood revitalization through infrastructure and facility improvements

- Provide for a full range of public services for very low, low and moderate-income residents
2. During the 5-Year Strategy planning process, the Department of Community Development identified needs based upon the following:
 - Weighing the severity of the need among all groups and subgroups
 - Analyzing the current social, housing, and economic conditions
 - Analyzing the relative needs of LMI families
 - Assessing the resources likely to be available over the next five years
 - Evaluating input from group sessions, interviews, service provider surveys, municipal departmental staff and public hearings
 3. The primary impediment to the City's ability to meet underserved needs is the reduction in CDBG funding over the past few years to address identified priorities. The City's funding has been cut almost in half over the past five years limiting the city's ability to effectively create a positive impact in depressed LMI neighborhoods.

The City will continue to use its HUD entitlement funds to achieve, and through increased capacity surpass, its goals. The City has continuously sought public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs that will enable it to achieve the following goals:

1. Paterson as a City of the First Class
 2. Healthy and Safe Neighborhoods
 3. Preparing Residents for Jobs in the 21st Century Economy
4. The City has identified the following non-housing priorities over the next five years:

Economic Development

The City has been actively working to enhance the low and moderate income neighborhoods via a number of economic development efforts. The focus will be on job creation and business retention and expansion.

Priority: Expand and create business opportunities and job creation efforts through community and economic development activities

- Objective: Integrate community development efforts in a coordinated, comprehensive approach that increases economic opportunities, achieves individual self-sufficiency and promotes neighborhood revitalization
- Objective: Create social venture programs and support a business incubator site to create jobs and for low-income residents, enhance residents' employability and improve resident's chances of creating new businesses and attaining jobs
- Objective: Support neighborhood revitalization efforts through the improvement of existing infrastructure

Planned Accomplishments over the next five years:

- Create 625 full-time equivalent positions within the City
- Establish 10 new businesses and create 40 full-time equivalent positions within the business incubator
- Support neighborhood organizational efforts to reverse decline and enhance the quality of life within the community

Community Development

The City has been working to link neighborhood improvements to the overall economic development efforts of the City. Efforts include decreasing the number of blighted structures within the community, particularly in low and moderate-income neighborhoods, and encouraging development of vacant and underutilized properties.

Priority: Mitigate blight to reduce the impact of neglected and vacant properties – The goal is to remove the tangible and intangible negative impacts of abandoned and dilapidated properties on the viability of neighborhoods in the City.

- Objective: Categorize functional properties from the list of sites in need of demolition and utilize the City's rehabilitation programs to renovate or restore these properties, thereby increasing housing inventory and reducing the number of homes to be demolished.
- Objective: Stabilize property values and facilitate the demolition of vacant, dilapidated structures throughout the City.

Planned Accomplishments over the next five years:

- The City will demolish 8 structures per year through its CDBG Clearance/Demolition Program.

Priority: Promote neighborhood revitalization through infrastructure and facility improvements

- Objective: Stabilize neighborhoods through the provision of infrastructure improvements in eligible low to moderate-income census tracts
- Objective: Provide the capital for facility improvements to ensure the long term success of provided programs for very low, low and moderate-income residents
- Objective: Ensure the availability of needed public services for the very low, low and moderate income residents

Planned Accomplishments over the next five years:

- The City will rehabilitate 45 roadways
- The City will make improvements at 4 public facilities including parks and recreational facilities
- The City will provided public services for **10,000** very low, low and moderate-income residents

When funds are available very low, low and moderate-income neighborhoods will also benefit from the commitment of general fund resources to various public facilities and infrastructure improvements throughout the City.

Antipoverty Strategy (91.215 (h))

1. *Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.*
2. *Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.*

3-5 Year Strategic Plan Antipoverty Strategy response:

1. The City's strategy is to reduce poverty by empowering low-income individuals and families, creating economic opportunities and improving neighborhoods. The City will continue to utilize this strategy through implementation of Neighborhood Revitalization Strategy areas and concentrated efforts to improve the housing stock and the neighborhoods.

The City will continue to support endeavors that create new or substantially improve housing that is affordable to low-income residents as well as reduce the housing cost burden of families of poverty and low income. Another effort to alleviate poverty is through job creation. The Department of Community Development's focus includes assisting businesses in start-up and expansion with an emphasis on job

creation and tax-base enhancement. By accessing other funds the City will work to provide employment opportunities within the community where people live. The City will implement Section 3 Employment and Contracting policies on all applicable contracts, ensuring outreach to low-income City residents when job opportunities are created by CDBG, HOME, ESG and HOPWA activities.

The City works with a wide range of social service agencies that provide direct services to low-income people. Many of these services are aimed at developing economic self-sufficiency and life skills. These agencies include emergency and transitional housing facilities that provide focused services empowering people to overcome issues that prevent them from rising out of poverty. Day care, health care, mental health and substance abuse treatment, literacy education (including ESL and financial literacy), and job training are essential ingredients.

2. 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.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

(States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

Not applicable to the City of Paterson.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
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 the strategic plan.*

3-5 Year Non-homeless Special Needs 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
- 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.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

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

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

**Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.*

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

3. Describe the basis for assigning the priority given to each category of priority needs.

4. Identify any obstacles to meeting underserved needs.

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

1. Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, public housing residents, and persons living with HIV/AIDS. Many persons with such special needs also have very low incomes. It is very difficult to determine the number of individuals with special needs. The unmet needs data in this section of the Consolidated Plan was obtained during consultations with area organizations that serve special needs populations and also from completed needs surveys.

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The needs of the City's special needs subpopulations are described below.

Elderly and Frail Elderly

The 2011-2013 ACS noted that 14,198 people (9.7% of the Paterson population) were 65 and over. 8.5% of the population over 65 years of age was 85 and older, a commonly used measure for "frail" elderly. This is a slight decrease in the percentage of this population when compared to 2010 Census, when 10.1% of the older population was 85 and older.

According to the 2011-2013 ACS, 38.2% of the Paterson elderly population over age 65, or 5,350 people, reported some sort of disability.

While no data is available to estimate the number of elderly persons who will require supportive housing or services during the next five years, demand will likely increase due to the increase in the number of elderly households in the City and the financial pressures facing many elderly and frail elderly, many of whom survive on fixed incomes. Maintaining a supply of affordable and accessible housing will be necessary to serve the needs of this growing subpopulation.

Mentally Ill

Severe mental illness includes the diagnosis of psychoses and major affective disorders such as bipolar disorder and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

The prevalence of mental illness in Paterson can be inferred from the number of people receiving treatment through Passaic County. According to the Passaic County Mental Health Board there were over 12,000 individuals admitted to mental health programs in Passaic County. This is an indication that the current system is well utilized to meet mental health needs. There is an overlap with alcohol and drug abuse information showing use of service to address these problems. Overall, the magnitude of mental illness treatment represents the strong probability of a need for mental illness housing and services in Paterson.

Developmentally Disabled

The base definition of developmental disability is an IQ score of less than 70. Within the City, it is unknown how many non-homeless developmentally disabled individuals are in need of supportive housing.

Physically Disabled

Physically disabled individuals usually require modifications to their living space, including the removal of physical barriers. Generally, accommodations can be made to adapt a residential unit for use by wheelchair-bound persons or persons with hearing or vision impairments. It is difficult to identify private rental units that have been adapted.

In Paterson, among civilian noninstitutionalized people in the 2011-2013 ACS, 12,257 reported a disability. The likelihood of having a disability varied by age from 1.8% of people under 18 years old, to 6.8% of people 18 to 64 years old, and to 38.2% of those 65 and older.

Persons with Alcohol and Other Drug Addictions

Alcohol or other drug abuse is defined as an excessive and impairing use of alcohol or other drugs, including addiction. Persons who are classified with alcohol or other addictions may have a history of inpatient treatment, be identified by current symptoms or by an assessment of current intake, or by some combination of these approaches.

No data source is available to estimate of the number of persons with alcohol or other drug addictions that are in need of affordable housing.

Public Housing Residents

Persons living in public or assisted housing may want to leave public housing if their living situation is stabilized or if homeownership opportunities were available. Family self-sufficiency programs and homeownership programs provide such opportunities. HACP will continue to work collaboratively with the Department of Community Development to increase tenant awareness of homeownership opportunities offered through the City.

2. The non-homeless special needs populations in the City have a wide range of service needs, including transitional housing, supportive housing, counseling, case management, transportation to health care facilities, employment and more. Data and information used to determine priority supportive housing and supportive service needs of the non-homeless special needs populations in the City were derived from interviews conducted with organizations that serve special needs populations.

Several priorities identified were common across the various subcategories of special needs populations. For example, one priority need identified was more affordable and accessible housing. Another need recognized was supportive housing facilities with adequate case management components. Access to health care and employment opportunities were also common priorities for all special needs populations. These populations need access to dental appointments, doctor appointments, employment centers, and job training, and placement services. In regard to the elderly and frail elderly populations, services such as benefits counseling and care coordination were identified as priority needs. Home repair grants, property tax assistance, and utility payment assistance were also listed as needs for elderly residents that still own their homes, as this population survives on fixed incomes.

3. During the 5-Year Strategy planning process, Department of Community Development identified needs based upon the following:
 - Weighing the severity of the need among all groups and subgroups
 - Analyzing the current social, housing, and economic conditions
 - Analyzing the relative needs of LMI families
 - Assessing the resources likely to be available over the next five years
 - Evaluating input from group sessions, interviews, service provider surveys, municipal departmental staff and public hearings

Data was derived from HUD CHAS data and from Census bureau data. See Tables 1A and 2A for further details that were utilized to develop priorities.

4. The City has identified several obstacles that will impede its ability to address the identified needs in the five-year Consolidated Plan. These include the following:
 - The primary obstacle to meeting underserved needs in the City is the limited financial resources available to address identified priorities
 - Intensifying the impact of limited available funding is the current increase in home foreclosures in the City, increased unemployment, increased risk of homelessness, and need for increased supportive services for the growing population that is negatively affected by the economy and finds itself with fewer resources. The City, along with most communities, has even fewer resources available to address these issues as municipalities themselves face revenue reductions.
5. The following table includes facilities and services that assist persons who are not homeless but who require supportive housing, and programs that ensure that persons returning from mental and physical health institutions receive appropriate supportive housing.

Local Resources for Special Needs Populations	
Domestic Abuse Victims	Physically or Developmentally Disabled
Domestic Violence Intervention Services	Ryan White Foundation
Emergency Shelters	Section 811
Transitional Housing	Low Income Housing Tax Credits
Counseling Services	Passaic County Board of Social Services
Supportive Services	Adult Day Services
Employment Services	Care Management Services
Legal Advocacy	Home Health Aide and Personal Assistance
Crisis Intervention Services	Respite Care
	NJCDC Birch St Project
Youth	Substance Abuse
Child Welfare Planning Council	Community Based Residential Substance
Child Abuse and Neglect Prevention & Intervention Services	Abuse Treatment Beds
Affordable Quality Early Care and Education	
Employment	
Passaic County One Stop	
City of Paterson One Stop	
Passaic County Vocational and Technical School	

6. According to the CHAS data presented in the Housing Needs section, the City has a high number of cost-burdened rental households. Additionally, there are over 1,000 households on the HACP Public Housing and Section 8 waiting list. The HACP attributes the significant wait due in large part to lack of funding for the program. These factors indicate an unmet demand for housing assistance among low-income renters.

The City does not currently plan to use HOME funds or other tenant based rental assistance to assist one or more of these subpopulations. Should the City modify its intent it will amend this plan through an annual amendment to permit such use. The current priority is to use HOME funds to expand the availability and accessibility of the housing stock designed to serve the housing needs of those populations.

Housing Opportunities for People with AIDS (HOPWA)

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

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be 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. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).

4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

6. The Plan includes the certifications relevant to the HOPWA Program.

1. As the City developed a plan to determine activities funded through the HOPWA program it reviewed expected trends facing the community in meeting the needs of persons living with HIV/AIDS. Based on current gaps and unmet needs and a projected rise of cases, there is a need for increased housing over a 5 year period, which is based on State of New Jersey data on the number of new HIV infections each year. The following are the priorities to address the needs of persons with HIV/AIDS:.

Increased Need for Supportive Services. As people with HIV live longer, the need for supportive services connected to housing is growing. Integrated supportive services in HOPWA assisted housing programs are vital to residents transitioning to or maintaining permanent housing.

Housing is Becoming More Expensive. Rent and utility costs continue to climb. According to the National Low-Income Housing Coalition, persons living with HIV or AIDS cases find themselves in repeated housing crises as they continue to be unable to access Section 8 housing, or are adversely affected by tremendous decreases in their financial resources and limited affordable and safe options for housing options. Individuals express fear and uncertainty in attempting to access traditional housing services as they worry about confidentiality and fear of discrimination.

In order to afford the median rent of \$1,102 on a typical apartment in Paterson, without paying more than 30% of income on housing a household must earn \$3,673 monthly or \$44,080 annually. Assuming a 40-hour work week, 52 weeks per year this level of income translates into a Housing Wage of \$21.19. This figure is over 2.5 times of the required New Jersey minimum wage. According to the 2011-2013 ACS, 66.6% of the renter population pays more than 30% of their income for housing. This percentage has increased 2.2% from 65.2% at the time of the 2005-2007 ACS

In Paterson, a minimum wage worker earns an hourly wage of \$8.38. In order to afford the FMR for a two-bedroom apartment (\$1,156), a minimum wage earner must work 106 hours per week, 52 weeks per year. Or, a household must include 2.7 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

Housing is of primary importance for all HIV-positive people. When housing is inadequate, surviving day-to-day tends to take precedence over managing HIV. Housing provides the necessary foundation for the provision of other components needed to maintain an HIV-positive person's health and wellbeing, such as regular access to medical care, a nutritious diet, sufficient sleep and drug therapy compliance. Stable housing will also decrease the incidence of HIV risk behaviors such as trading sex for shelter, which could further transmit HIV.

Other obstacles to housing experienced by individuals with HIV disease are many:

Limited Income: HIV-positive individuals may be unable to work due to their disease. At the same time, costs for medical care and special diet strain available income.

Negative Behavior: Many clients have a history of negative behavior that disqualifies them from accessing housing. Even criminal convictions over 10 years ago can disqualify them from housing programs.

Drug Abuse: Many people with HIV are also diagnosed with drug use and other substance abuse that may also include criminal activity and makes maintaining housing even more difficult.

Mental Illness: Many people with HIV are also diagnosed with a chronic mental illness that can make maintaining housing more difficult.

High Cost of Housing: As housing costs rise it becomes even more difficult for people with HIV – 90% of who live in poverty – to afford decent and safe housing.

Credit History: Due to the financial demands of HIV infection, many people with HIV have negative credit histories making it difficult to rent a home.

Rent History: A combination of factors can lead to negative rent histories making it difficult for people with HIV to secure or re-secure housing.

High Utility Bills: Extreme weather conditions in summer and winter result in very high utility bills that increase housing costs for people with HIV, a vast majority who live in poverty.

Lack of Mid and Low-Income Housing Units: Changes in national and local housing policies has significantly reduced the number of affordable mid and low income housing units available for low-income people with HIV.

Prejudice: Personal prejudice, fear and discrimination, including by prospective landlords, still play into the lives of HIV-positive individuals who are often shunned by their family and community and are left to find their own housing.

Unstable housing creates stress to an already impaired immune system, deprives a person of needed rest, impairs regular nourishment, causes difficulty with storage of prescription medication and management of a complicated medical regimen, impairs adequate personal hygiene and causes undue exposure to temperature extremes. The delivery of quality health care, treatments and social services depends on maintaining stable housing. The risk of an HIV-positive person partnering-up for housing increases with inadequate housing, which yields the possibility of new HIV infections occurring.

The City will prioritize the allocation of HOPWA funds to programs that work to overcome these barriers to housing experienced by people with HIV/AIDS.

2. In partnership, and at funding levels currently in place, it is projected that these entities will provide the following number of households with housing assistance and supportive services over the five year plan:

STRATEGIC GOAL: Stabilize the housing situation of people with HIV/AIDS and assist them in transitioning to or maintaining permanent housing and improving their quality of life.

Implementation Strategy:

1. Provide persons by or living with HIV disease stable and affordable housing while they maintain complex drug regimens to live healthy, safe lives; and to prevent the spread of HIV disease among people who are homeless, near homeless or engaging in HIV high-risk behaviors to obtain housing or life support.
2. Provide outreach, intake, assessment, counseling, advocacy, emergency shelter, short-term tenant-based rent assistance and supportive short or long-term housing opportunities to assist people with HIV/AIDS.
3. Seek additional funding to expand housing options for people with HIV and AIDS, enabling HOPWA funds to be targeted to the lowest income clients who face the most difficult challenges in obtaining safe, stable and affordable housing.
4. Provide short term rent and utility assistance, transitional housing assistance, long-term housing, housing counseling, supportive housing, housing services, supportive services, housing information services, and permanent placement services to 40% of HIV/AIDS infected households presumed to be alive per year.
5. Integrate supportive services with housing assistance to stabilize the housing situation of people with HIV/AIDS and assist them in transitioning to or maintaining permanent housing.

3. Not applicable to the City of Paterson.

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4. The breakdown below provides an explanation of the funds and their allocation including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations.

Project Sponsor	Zip Code	Amount	Geographic Area of Assistance	Rationale for Geographic Distribution	Allocation Plan	Faith Based or Grass Roots Organization
Passaic County			City's Passaic, Paterson, Clifton, and Wayne	Based on statistical data Analysis of County HOPWA populations	60%	Award are made by RFP process administered by the City of Paterson
Bergen County			County wide distribution	Based on statistical data Analysis of County HOPWA populations	40%	Award are made by RFP process administered by the City of Paterson

5. The Bergen/Passaic HOPWA funding is administered by the City of Paterson Department of Human Services. The grant is awarded to two counties, Passaic and Bergen and includes the cities of Paterson, Passaic, Clifton and the Township of Wayne. In conjunction with these local governments and HIV housing service providers, a task force of governmental officials and service providers completes the consolidated planning process. Representatives from various entities were invited to participate in the planning process.

During this process numerous consultations and discussions, members focused on strategic planning as it relates to the provision of services for persons with HIV/AIDS, primarily housing and various supportive services.

During the planning process identified needs are based upon the following:

- Weighing the severity of the need among all groups and subgroups
- Analyzing the current social, housing, and economic conditions
- Analyzing the relative needs of LMI families
- Assessing the resources likely to be available over the next five years
- Evaluating input from group sessions, interviews, service provider surveys, municipal departmental staff and public hearings

Funding is based upon the prevalence of cases of persons living with HIV/AIDS as reported to the NJ Department of Health. Passaic County represents more than 60% of such persons with Bergen County reporting just shy of 40%. Funding is allocated according to these representative percentages.

6. Specific HOPWA Certifications can be found in the Appendix section.

Specific HOPWA Objectives

1. 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 strategic plan.

As funding remains reasonably level, the Department of Community Development will continue to address the identified needs for the years covered by this Five-Year Consolidated Plan. Funding, however, does not allow for much-needed new development with HOPWA funds. It will permit the City to continue to provide housing and supportive services to HIV/AIDS clients over the five year consolidated plan period and will include assisting with housing information and advocacy services.

Being suitably housed is critical for positive health outcomes for persons with HIV/AIDS and the greatest need for these persons is permanent, affordable housing. Key to getting and keeping people housed are the supportive

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services such as case management, supportive housing staff, housing advocacy, assistance with health services, both physical and mental. The City will continue to act in collaboration with other organizations as well as with other funders in order to leverage dollars.

OTHER NARRATIVE

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

Not applicable to the City of Paterson.

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APPENDIX

APPENDIX A	CHAS Data
APPENDIX B	Citizen Participation Plan
APPENDIX C	Needs Survey
APPENDIX D	Outcome Performance Measurement System
APPENDIX E	Maps
APPENDIX F	Consolidated Plan Certifications and SF-424
APPENDIX G	Public Notices and Comments
APPENDIX H	Anti-Displacement Plan
APPENDIX I	Monitoring and Compliance Standard Operation Procedures
APPENDIX	Glossary and Resources

Appendix A

Comprehensive Housing Affordability Strategy

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Comprehensive Housing Affordability Strategy

Overview

The U.S. Department of Housing and Urban Development (HUD) has received from the U.S. Census Bureau a "special tabulation" of American Community Survey (ACS) data that is largely not available through standard Census products. This specially tabulated data provides counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers.

This data, known as the Comprehensive Housing Affordability Strategy (CHAS), was used by the City for housing planning as part of the Consolidated Planning process. HUD may also use some of these data in allocation formulas for distributing funds to local jurisdictions. The data can be found at <http://www.huduser.org/portal/datasets/cp.html> on the HUD-User Website.

The City has converted the CHAS files from their original SPSS format to Microsoft Excel for use by community partners and for review members. The data, as well as the CHAS file user documents, can be found below.

CHAS Table Summaries

Below is a brief summary of each of the 18 CHAS Tables, which provide data about various types of housing needs for various types of households. These "tables" provide counts of the number of households falling into specified categories. The categories are combinations of variables. These variables, which we call the table's dimensions, change from one table to the next. The dimensions are defined elsewhere (see part 2 of the data dictionary).

Table 1: Housing needs by race

This table shows the prevalence of housing unit problems by income and race. The income levels include those specified in the Consolidated Plan regulations (24 CFR 91): extremely low-income, low-income, moderate-income, and middle-income.

Dimensions: Tenure by Housing Problems by Household Income¹ by Race

Table 2: Severe housing needs by race

This table is identical to Table 1, except that the Housing Problems dimension has been replaced by Severe Housing Problems. Two of the Housing Problems—overcrowding and cost burden—have become increasingly prevalent, and less indicative of the most significant housing needs. The Severe Housing Problems dimension counts households that are severely overcrowded or severely cost burdened (in addition to those with incomplete kitchen and plumbing facilities).

Dimensions: Tenure by Severe Housing Problems by Household Income¹ by Race

Table 3: Housing problem severity

This table is the one table in the CHAS data that distinguishes between the various housing unit problems. It does this by establishing an implicit ranking of the problems from most severe to least severe. Housing units are then placed in the category of the most severe housing unit problem that is present.

Dimensions: Tenure by Housing Unit Problem Severity by Household Income

Table 4: Housing needs by family type

This table illustrates the impact of housing problems on particular household types, including large families and single parent families. Household size is broken into large (5+) and small (4 or less) to be consistent with the 2000 CHAS and the Consolidated Plan regulations, despite the fact that the 2005-07 ACS average household size is 2.6. Single parent households is not a household type that must be included in Consolidated Plan analysis, but may be of interest in some communities.

Dimensions: Tenure by Housing Problems by Family Status¹ by Household Size

Table 5: Housing problems for the elderly

This table illustrates the housing needs of elderly households, which is data required for the Consolidated Plan. A distinction is made between households with individuals 62-74 years old, and those with individuals 75 or older, due to the special care often needed by the "extra-elderly."

Dimensions: Tenure by Housing Problems by Household Income¹ by Elderly Status

Table 6: Housing needs of the disabled

This table illustrates the housing needs of disabled households, which is data required for the Consolidated Plan. The definition of disability used is based on ACS questions regarding mobility and self-care limitations. This is consistent with the 2000 CHAS definition.

Dimensions: Tenure by Housing Problems by Household Income³ by Disability Status

Table 7: Cost burden by household type

This table illustrates the prevalence of housing cost burden among different household types. These household types are not among those that must be included in the Consolidated Plan, and use different definitions of large and small households than Table 4 (Consolidated Plan definitions).

Dimensions: Tenure by Household Type by Housing Cost Burden

Table 8: Cost burden by income

This table illustrates the prevalence of housing cost burden among households at different income levels. It also breaks the data down into units that do and do not have complete plumbing and kitchen facilities. Since cost burden is the most prevalent housing problem and low-income families are the most common type of family in need of assistance, this is one of the most important CHAS tables.

Dimensions: Tenure by Household Income¹ by Housing Cost Burden by Substandard Housing

Table 9: Cost burden by race

This table illustrates the prevalence of housing cost burden by race.

Dimensions: Tenure by Race by Housing Cost Burden

Table 10: Overcrowding & homelessness risk

This table focuses on the problem of overcrowding and on certain household characteristics that might identify households at risk for homelessness. In particular, households composed of multiple “subfamilies” and households composed of unrelated individuals (non-family households) are distinguished from standard family households. In some cases, individuals in multi-family households and non-family households may be at greater risk of homelessness.

Dimensions: Tenure by Overcrowding by Household Income¹ by Family Status

Table 11: Detailed income breakdown

This table expands the number of categories for household income to provide a more finely grained picture of the types of households with housing unit problems. While most of the tables in the CHAS have breaks at 30%, 50%, 80%, and 95% of HAMFI, because those are the income levels required by the Consolidated Planning regulations, there are other income levels relevant to HUD programs. This table provides that data.

Dimensions: Tenure by Housing Problems by Household Income⁴

Table 12: Cost burden with NSP Income Limits

This table examines the interaction of cost burden, household income, and the age of the structure. This is extremely important to policies related to foreclosures. This table will tell how many housing units in a jurisdiction were built during the boom of the 2000s, and are occupied by low-income households with a cost burden. It will also show how many low-income, cost burdened households in a jurisdiction are living in older structures—which may be a strong indicator of risk for abandonment. The income dimension is consistent with NSP definitions of low-, moderate-, and middle-income.

Dimensions: Tenure by Year Structure Built by Household Income⁵ by Housing Cost Burden

Table 13: Lead-based paint hazard

This table counts the number of households that are at risk for lead paint poisoning. Lead paint was banned in 1979, so housing units built before 1980 are more likely to contain lead based paint. In addition, children are more at risk for lead poisoning than adults. This table counts the number of pre-1980 housing units occupied by households including children.

Dimensions: Tenure by Year Structure Built by Presence of Children

Table 14A: Affordability of vacant units (for sale)

Tables 14A and 14B look specifically at vacant housing units, while all other tables have a universe of occupied housing units. The universe for Table 14A is vacant units that are available for sale. Substandard housing units are

separated from the rest of the universe. All standard units are then cross-tabulated by Owner Affordability and Bedrooms. Owner Affordability indicates whether a particular housing unit would be affordable to a household at 50% of AMI, 80% AMI, or 100% AMI (or none of the above).

Dimensions: Substandard Housing by Owner Affordability by Bedrooms

Table 14B: Affordability of vacant units (for rent)

Tables 14A and 14B look specifically at vacant housing units, while all other tables have a universe of occupied housing units. The universe for Table 14B is vacant units that are available for rent. Substandard housing units are separated from the rest of the universe. All standard units are then cross-tabulated by Renter Affordability and Bedrooms. Renter Affordability indicates whether a particular housing unit would be affordable to a household at 30% of AMI, 50% AMI, or 80% AMI (or none of the above).

Dimensions: Substandard Housing by Renter Affordability by Bedrooms

Table 15A: Affordability of owner-occupied units with a mortgage

Cumulatively, Tables 15A, 15B, and 15C cover the universe of all occupied housing units. Each table focuses on a sub-population of that universe. For Table 15A, the universe is housing units occupied by households who own their home with a mortgage.

Dimensions: Substandard Housing by Owner Affordability by Household Income¹ by Bedrooms

Table 15B: Affordability of owner-occupied units without a mortgage

Cumulatively, Tables 15A, 15B, and 15C cover the universe of all occupied housing units. Each table focuses on a sub-population of that universe. For Table 15B, the universe is housing units occupied by households who own their home without a mortgage.

Dimensions: Substandard Housing by Owner Affordability by Household Income¹ by Bedrooms

Table 15C: Affordability of renter-occupied units

Cumulatively, Tables 15A, 15B, and 15C cover the universe of all occupied housing units. Each table focuses on a sub-population of that universe. For Table 15C, the universe is housing units occupied by renter households.

Dimensions: Substandard Housing by Renter Affordability by Household Income¹ by Bedrooms

CHAS Data Dictionary - Part 1

Column name	Description
Name	Name of the jurisdiction.
Estimate	Number of households in the jurisdiction that meet the specified criteria (see "order" to know what these criteria are for a particular row of data). These numbers are derived from the ACS, which is a survey, so they are <i>estimates</i> .
Margin of Error	Margin of error for the estimate.
Order	This variable identifies precisely what combination of household characteristics is applied to a particular row of data. For example, the first cell in every table (order=1) is always the entire universe for the table. The second cell in every table (order=2) is the total number of owner occupied units.* In Table 1, the row where order=128 provides the number of households that are renter occupied, have 1 of the 4 housing unit problems, and have household income less than or equal to 30% AMI.
Line Type	This indicates the type of data held in a row, and is critical if multiple rows of data are being combined. 'T' means total (the total number of households in the universe, for the particular Table and jurisdiction). 'S' means subtotal. 'D' means data. For example, in Table 1: the row where order=130 provides the number of households that are renter occupied, have 1 of the 4 housing unit problems, have a household income less than or equal to 30% AMI, and have a head of household who is black or African-American. This row is marked 'D'. The row where order=128 has the same tenure, housing problems, and household income, but contains households of all races. This row is a subtotal and is marked 'S'. Rows of different types can NOT be combined.
Indent	The number of indents in a table matches the number of dimensions (also referred to as variables or criteria). Table 1 has 4 dimensions (tenure, housing problems, household income, and race) so the largest indent is 4. As with line type, rows should not be combined unless they have the same indent.
Sum level	Census summary level code

*Except for tables 14 and 15.

CHAS Data Dictionary - Part 2

Below is a list of the "dimensions" used for the CHAS data. Each dimension has a set of possible values. Households are sorted by which of those possible values applies.

Dimensions related to housing unit problems

Dimensions (aka variables or criteria)	Possible Values (aka characteristics)
Housing Problems (Table 1, Table 4, Table 5, Table 6, Table 11)	Housing unit has 1 or more of the 4 housing unit problems (1. lacks complete kitchen facilities 2. lacks complete plumbing facilities 3. more than 1 person per room 4. cost burden over 30%) Housing unit has none of the 4 housing problems Cost burden cannot be computed, none of the 3 other housing problems (these households either have no income or pay no cash rent)
Severe Housing Problems (Table 2)	Housing unit has 1 or more of the 4 severe housing unit problems (1. lacks complete kitchen facilities 2. lacks complete plumbing facilities 3. more than 1.5 persons per room 4. cost burden over 50%) Housing unit has none of the 4 severe housing problems Cost burden cannot be computed, none of the 3 other severe housing problems (these households either have no income or pay no cash rent)
Housing Unit Problem Severity (Table 3)	Lacking complete plumbing or kitchen facilities With 1.51 or more persons per room, none of the needs above With 1.01 to 1.50 persons per room, none of the needs above Housing cost burden over 50%, none of the needs above Housing cost burden 30.1% to 50%, none of the needs above Cost burden cannot be computed (these households either have no income or pay no cash rent), none of the needs above No housing unit problems
Housing Cost Burden (Table 7, Table 8, Table 9, Table 12)	Housing cost burden (monthly housing cost as a percentage of monthly gross income) less than or equal to 30% Housing cost burden greater than 30%, less than or equal to 50% Housing cost burden greater than 50% Housing cost burden cannot be computed (these households either have no income or pay no cash rent)
Substandard Housing (Table 8, Table 14)	Housing unit lacks complete kitchen or plumbing facilities Housing unit does not lack complete kitchen or plumbing facilities (housing unit has BOTH complete kitchen and complete plumbing).
Overcrowding (Table 10)	Persons per room is less than or equal to 1 Persons per room is greater than 1 and less than or equal to 1.5 Persons per room is greater than 1.5

Dimensions Related to Household Types

Dimensions (aka variables or criteria)	Possible Values (aka characteristics)
Tenure (Tables 1 through 13)	Owner occupied
	Renter occupied
Family Status1 (Table 4)	Single parent family household (Other Family: Male Householder, No Wife Present or Female Householder, No Husband Present)
	Married couple family household
	Other (non-family households and multifamily households)
Family Status2 (Table 10)	1 family household (family household with no subfamilies)
	Multi-family household (household is composed of more than one family or subfamily)
	Other (non-family households)
Household Size (Table 4)	Four or fewer persons
	Five or more persons
Household Type (Table 7)	Elderly family households (household contains 2 persons, with either or both age 62 or over)
	Small family household (2 persons, neither person 62 years or over, or 3 or 4 persons)
	Large family household (5 or more family members)
	Elderly non-family households
	Other (non-elderly, non-family household)
Elderly Status (Table 5)	Elderly (household contains 1 or more persons age 62-74, no persons 75 or older)
	Extra-elderly (household contains 1 or more persons aged 75 or older)
	Other (non-elderly)
Disability Status (Table 6)	Household contains 1 or more persons with a mobility or self-care limitation
	Other
Race (Table 1, Table 2, Table 9)	White alone, non-Hispanic
	Black or African-American alone, non-Hispanic
	Asian alone, non-Hispanic
	American Indian or Alaska Native alone, non-Hispanic
	Pacific Islander alone, non-Hispanic
	Hispanic, any race
	Other (including multiple races, non-Hispanic)
Presence of Children (Table 13)	Household includes children 6 or younger
	Other (household has no children, or children older than 6)

Income Dimensions

Dimensions (aka variables or criteria)	Possible Values (aka characteristics)
Household Income1 (Table 1, Table 2, Table 5, Table 8, Table 10, Table 15A, Table 15B)	Household income less than or equal to 30.0% of HAMFI Household income 30.1% to 50.0% of HAMFI Household income 50.1% to 80.0% of HAMFI Household income 80.1% to 95.0% of HAMFI Household income above 95.0% of HAMFI
Household Income2 (Table 3)	Household income less than or equal to 30.0% of HAMFI Household income 30.1% to 50.0% of HAMFI Household income 50.1% to 60.0% of HAMFI Household income 60.1% to 80.0% of HAMFI Household income 80.1% to 95.0% of HAMFI Household income above 95.0% of HAMFI
Household Income3 (Table 6)	Household income less than or equal to 30.0% of HAMFI Household income 30.1% to 50.0% of HAMFI Household income 50.1% to 80.0% of HAMFI Household income above 80.0% of HAMFI
Household Income4 (Table 11)	Household income less than or equal to 20.0% of HAMFI: Household income 20.1% to 30.0% of HAMFI Household income 30.1% to 40.0% of HAMFI Household income 40.1% to 50.0% of HAMFI Household income 50.1% to 60.0% of HAMFI Household income 60.1% to 65.0% of HAMFI Household income 65.1% to 80.0% of HAMFI Household income 80.1% to 95.0% of HAMFI Household income 95.1% to 100.0% of HAMFI Household income 100.1% to 115.0% of HAMFI Household income 115.1% to 120.0% of HAMFI Household income 120.1% to 140.0% of HAMFI Household income above 140.0% of HAMFI
Household Income5 (Table 12)	Household income less than or equal to 50.0% of HAMFI Household income 50.1% to 80.0% of HAMFI Household income 80.1% to 120.0% of HAMFI Household income above 120.0% of HAMFI

Other Dimensions

Dimensions (aka variables or criteria)	Possible Values (aka characteristics)
Year Structure Built (Table 12 and Table 13)	Built in 2000 or later
	Built between 1980 and 1999
	Built between 1960 and 1979
	Built between 1940 and 1959
	Built in 1939 or earlier
Owner affordability (Table 14A, Table 15A, Table 15B)	VHUD50; The value of this unit is less than or equal to the maximum amount that would be affordable to a household making 50% of HAMFI.
	VHUD80; The value of this unit is more than the maximum amount that would be affordable to a household making 50% of HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 80% of HAMFI.
	VHUD100; The value of this unit is more than the maximum amount that would be affordable to a household making 80% of HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 100% of HAMFI.
	Greater than VHUD100; The value of this unit is greater than the maximum amount that would be affordable to a household making 100% of HAMFI.
Renter affordability (Table 14B and Table 15B)	RHUD30; The gross rent for this unit is affordable to a household making 30% of HAMFI.
	RHUD50; The gross rent for this unit is not affordable to a household making 30% of HAMFI, but is affordable to a household making 50% of HAMFI.
	RHUD80; The gross rent for this unit is not affordable to a household making 50% of HAMFI, but is affordable to a household making 80% of HAMFI.
	Greater than RHUD80; The gross rent for this unit is not affordable to a household making 80% of HAMFI.
Bedrooms (Table 14A, 14B, 15A, 15B)	1 or fewer Bedrooms
	2 Bedrooms
	3 or more Bedrooms

Leave Blank

Comprehensive Housing
Affordability Strategy
Table 1

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Comprehensive Housing Affordability Strategy Table 2

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Comprehensive Housing
Affordability Strategy
Table 3

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Comprehensive Housing
Affordability Strategy
Table 4

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Comprehensive Housing Affordability Strategy Table 5

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Comprehensive Housing Affordability Strategy Table 6

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Comprehensive Housing Affordability Strategy Table 7

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Comprehensive Housing
Affordability Strategy
Table 8

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Comprehensive Housing Affordability Strategy Table 9

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Comprehensive Housing Affordability Strategy Table 10

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Comprehensive Housing Affordability Strategy Table 12

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Comprehensive Housing
Affordability Strategy
Table 13

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Comprehensive Housing Affordability Strategy Table 14A

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Comprehensive Housing
Affordability Strategy
Table 14B

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Comprehensive Housing
Affordability Strategy
Table 15A

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Comprehensive Housing
Affordability Strategy
Table 15B

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Comprehensive Housing
Affordability Strategy
Table 15C

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Appendix B

Citizen Participation Plan

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INTRODUCTION

The Consolidated Plan is a collaborative process through which the community identifies its housing, homeless and community development needs and establishes a vision, goals and strategies for addressing these needs. The plan also identifies how the money received from the U.S. Department of Housing and Urban Development (HUD) will be spent over the upcoming program year – taking into account the regulations governing the programs – to meet locally identified needs.

The City of Paterson is required by law to have a detailed Citizen Participation Plan that contains the City's policies and procedures for public involvement in the Consolidated Plan process and the use of Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Shelter Grant (ESG) and Housing Opportunity for Persons with AIDS (HOPWA) money. This Citizen Participation Plan must be available to the public.

Citizen participation is a vital part of the Consolidated Plan process. Citizens, non-profit organizations and other interested parties must be afforded adequate opportunity to participate in the planning process. This includes:

- Access to meetings
- Access to information
- Technical assistance as required
- Public hearings to identify housing and community development needs and review of proposed uses of funds
- Timely response to complaints and grievances.

The following describes the guiding principles for citizen participation by the City of Paterson in the implementation of the HUD Consolidated Plan.

Encouraging Public Participation

The law requires that our Citizen Participation Plan both provides for and encourages public participation, emphasizing involvement by low- and moderate-income people—especially those living in low- and moderate-income neighborhoods. Also, the U.S. Department of Housing and Urban Development (HUD) expects the City of Paterson to take whatever actions are appropriate to encourage participation of minorities, people who do not speak English, and people with disabilities.

Copies of this Citizen Participation Plan, as well as summaries of basic information about CDBG, HOME, ESG, HOPWA and the Consolidated Planning process will be made available in the languages of residents who comprise a significant portion of the low and moderate income population. Currently, the City of Paterson has materials in English only. Residents needing materials in other languages are encouraged to contact City staff.

The Role of Low-Income People

The law declares that the primary purpose of the programs covered by this Citizen Participation Plan is to improve communities by providing: decent housing, a suitable living environment, and growing economic opportunities—all principally for low and moderate income people.

Because the amount of federal CDBG, HOME, ESG, and HOPWA money the City of Paterson receives each year is mostly based upon the severity of both poverty and substandard housing conditions in Paterson, it is necessary that public participation genuinely involve low-income residents who experience these conditions. Genuine involvement by low-income people must take place at all stages of the process, including:

- Identifying needs
- Setting priorities among these needs, deciding how much money should be allocated to each high-priority need, and suggesting the types of programs to meet high-priority needs
- Overseeing the way in which programs are carried out

The Various Stages of the Consolidation Plan Process

The policies and procedures in this Citizen Participation Plan relate to several stages of action mentioned in law or regulation. In general, these stages or events include:

1. Identification of housing and community development needs

2. Preparation of a draft use of funds for the upcoming year called the proposed Annual Action Plan or the development of a proposed new Multi-Year Strategic Plan
3. Formal approval by elected officials of a final Annual Action Plan or Multi-Year Strategic Plan
4. On occasion during the year, it might be necessary to change the use of the money already budgeted in an Annual Action Plan, or to change the priorities established in the Multi-Year Strategic Plan. In that case, a formal Substantial Amendment will be proposed, considered, and acted upon
5. After a program year is complete, an Annual Performance Report must be drafted for public review and comment and then sent to HUD

The Program Year

The program year that the City operates under is from July 1 through June 31.

PATERSON CITIZEN PARTICIPATION ACTIVITIES

The City of Paterson Citizen Participation activities will include:

- Community Outreach
- Public Hearings
- Access to Information
- Technical Assistance
- Timely Response to Complaints and Grievances.

Community Outreach – In order to assure that all citizens have the opportunity to participate in the planning process, the City of Paterson will conduct community outreach on the development of the strategic plan. The objectives of outreach will be to:

- Obtain views of citizen, public agencies and other interested parties
- Announce the availability of technical assistance and funds
- Respond to proposals and comments at all stages of the Consolidated Plan submission process, including:
 - Identifying housing and community development needs
 - Reviewing proposed uses of funds
 - Reviewing program performance.

Public Hearings – The City of Paterson will host two (2) public hearings every year. Typically, these hearings may consist of either: 1) a meeting to announce the availability of technical assistance and funding for current program year; 2) a meeting to review program performance; or 3) one of the City Council meetings, where legislation regarding either the strategic plan or the annual action plan is read and/or considered for approval. Also, each year, a public hearing will be held once the draft plan is complete, to solicit comments on the strategies and proposed use of funds. Public hearings will be conveniently timed and located for people who will benefit from program funds, and will be accessible to persons with special needs.

Access to Information - Citizens, public agencies and other interested parties, including those most affected, will have the opportunity to receive information, review and submit comments on any proposed submission concerning any of the following documents:

- The proposed and final Annual Action Plans
- The proposed and final Multi-Year Strategic Plan (the "Consolidated Plan")
- Proposed and final Substantial Amendments to either an Annual Action Plan or the Multi-Year Strategic Plan
- Annual Performance Reports
- The Citizen Participation Plan.

Interested parties may access these documents at no cost by the Internet, at the Paterson website; at the Paterson Municipal Library; or by contacting City staff. These materials will be available in a form accessible to persons with disabilities and in a style for individuals that do not speak English, when requested.

Citizens will be provided 30 days to comment on the City's annual performance report, prior to HUD submittal on May 31st of each year.

Technical Assistance - City staff will work with organizations and individuals representative of low and moderate-income people who are interested in submitting a proposal to obtain funding for an activity. All potential applicants for funding are encouraged to contact City staff for technical assistance before completing a proposal form. Additionally, City staff will work with individuals and organizations receiving Consolidated Plan monies to ensure that funds are being spent for their intended purpose and within the rules and regulations of the federal government.

Timely Response to Complaints and Grievances - City staff will provide timely, written responses to written complaints and grievances within fifteen (15) days of receipt, where practical.

SUBSTANTIAL AMENDMENTS

Prior to the submission of any substantial change in the proposed use of funds, citizens will have 30 day notice of, and the opportunity to comment on, the proposed amendment using the citizen participation methods outlined in this plan and/or other methods that result in effective notice and comment.

A substantial amendment to the Consolidated Plan is when one of the following decisions is to be made:

1. A change in the use of CDBG, HOME, ESG, or HOPWA money from one activity to another, and a change to increase or decrease funding or cost of an activity, project or program by more than 20% of the funds that were originally allocated for that activity, project or program. (This does not include activities, projects or programs that are completed under budget by more than 20%. The unspent balance may go to new activities, but citizens will need opportunity to comment.)
2. The elimination of an activity originally described in the Annual Action Plan.
3. The addition of an activity not originally described in the Annual Action Plan.
4. A change in the purpose of an activity, such as a change in the type of activity or its ultimate objective - for example, a change in a construction project from housing to commercial.
5. A meaningful change in the location of an activity.

For more information regarding the Consolidated Plan or to submit your comments:

E-mail: Barbara Blake-McLennon, Director
bmclennon@patersonnj.gov

Phone:
973-321-1212 x2266

Appendix C

Needs Survey

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**CITY OF PATERSON
DEPARTMENT OF COMMUNITY DEVELOPMENT
NEEDS SURVEY**

For Program Year 2015, the City of Paterson estimates receiving \$4,980,000 in federal funds from the U.S. Department of Housing and Urban Development through the Community Development Block Grant, the Home Investment Partnership, the Emergency Shelter Grant and the Housing Opportunities for Persons with AIDS Programs. As the administrator of these programs the City is required to seek input regarding the distribution of funds and the development of our priorities. Please assist us by completing this survey.

SECTION I – Please circle the number that corresponds with your need for each category with 1 representing your lowest need and 4 indicating your highest need.

<u>Community Facilities</u>	Highest		Lowest	
Senior Centers	1	2	3	4
Youth Centers	1	2	3	4
Child Care Centers	1	2	3	4
Park & Recreational Facilities	1	2	3	4
Health care Facilities	1	2	3	4
Community Centers	1	2	3	4
Fire Stations & Equipment	1	2	3	4
Libraries	1	2	3	4

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

<u>Neighborhood Services</u>	Highest		Lowest	
Tree Planting	1	2	3	4
Trash & Debris Removal	1	2	3	4
Graffiti Removal	1	2	3	4
Code Enforcement	1	2	3	4
Parking Facilities	1	2	3	4
Cleanup of Abandoned Lots & Buildings	1	2	3	4

<u>Infrastructure</u>	Highest		Lowest	
Drainage Improvements	1	2	3	4
Water/Sewer Improvements	1	2	3	4
Street Improvement	1	2	3	4
Street Lighting	1	2	3	4
Sidewalk Improvements	1	2	3	4

City of Paterson

<u>Special Needs Services</u>	Highest		Lowest	
Centers/Services for Disabled	1	2	3	4
Accessibility Improvements	1	2	3	4
Domestic Violence Services	1	2	3	4
Substance Abuse Services	1	2	3	4
Homeless Shelters/Services	1	2	3	4
HIV/AIDS Centers & Services	1	2	3	4
Neglected Abused Children Centers & Services	1	2	3	4

<u>Business & Employment</u>	Highest		Lowest	
Start Up Business Assistance	1	2	3	4
Small Business Loans	1	2	3	4
Job Creation/Retention	1	2	3	4
Employment Training	1	2	3	4
Commercial/Industrial Rehab	1	2	3	4
Façade Improvements	1	2	3	4
Business Mentoring	1	2	3	4

<u>Housing</u>	Highest		Lowest	
Residential Rehabilitation	1	2	3	4
Repair & Energy Efficiency Improvements	1	2	3	4
Homeownership Assistance	1	2	3	4
Housing for the Disabled	1	2	3	4
Senior Housing	1	2	3	4
Single Family Housing	1	2	3	4
Multi-Family Housing	1	2	3	4
Affordable Rental Housing	1	2	3	4
Fair Housing	1	2	3	4
Lead-Based Paint Test/Abatement	1	2	3	4
Residential Historic Preservation	1	2	3	4
Non-Residential Historic Preservation	1	2	3	4

SECTION II – Please provide specific projects which would greatly improve the community and/or problems that you feel need to be addressed. Additional sheets may be attached.

Completed surveys can be hand delivered, mailed, faxed or e-mailed to:
City of Paterson Department of Community Development
Ms. Barbara Blake-McLennon, Director
125 Ellison Street, 2nd Floor, Paterson, NJ 07505
Tel: 973-321-1212 Fax: 973-321-1202
or via e-mail: bmclennon@patersonnj.gov

Appendix D

Outcome Performance Measurement System

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Performance Measurement System

Collecting and reporting Performance Measurement data is a process that was created to provide a framework for capturing program outcomes across grant programs and enabling HUD to describe these results on a national level. The system establishes a process to identify goals and measure whether goals were achieved. It focuses on the question, "How did this program make a difference?" and strives to link budget decision-making with performance results.

- **Objectives**-The Outcome Performance Measurement System has three overarching objectives. Applicants should design their programs based on the objectives they establish in response to local needs and goals. Objectives reflect the common ways the applicants work to achieve their goals. The Objectives incorporated into the Outcome Performance Measurement System are listed below.
 - Suitable Living Environment. In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.
 - Decent Affordable Housing. The activities that typically would be found under this objective are designed to cover a wide range of housing possibilities. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger program.
 - Creating Economic Opportunities. This objective applies to the type of activities related to economic development, commercial revitalization, or job creation.
- **Outcomes**-There are also three outcomes under each objective. They show how programs benefit a community or people served.
 - Availability/Accessibility. This outcome category applies to activities that make services, infrastructure, housing, or shelter available or accessible to low to moderate income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low to moderate income people.
 - Affordability. This outcome category applies to activities that provide affordability in a variety of ways in the lives of low to moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or daycare.
 - Sustainability-Promoting Livable or Viable Communities. This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to low to moderate income people by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities and neighborhoods.

Thus, the three objectives, each having three possible outcomes, will produce nine possible "Outcome /Objective Statements" within which to categorize grant activities.

Categories	Outcome 1: Availability/Accessibility	Outcome 2: Affordability	Outcome 3: Sustainability
Objective #1: Suitable Living Environment	Enhance Suitable Living Environment through Improved/New Accessibility	Enhance Suitable Living Environment through Improved/New Affordability	Enhance Suitable Living Environment through Improved/New Sustainability
Objective #2: Decent Housing	Create Decent Housing with Improved/New Availability	Create Decent Housing with Improved/New Affordability	Create Decent Housing with Improved/New Sustainability
Objective #3: Economic Opportunity	Provide Economic Opportunity through Improved/New Accessibility	Provide Economic Opportunity through Improved/New Affordability	Provide Economic Opportunity through Improved/New Sustainability

This "Outcome/Objective Statement" will be entered into HUD's Integrated Disbursement and Information System (IDIS) by entering data in the form of an output indicator.

Each output should relate to the intended outcome/objective of the program activities and community objectives. A complete statement has these components: Output (quantified) + Outcome (from categories above) + Activity (description) + Objective (from categories above). Combining these elements into a single sentence summarizes the community's activities, results, intended outcomes and purpose in a way that can be related to resource inputs. Examples are provided below.

- 2,000 homeless persons have new access to shelter for the purpose of creating decent affordable housing.
- 52 households have new access to public sewer for the purpose of creating a suitable living environment.
- 50 persons have access to new jobs through extension of a water line to a business for the purpose of creating economic opportunity.
- **Output Indicators**-Tells whether an outcome is occurring.
 - 1. **Infrastructure or Public Service**
 - Number of persons assisted:
 - With new access to service or benefit
 - With improved access to service or benefit
 - Where activity was used to meet a quality standard or measurably improved quality, report number of households that no longer have access to substandard service only
 - 2. **Targeted Revitalization**- Is it Comprehensive, commercial, housing or other?
 - Choose all indicators that apply, or at least 3 indicators, if the effort is comprehensive:
 - Number of new businesses assisted
 - Number of businesses retained
 - Number of jobs created or retained in target area
 - Amount of money leveraged (from other public or private sources)
 - Number of LMI persons served
 - Slum/blight demolition
 - Number of LMI households assisted
 - Number of acres of remediated brownfields
 - Number of households with new or improved access to public facilities/services
 - Other which can include: crime numbers, property value change, housing code violations, business occupancy rates, employment rates, homeownership rates (optional)

Other Physical Improvements

3. Slum and Blight Spot Basis
 - Slum/blight demolition
4. Commercial façade treatment/business building rehabilitations (site, not target area based)
 - Number of commercial façade treatment/business building rehabilitations
5. Acres of brownfields redeveloped (site, not target area based)
 - Number of acres of remediated brownfields

Rental Housing

6. Number of rental units constructed (new) per project or activity:
 - Total Number of Units:
 - Number of affordable
 - Number of Section 504 Accessible
 - Of Affordable:
 - Number of subsidized by program (federal, state, or local, specify which federal program)
 - Number of years of affordability guaranteed
 - Number of housing units (supported through development and operations or rental assistance) for persons with HIV/AIDS
 - Of those, number of units for the chronically homeless
 - Of those, the number made Section 504-accessible
 - Number of units of permanent housing for homeless persons and families (supported through development and operations):
 - Of those, the number of units for the chronically homeless
 - Of those, the number made Section 504-accessible
7. Number of rental units rehabilitated:
 - Total Number of Units:
 - Of Total:
 - Number Affordable
 - Number Section 504-accessible
 - Number brought from substandard to standard condition (HQS or local code)
 - Number meeting International Building Code (IBC) Energy Standards
 - Of those, number meeting Energy Star standards
 - Number brought into compliance with lead safe housing rule (24 CFR part 35)
 - Of Affordable:
 - Number of subsidized by federal, state, or local program, specify which federal program
 - Number subsidized by program
 - Number of years of affordability guaranteed
 - Number of housing units (supported through development and operations) for persons with HIV/AIDS
 - Of those, the number of units for the chronically homeless
 - Of those, the number made Section 504-accessible
 - Number of units of permanent housing for homeless persons and families (that are supported through development and operations)
 - Of those, the number of units for the chronically homeless
 - Of those, the number made Section 504-accessible

8. Homeowner Rehab-Number of owner occupied units rehabilitated or improved Number of units brought from substandard to standard condition (HQS or local code)

- Number of units brought to International Building Code Energy standards
 - Of those, number brought to Energy Star standards
- Number of units brought to compliance with lead safe housing rule (24 CFR part 35)
- Number of units subsidized by federal, state or local program, specify which federal program

NOTE: Owner-occupied units are not subject to Section 504 compliance

9. Homeownership-Direct Financial Assistance to home buyers (Choose all that apply)

- First-Time Homebuyers
- Subsidized Tenants
- Minority Household
- Down-payment Assistance (DPA)
- Closing Costs
- Mortgage buy-down/reduction
- Interest Reduction
- Second Mortgage

Job Creation/Retention

10. Number of jobs created

- Employer-sponsored health care benefits
- Type of jobs created (use existing Economic Development Administration (EDA) classification)
- Employment status before taking job created
 - Number of unemployed

11. Number of jobs retained, saved, or maintained

- Employer-sponsored health care benefits
- Type of jobs created (use existing Economic Development Administration (EDA) classification)
- Prior employment status before taking job created
 - Number of unemployed

Business Assistance

12. Number of businesses assisted

- New
- Expansions
- Relocations

DUNS number(s) of those businesses Two-digit NAIC industry classification (if needed w/DUNS)

13. Does the assisted business provide a good or service to meet needs of service/area/neighborhood/community?

14. Homebuyer Units Developed-Number of homeownership units constructed, acquired, and/or acquired with rehabilitation (per project or activity)-Total number of units

- Of those:
 - Number of affordable units
 - Number of years affordability guaranteed
 - Number meeting International Building Code Energy standards
 - Of those, the number using Energy Star standards

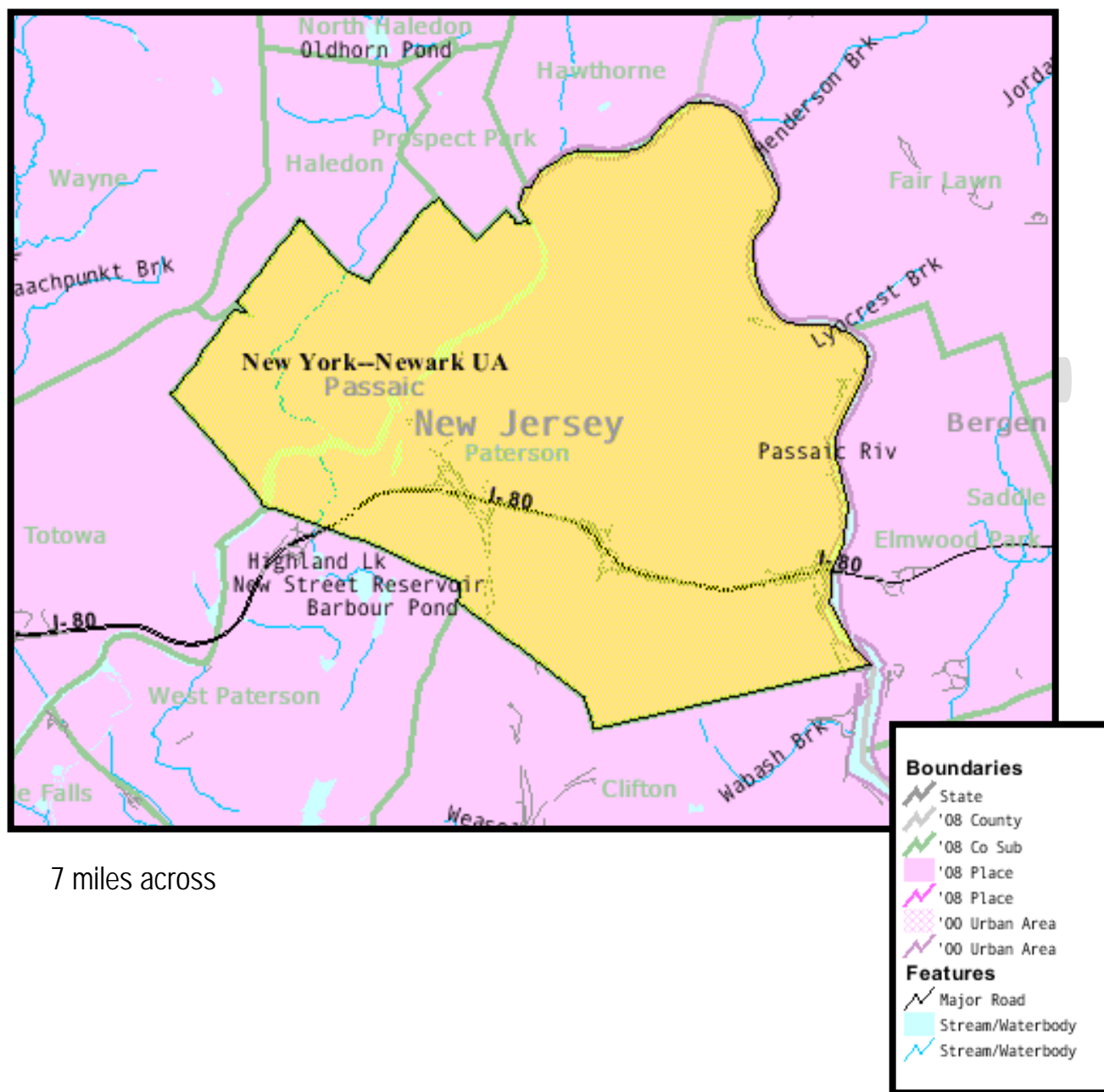
- Of those, the number made Section 504-accessible
 - Of affordable:
 - Number subsidized by state/local program
 - Number subsidized by federal programs
 - Number specifically for persons with HIV/AIDS
 - Number specifically for homeless
 - Of those, the number specifically for chronically homeless
 - Of those, the number made Section 504-accessible
15. **TBRA**-Number of renter units assisted with ongoing (monthly) subsidies (tenant-based rental assistance)
Total Number of Units
- Of those:
 - Number subsidized by state/local program
 - Number subsidized by federal programs
 - Number specifically for persons with HIV/AIDS
 - Number specifically for homeless
 - Of those, the number specifically for chronically homeless
 - Of those, the number made Section 504-accessible
16. **Homeless Shelter**-Number of homeless persons stabilized due to access to overnight shelter or other emergency housing support

Appendix E

Maps

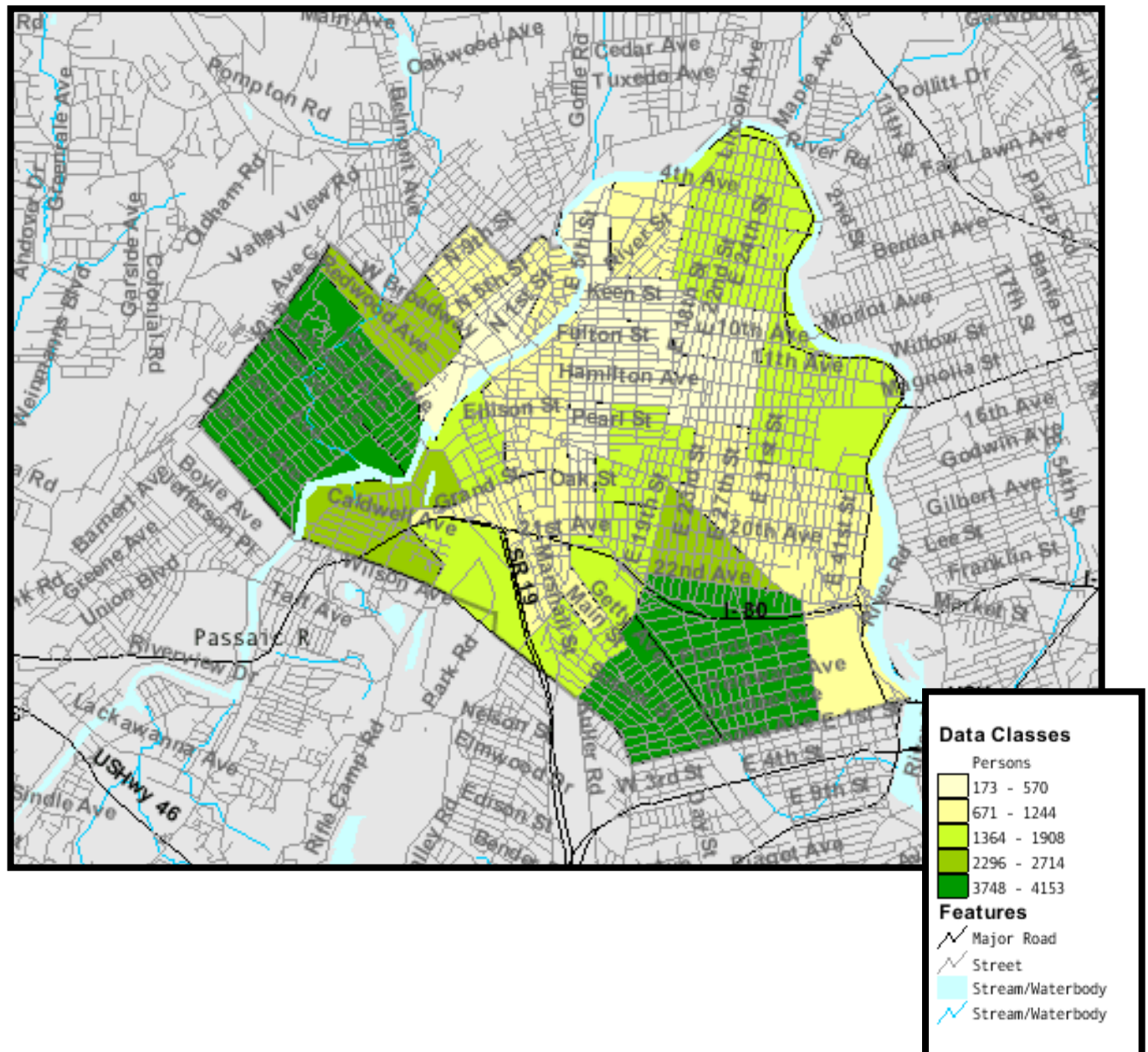
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City of Paterson, NJ



7 miles across

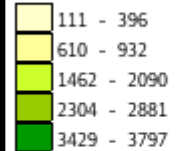
City of Paterson
Percent of Persons Who Are White Alone



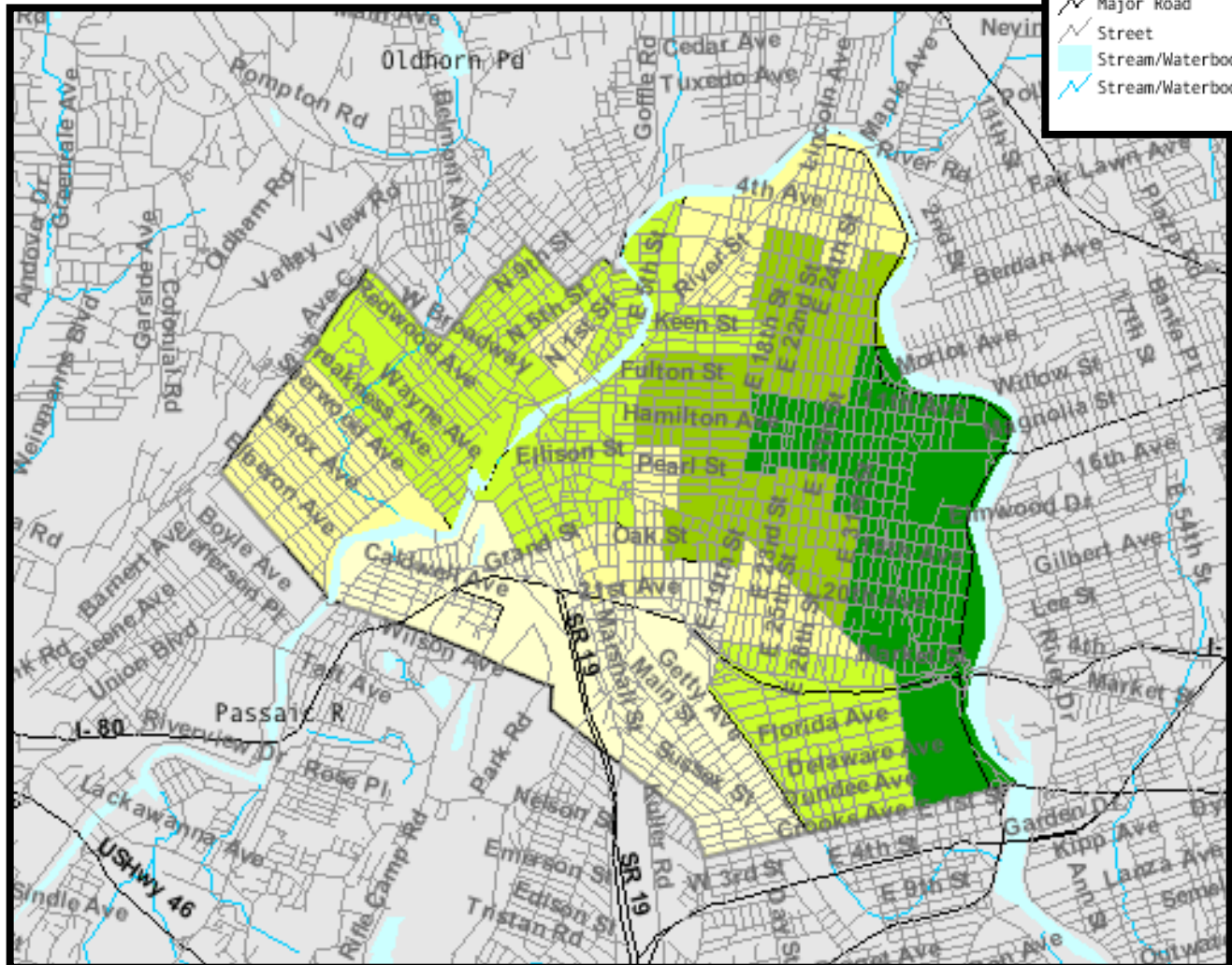
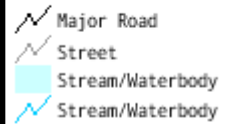
City of Paterson
Persons Who are Black or African American Alone

Data Classes

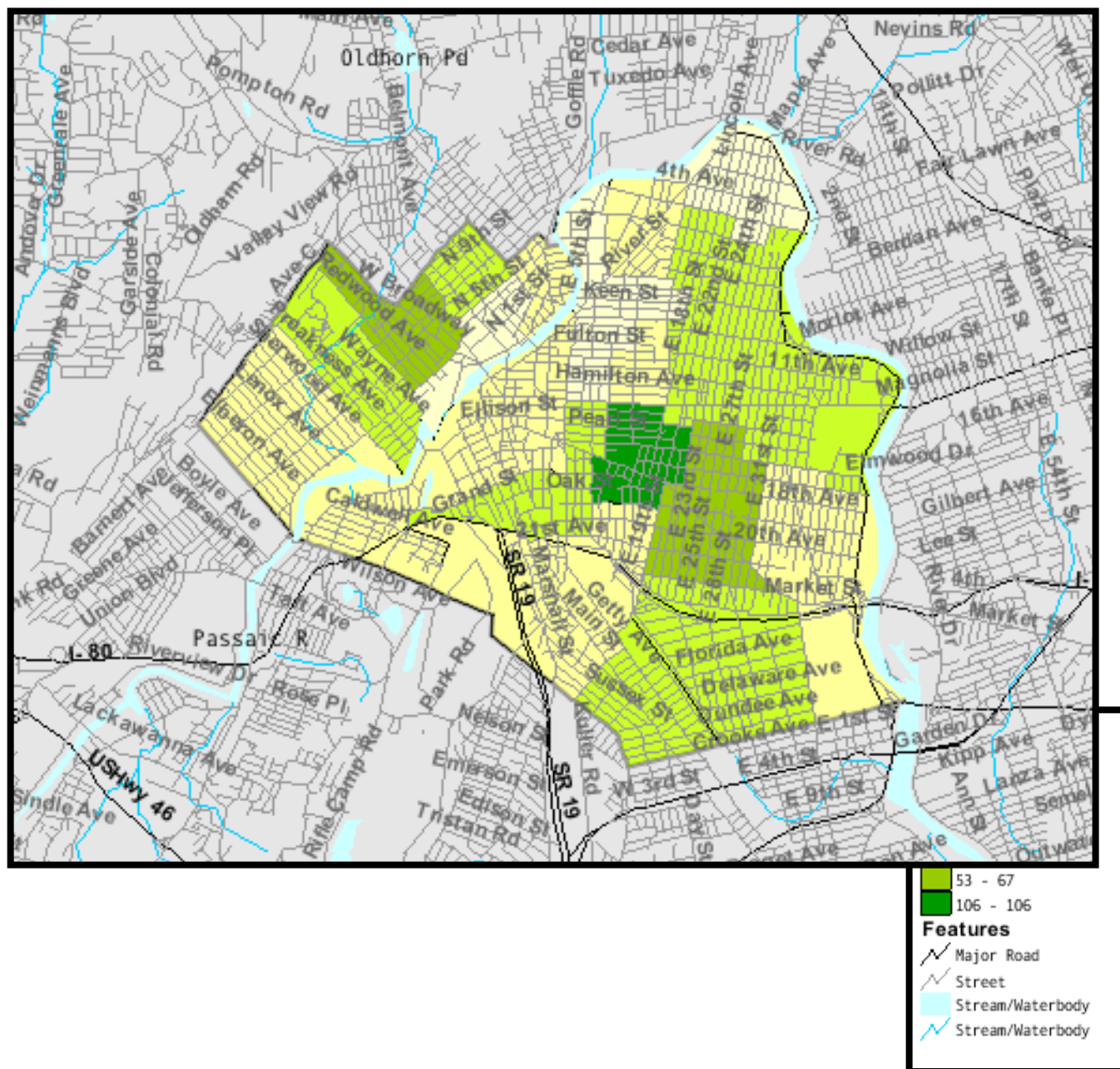
Persons



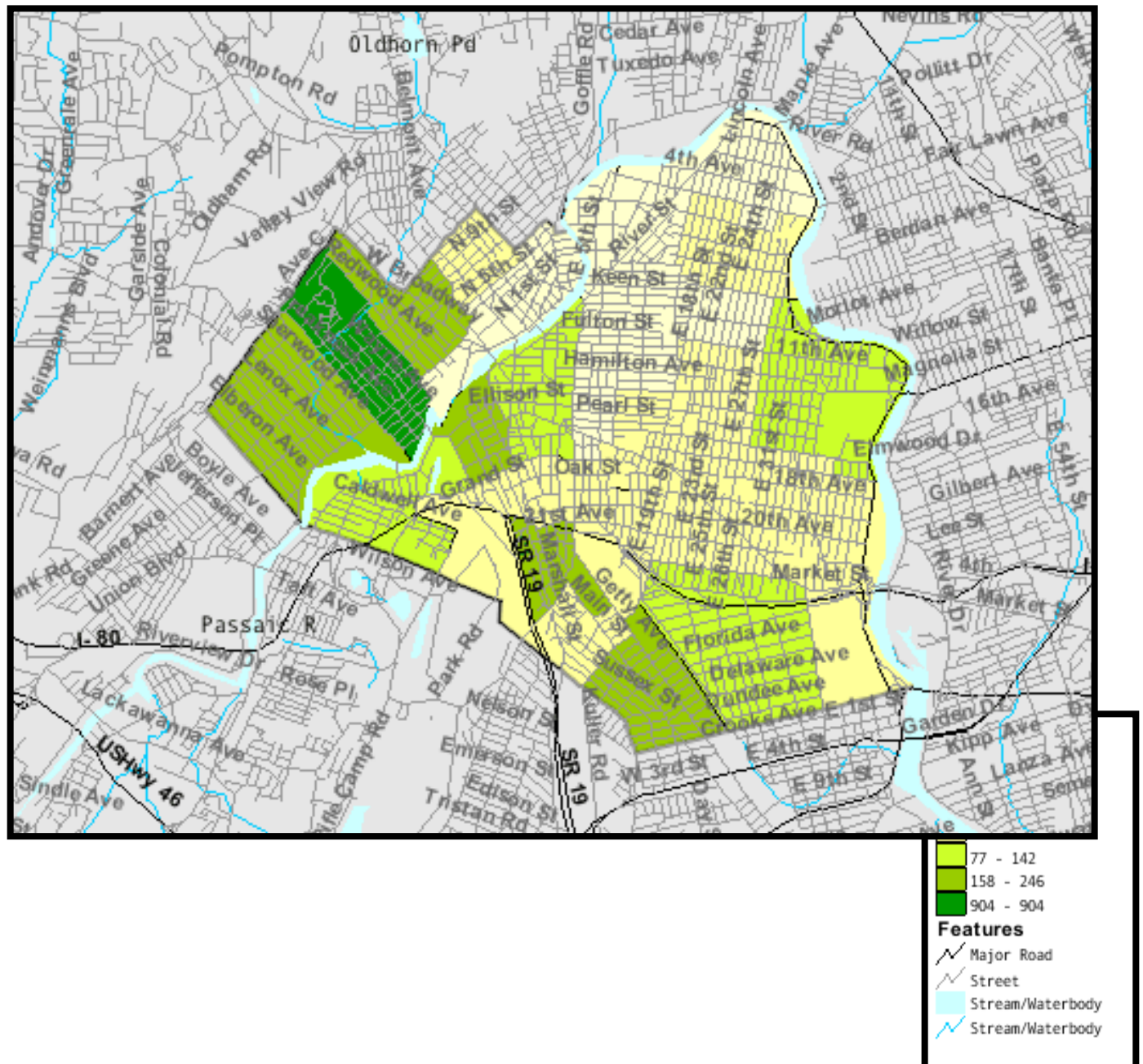
Features



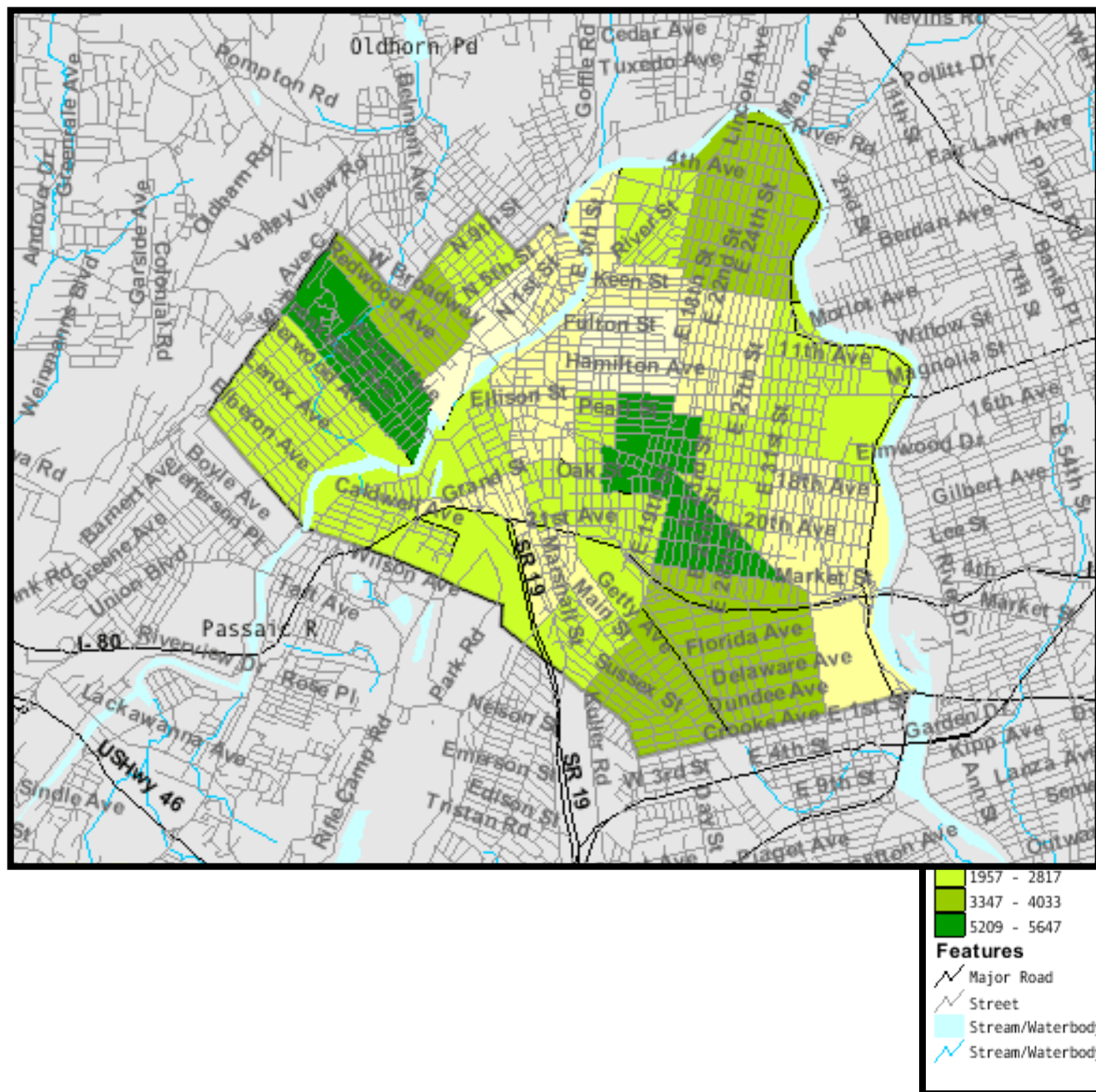
City of Paterson
Persons Who are American Indian and Alaska Native Alone



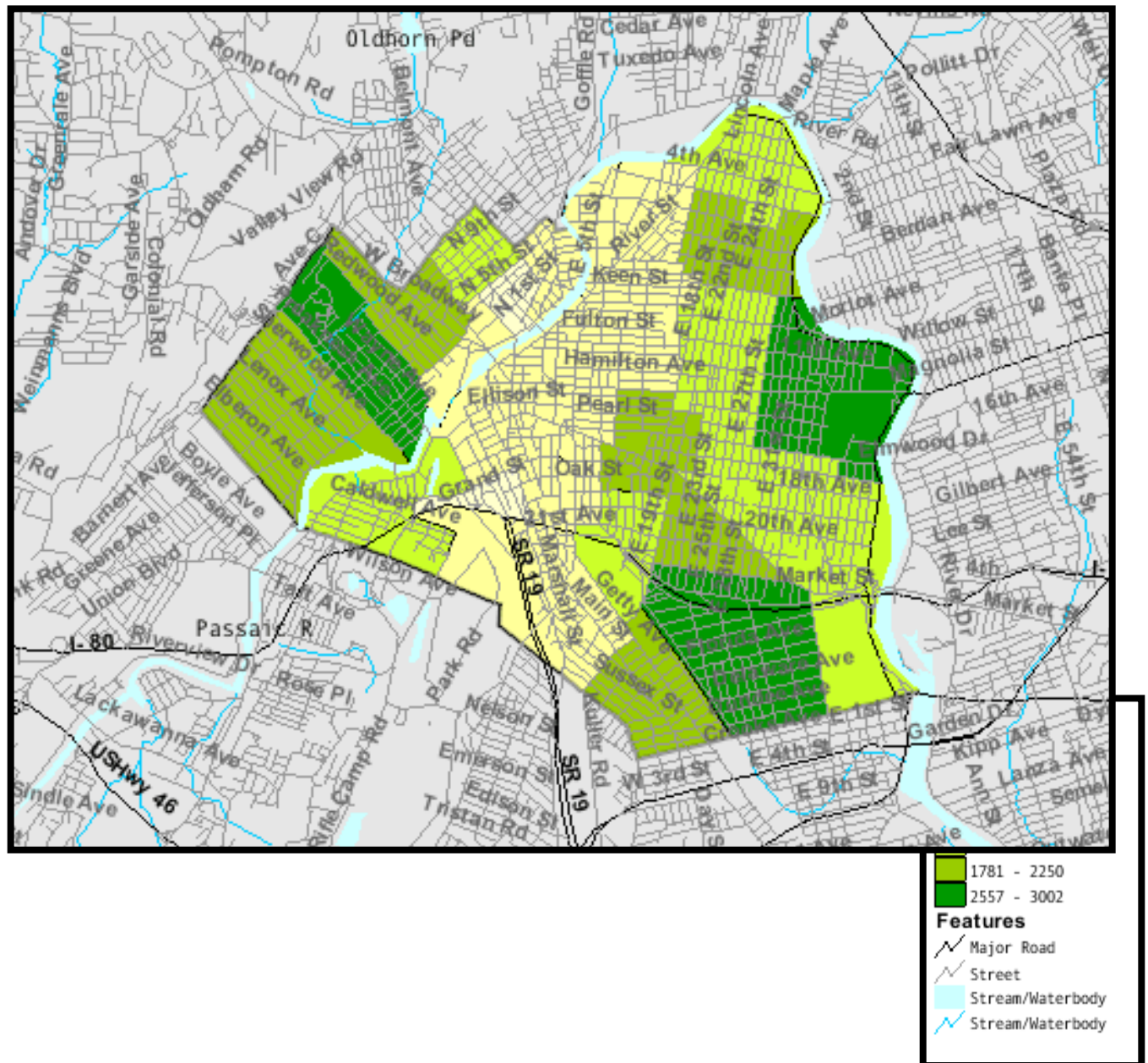
City of Paterson
Persons Who are Asian Alone



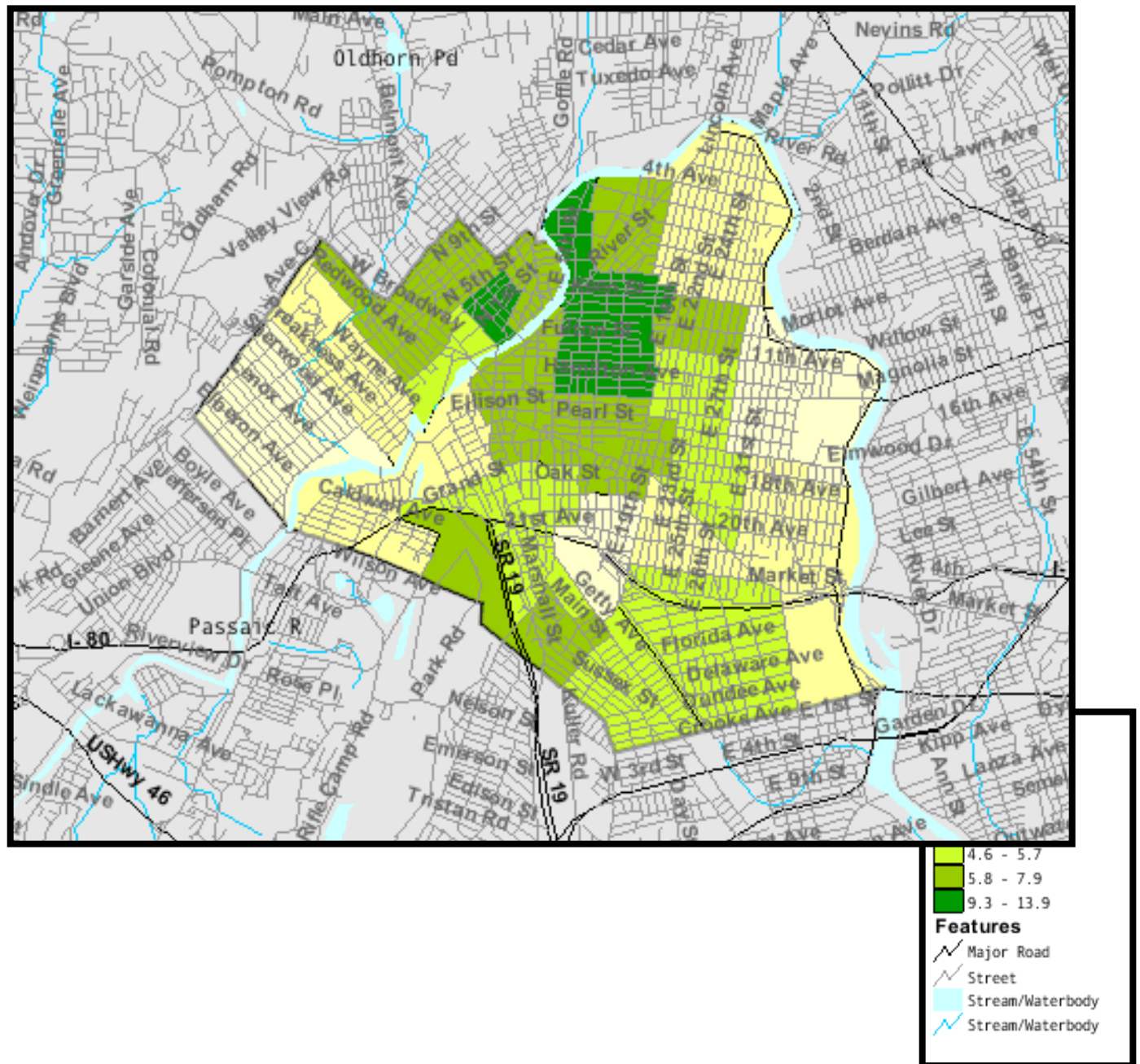
City of Paterson
Persons Who are Hispanic or Latino (of any race)



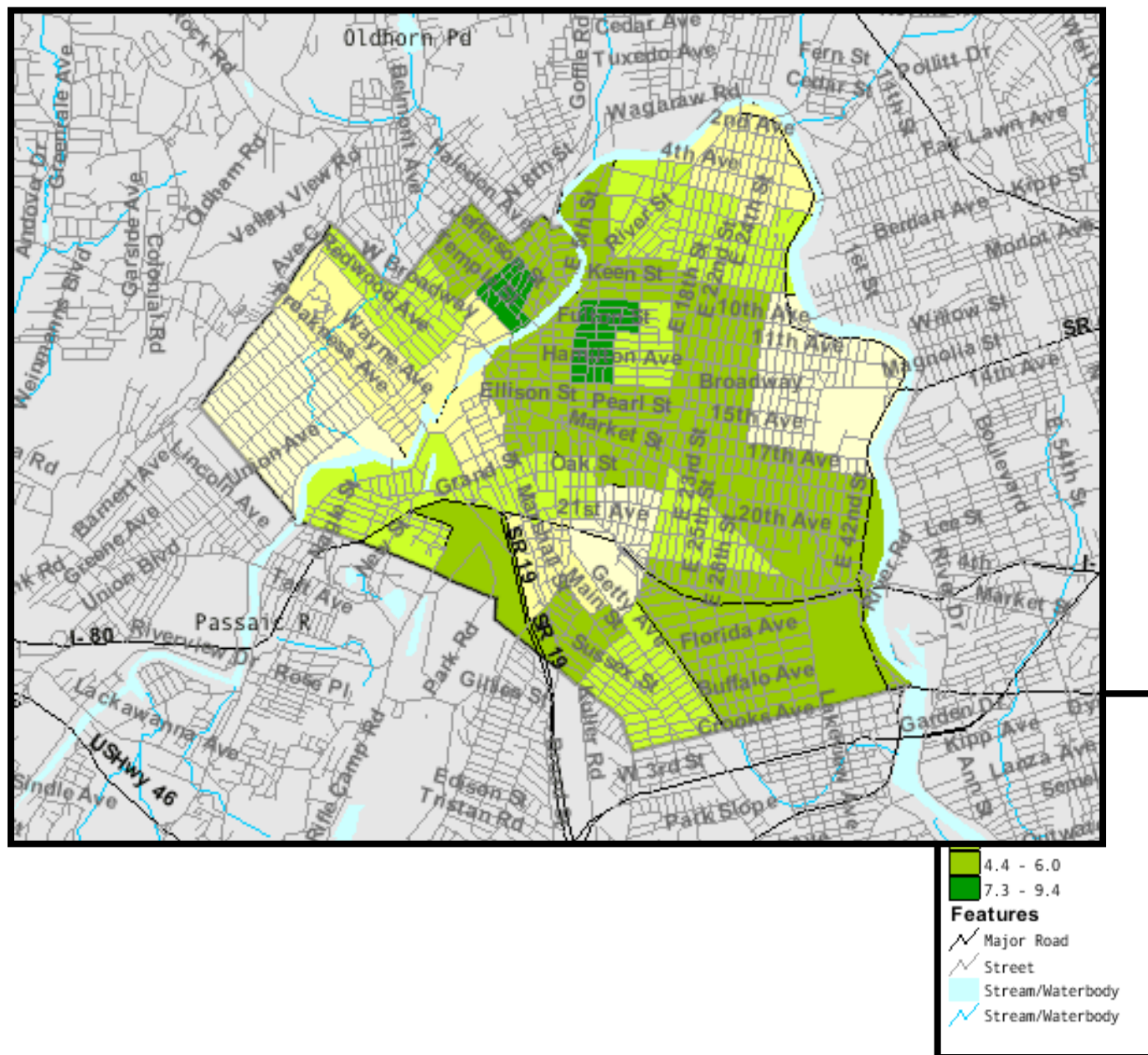
City of Paterson
Total Households



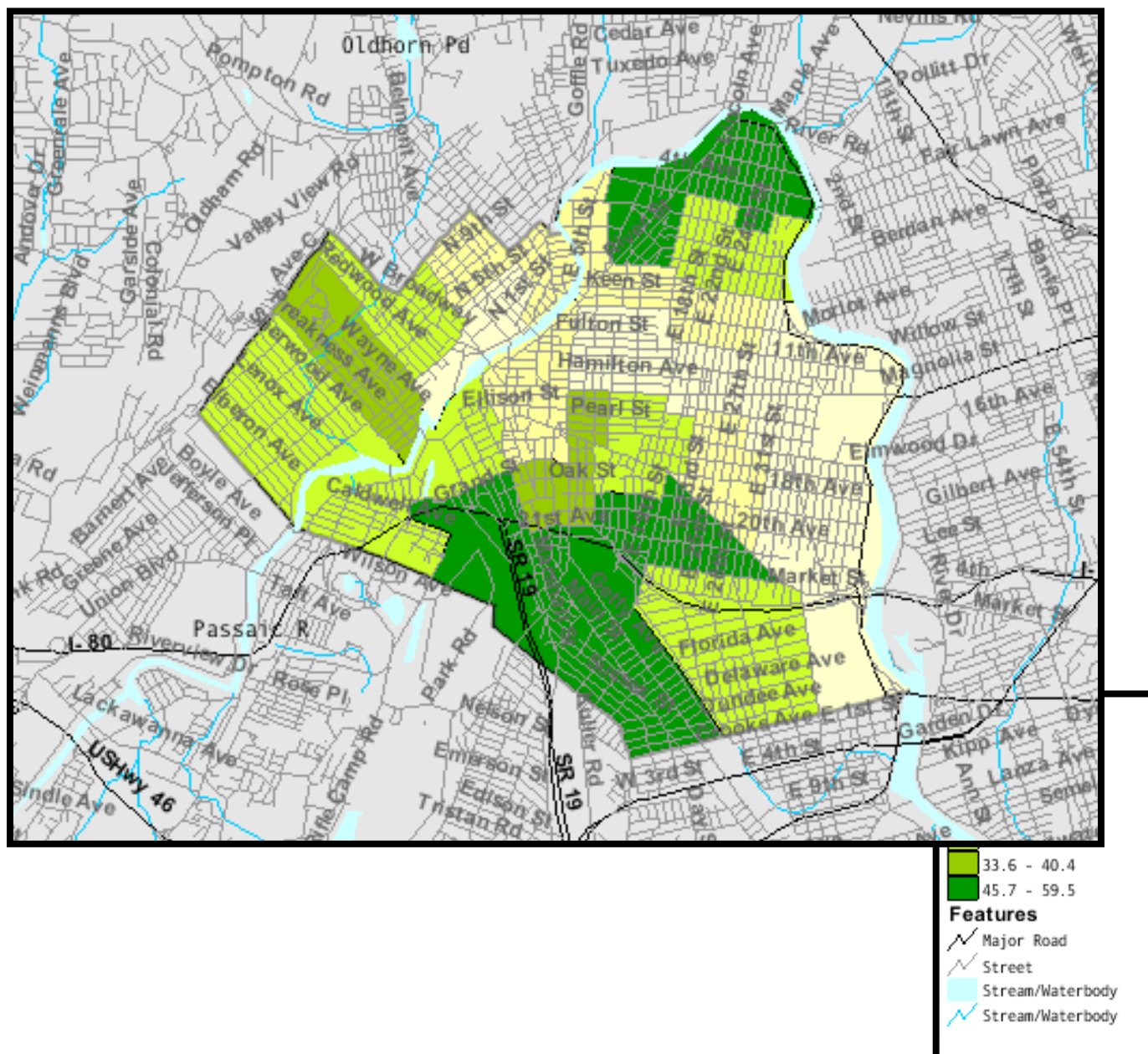
City of Paterson Percent of Housing Units Vacant



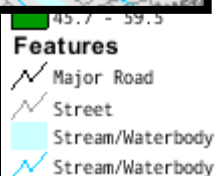
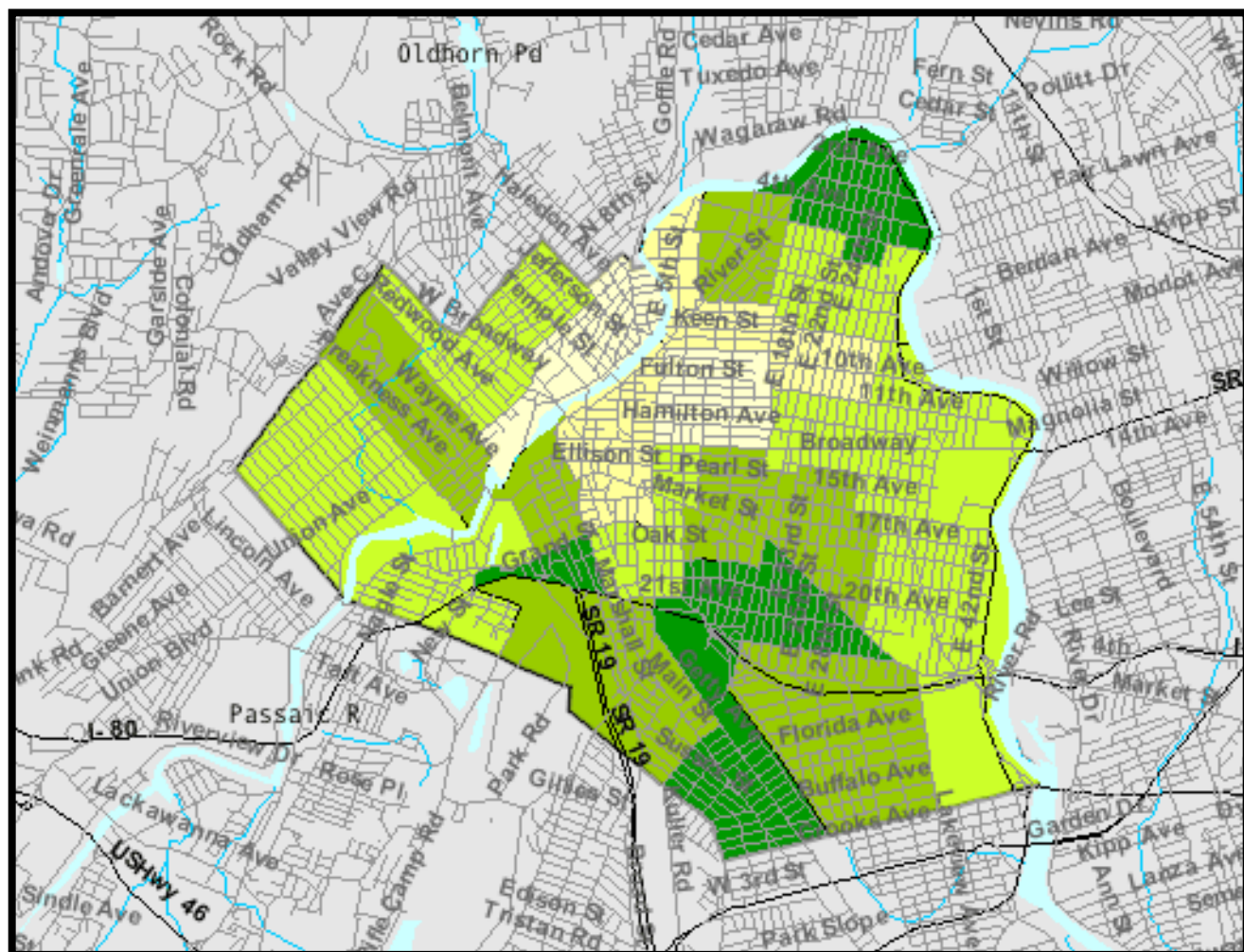
City of Paterson Rental Vacancy Rate



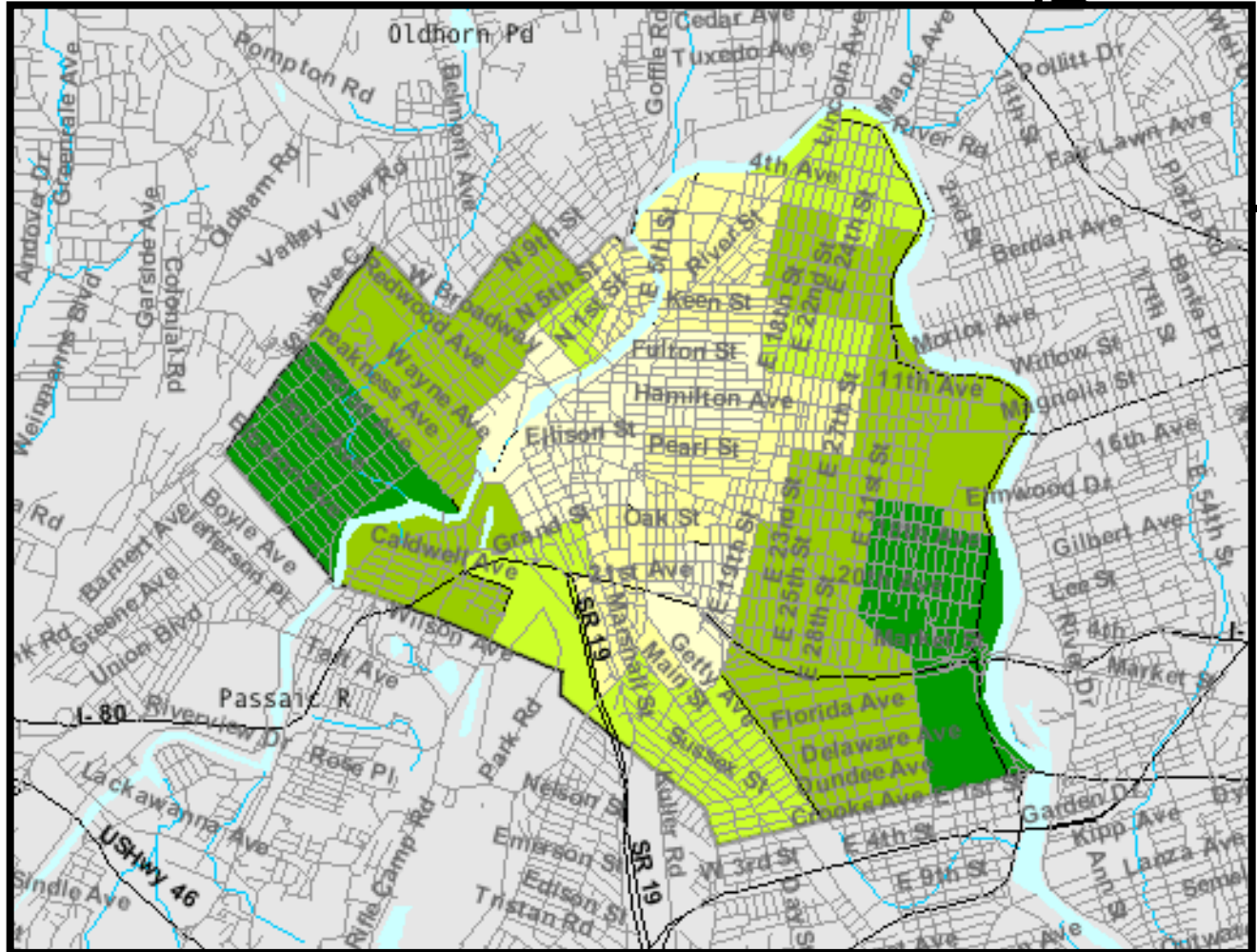
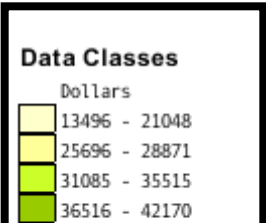
City of Paterson Percent of Persons 5 Years and Over Who Speak a Language Other Than English at Home



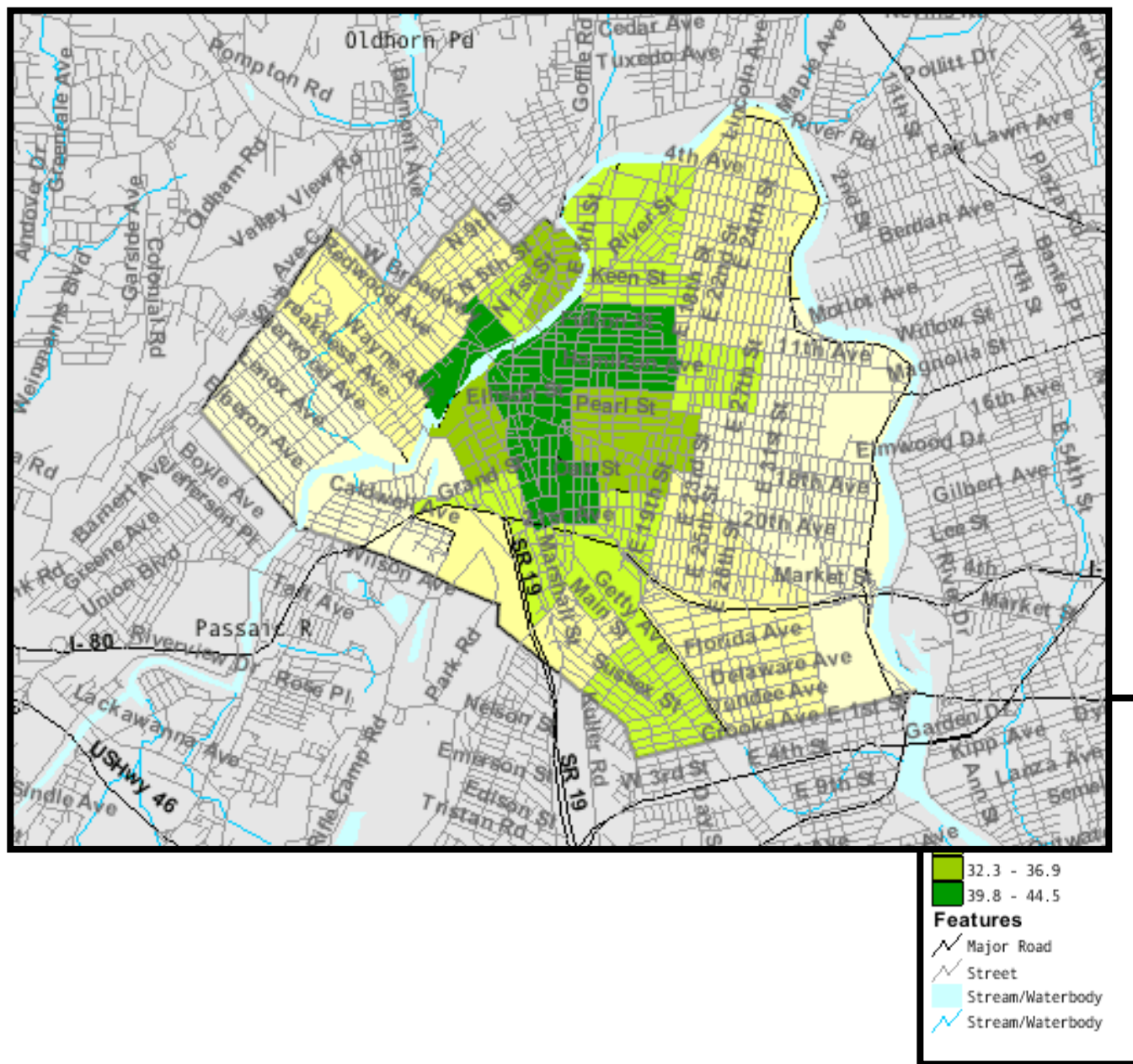
City of Paterson
Percent of Persons Who Are Foreign Born



City of Paterson Median Household Income



City of Paterson
Percent of Persons Below the Poverty Level



Appendix F

Consolidated Plan Certifications and SF-424

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SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted XX/XX/2015	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
City of Paterson		Nj342454 PATERSON	
Paterson City Hall		Error! Not a valid link. 06XXXXXX	
155 market Street		Error! Not a valid link.: Municipality	
Paterson	NJ	Error! Not a valid link.: Community Development	
07505-1202	Error! Not a valid link.	Error! Not a valid link.	
Employer Identification Number (EIN):		Error! Not a valid link.: Paterson	
22-XXXXXXX		Error! Not a valid link.	
Applicant Type:		Specify Other Type if necessary:	
Error! Not a valid link.		Error! Not a valid link.	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles		Description of Areas Affected by CDBG Project(s)	
\$2,490,648.00	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$40,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s): \$2,490,648.00			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$931,364.00	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$30,000.00		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s): \$931,364			

Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$1,351,464.00	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s) \$1,351,464.00			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$206,042.00	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s) \$206,042.00			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts	Project Districts		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
Error! Not a valid link.: Jose "Joey"	Error! Not a valid link.	Error! Not a valid link.: Torres
Error! Not a valid link.: Mayor	Error! Not a valid link.: 973 321-1600	Error! Not a valid link.:
E-mail: officeofthemayor@patersonnj.gov	Error! Not a valid link.: http://www.patersonnj.gov/	Error! Not a valid link.:
Signature of Authorized Representative		Date Signed



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- ☐ This certification does not apply.
☒ This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

City of Paterson

4. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
5. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
6. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date

Jose "Joey" Torres

Name

Mayor, City of Paterson

Title

155 Market Street

Address

Paterson, NJ 07505

City/State/Zip

973-321-1600

Telephone Number

- ☐ This certification does not apply.
- ☒ This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

7. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
8. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015, 2016, 2017, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
9. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

10. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
11. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

City of Paterson

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official

Date

Jose "Joey" Torres

Name

Mayor, City of Paterson

Title

155 Market Street

Address

Paterson, NJ 07505

City/State/Zip

973-321-1600

Telephone Number

☒ This certification does not apply.
☐ This certification is applicable.

OPTIONAL CERTIFICATION

CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Jose "Joey" Torres

Name

Mayor, City of Paterson

Title

155 Market Street

Address

Paterson, NJ 07505

City/State/Zip

973-321-1600

Telephone Number

☐ This certification does not apply.
☒ This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized Official

Date

Jose "Joey" Torres

Name

Mayor, City of Paterson

Title

155 Market Street

Address

Paterson, NJ 07505

City/State/Zip

973-321-1600

Telephone Number

☐ This certification does not apply.
☒ This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Jose "Joey" Torres

Name

Mayor, City of Paterson

Title

155 Market Street

Address

Paterson, NJ 07505

City/State/Zip

973-321-1600

Telephone Number

☐ This certification does not apply.
☒ This certification is applicable.

ESG Certifications

I, Jose "Joey" Torres, Chief Executive Officer of the City of Paterson, NJ, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58.
11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and

(D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.

12. The new requirement of the McKinney-Vento Act (42 USC 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official

Date

Jose "Joey" Torres

Name

Mayor, City of Paterson

Title

155 Market Street

Address

Paterson, NJ 07505

City/State/Zip

973-321-1600

Telephone Number

- ☐ This certification does not apply.
- ☒ This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

3. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
12. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
13. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
14. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
15. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
4. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)
Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City of Paterson, NJI	155 Market Street	Paterson	Paterson	NJ	07505

16. Definitions of terms in the Non-procurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:
"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
All "direct charge" employees;
all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
a. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

City of Paterson

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

Signature/Authorized Official

Date

Jose "Joey" Torres

Name

Mayor, City of Paterson

Title

155 Market Street

Address

Paterson, NJ 07505

City/State/Zip

973-321-1600

Telephone Number

Appendix G

Public Notices and Comments

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Public Notices and Comments

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APPENDIX H

Anti-Displacement Plan

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ANTI-DISPLACEMENT POLICY

2010-2014

The Department of Community Development has designed its programs to minimize both direct and indirect displacement of residents in the achievement of its housing and community development objectives. The Department of Community Development will adhere to the benefit levels and procedures which have been adopted by the HUD, for its implementation of the Uniform Relocation Assistance and Real Property Acquisition Policies Act at 49 CFR Part 24, and for its implementation of the HUD Regulations 24 CFR 570.606. The Department of Community Development will apply those benefit standards to both private and public agencies receiving federal funds, as required by the 1984 amendments to the Housing and Community Development Act and the Federal Highway Administration Final Rule published on January 4, 2005.

Any sub-recipients will adhere to the benefit levels and procedures which have been adopted by HUD, by the City and by the State of New Jersey, whichever are greater, for their implementation of the Uniform Relocation Assistance and Real Property Acquisition Policies Act. All sub-recipients must file relocation plans as required by the State of New Jersey, and the Department of Community Development and prepare their activities based upon the following:

1. Design their acquisition and/or rehabilitation plans so as to minimize displacement of occupants of the targeted property;
2. Inform, in writing, each person who may be displaced, that she/he may be displaced; describe the relocation assistance for which the person may be eligible; indicate the procedures to be followed to obtain the assistance; and
3. Provide reasonable relocation benefits to "displaced persons" according to the standards and guidelines articulated below.

To be eligible for relocation assistance, a tenant must fit into one of the two categories listed below:

- Category 1 A tenant must be a renter family, individual, business, nonprofit organization, or farm, which is legally occupying the property at the time the sub-recipient enters into a contract (with the private owner or developer) contingent upon City assistance for the acquisition or rehabilitation (a contract shall include options to purchase, land contracts, or other formal agreements to occupy the property); or
- Category 2 A tenant must be a renter family, individual, business, non-profit organization, or farm, which legally moves into the property between the time when the contractor enters into initial negotiations for acquisition or renovation rehabilitation when the acquisition/renovation occurs, without receiving prior written notice by the agency of his or her possible displacement as a result of the planned acquisition or rehabilitation.

Sub-recipients will provide relocation assistance to any residential tenant who is determined under the above standards to be displaced as a direct result of the rehabilitation or acquisition. Relocation assistance, at a minimum, must include:

1. Reasonable moving expenses.
2. Advisory services needed to help in relocation.
3. Referral to at least one suitable, decent, safe, and sanitary replacement dwelling unit.
4. Notification of, tenants' rights under the Federal Fair Housing law (Title VIII) and replacement housing opportunities, in such a manner that whenever feasible, tenant will have a choice between relocating within their neighborhood and other neighborhoods, consistent with the City's responsibility to affirmatively further fair housing. Such notice shall include referral to the Community Action Committee's Housing Information Service; and
5. One payment equal to 42, 48, or 60 times (depending on which rule applies, URA or HCD Sec. 104(d), or the State of New Jersey) the increase, if any, between the monthly cost of rent and utilities at the dwelling unit from which the tenant is displaced, and the cost of rent and utilities for

a suitable, decent, safe, and sanitary replacement dwelling unit, or the provision of a certificate of housing voucher for rental assistance payments under the Section 8 Housing Assistance payment program, if the tenant is an eligible lower income person.

Sub-recipients will provide relocation assistance to any business, non-profit which qualifies as a displaced person. These benefits may include:

1. Transportation of personal property;
2. Packing, crating, uncrating and unpacking of personal property;
3. Disconnecting, dismantling, removing, reinstalling machinery, equipment, etc.;
4. Storage of personal property for a period not to exceed 12 months;
5. Insurance for the property in connection with the move;
6. Any license, permit, or certification required of the displaced person at the replacement location;
7. Re-lettering signs, and replacing stationary;
8. Actual direct loss of tangible personal property;
9. Purchase of substitute personal property;
10. Searching for a replacement location;
11. Reestablishment expenses;
12. Advertising signs; and
13. Payments designed to offset the increase, if any, between the monthly cost of rent, and the utilities at unit from which the tenant is displaced and the cost of the replacement unit.

Section 104(d) of the Housing and Community Development Act

Additionally, under Sec.104(d) of the Housing and Community Development Act of 1974 as amended, and HUD program regulation 24 C.F.R. 570.606(c), the term "displaced persons" means any lower income family or individual that moves from real property, or moves his or her personal property from real property, permanently and involuntarily, as a direct result of the conversion of an occupied or vacant occupiable low/moderate-income dwelling unit (defined as one where the rent is currently less than the Fair Market Rent for Section 8 Existing Housing for the City of Paterson), or the demolition of any dwelling unit, in connection with an assisted activity.

Section 104(d) of the Housing and Community Development Act of 1974 as amended, and HUD program regulation 24 C.F.R. 570.606(c) provides that, as a condition for receiving assistance under the CDBG program, the grantee must certify that it is following a residential anti-displacement and relocation assistance plan which contains two major requirements:

1. Replace all occupied and vacant occupiable low/moderate-income dwelling units that are demolished or converted to a use other than low/moderate-income housing in connection with an activity assisted under the Housing and Community Development Act (see 24 C.F.R. 270.606(c)(1), on a one-for-one basis; and
2. Provide certain relocation assistance to any lower income person displaced as a direct result of the demolition of any dwelling unit or the conversion of a low/moderate-income dwelling unit to a use other than a low/moderate-income dwelling in connection with an assisted activity.

Each sub-recipient must submit such a plan to the Department of Community Development for approval before finalizing the acquisition/rehabilitation.

All occupied and vacant occupiable low/moderate-income dwelling units, defined as those units with a market rent that does not exceed the HUD established Fair Market Rent for Section 8 existing housing, that are demolished or converted to a use other than as low/moderate-income dwelling units as a direct result of an activity assisted under this part must be replaced by governmental agencies or private developers with low/moderate-income dwelling units. Replacement low/moderate income dwelling units may include public housing, or existing housing receiving Section 8 project-based assistance under the United States Housing Act of 1937. The replacement low/moderate-income dwelling units must be provided within three years of the

commencement of the demolition or rehabilitation related to the conversion, and must meet the following requirements:

1. The units must be located within the grantee's jurisdiction;
2. The units must be sufficient in number and size to house at least the number of occupants that could have been housed in the units that are demolished or converted. The number of occupants that may be housed in units shall be determined in accordance with local housing occupancy codes;
3. The units must be provided in standard condition. Replacement low/moderate-income dwelling units may include units that have been raised to standard from substandard condition; and
4. The units must be designed to remain low/moderate-income dwelling units for at least 10 years from the date of initial occupancy.

Before obligating or expending funds provided under this part for any activity that will directly result in the demolition of low/moderate-income dwelling units or the conversion of low/moderate-income dwelling units to another use, the sub-recipient must make public, and submit the following information in writing to the Department of Community Development for submittal to HUD:

1. A description of the proposed assisted activity;
2. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than for low/moderate-income dwelling units as a direct result of the assisted activity;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
5. The source of funding and a time schedule for the provision of replacement dwelling units;
6. The basis for concluding that each replacement dwelling unit will remain a low/moderate-income dwelling unit for at least 10 years from the date of initial occupancy;
7. A plan detailing the steps the contractor will follow to minimize the displacement of persons from their homes; and
8. A copy of the agency's State of New Jersey Relocation Plan.

If a person disagrees with the sub-recipient's determination concerning the person's eligibility for, or the amount of relocation payment under this policy, the person may file a written appeal of that determination with the City of Paterson Department of Community Development, Paterson City Hall, 125 Ellison Street, 2nd Floor, Paterson, NJ 07505-1414. The appeal procedures shall follow those described in 49 CFR 24.10.

APPENDIX I

Monitoring and Compliance Standard Operation Procedures

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**CITY OF PATERSON DEPARTMENT OF COMMUNITY DEVELOPMENT
MONITORING AND COMPLIANCE
STANDARD OPERATING PROCEDURES**

The City of Paterson Department of Community Development consists of technical staff experienced in the various program and project type areas. Subsequent projects funded with the resources outlined in the One Year Action Plan are monitored in the following areas:

1. Compliance with the following National Objectives:
 - Benefit to low and moderate income persons
 - Elimination of slums and blight
 - Urgent need
2. Compliance with federal, state and local procurement standards.
3. Compliance with the Davis-Bacon Prevailing Wage Act and similar state requirements.
4. Compliance with all federal OMB financial management guidelines.

Compliance in these areas is verified through the following processes:

- Receipt and review of monthly service provider clientele reports.
- A minimum of two (2) on site monitoring visits for each project per program year.
- The distribution of a financial summary.
- Annual review of the all, Single Audits conducted of funded projects.
- Constant interaction with the primary project contact person.
- The use of explanatory and comprehensive grant agreements.
- The filing of mortgage liens and deed restrictions on housing rehabilitation projects.

Using these strategies, the City will maximize the efficiency of each of its programs and achieve the short term and long term goals outlined in the Consolidated Plan and One Year Action Plan. During the planning process, it was identified the need to incorporate monitoring strategies that would enable better compliance for grant recipients. The result of this analysis yielded a more efficient reporting system, more clearly defined program benchmarks and more accountability for grantees. This system would equip the City with the tools necessary to ensure that programs are constantly meeting HUD's goals and that funds are being spent.

The following is the format that the City has implemented to ensure compliance:

I. Pre-Approval

- Proposed project applications are reviewed by the Department for performance and previous implementation ability of similar projects.
- Recommendations are made as to whether the applicant has ability to conduct the type of project.
- Recommendations: are made with regard to staging of project phases, and concerning requests for architectural or engineering funds.
- Recommendations: are made to specify which department in the municipality should implement project – Engineering, Recreation etc.
- Comparisons are made on the various types of projects (i.e. easy to implement, short/long implementation, - has that type of project been done before).
 - Implementation schedules are reviewed
 - Funding is recommended
 - Conditions if any are stated

II. Interim Approval

- Directors Review – as projects are submitted.

- City Administrator Review – the Department Director consults with the City Administrator.
- Mayoral Review – Proposed projects presented to the Mayor for review.
- Environmental Reviews – Projects are reviewed for exempt or categorical exclusion per NEPA regulation.
- Statement is prepared.
- List of projects typed for files.
- HUD approval of projects, advertisement of projects, Clearance/ Release of funds

III. Official Approval

- A. A letter is sent to the City Engineer regarding funds for street, curb, sidewalk and sewer improvements, regarding preparation of Bid Specifications and Plans. It also requests that the specifications be forwarded to the Department of Community Development for approval per Federal Labor Standards Provisions.
- B. All other projects are expected to be completed by the date submitted on the implementation schedule. Letters are sent monthly regarding these projects.
- C. Water, sewer, drainage and flood improvement projects usually take longer in most cases to implement and their schedule is reviewed on a case-by-case basis.
- D. Per the letter sent to the City Engineer, Bid Specs and plans should be in office for approval. It is required by law to give the Department 20 days notification prior to advertising so Federal Wage determination can be obtained. The Federal Wage determination can be referred to if not included in bid specs. Federal Wages as submitted by HUD area office for each project.
- E. Bid specs must include a copy of most current State Wage determination. The City is required to obtain wage rates from the State Department of Labor, Division of Workplace Standards.
- F. Specs should state area covered for construction and if possible have an area map attached. Certain forms should be in specs in addition to FLSP.
 - 1. Contractors Certification of Eligibility
 - 2. Contractors Clearance Requirement – A copy of this form should be sent to unit for clearance purposes.
- G. The bidders notice should state that Community Development is paying in whole or in part for the contracted work. The Department has sample statement for any needing assistance in preparing bid notice,
- H. The bid specifications are approved as per Federal Labor Standards Provisions.

IV. Contractual Documentation

- A. The recipient of CDBG funds is responsible for bidding the projects. Upon receipt of bids Community Development is notified in writing of the lowest responsible bidder. Contractor information is requested and included in the bid specs. The award of the contract is contingent upon Federal Clearance of the Contractor.
- B. The “Consolidated list of Debarred, Suspended and Ineligible Contractors and Grantees” is maintained on file, the contractor is cleared in-house, upon review of the most current volume and/or supplement, supplied by the Washington D.C. office of the General Counsel, U.S. Dept. of Housing and Urban Development.
- C. Standard Contractors Clearance Notice is sent. A copy of the notice is kept on file. The Contractors name, project name, program year, volume and date the notice is sent is recorded on the form and in the clearance binder.
- D. The Department proceeds with the following requests:

1. Bid Summary, Notice to Bid/Affidavit of Publication
2. Bid Bond, Performance Bond
3. Capital Ordinance
4. Resolution awarding contract and signed contract

E. If a consulting Architectural/Engineering firm prepares specifications and plans the following is requested, but only if Community Development is paying for these services.

1. Contract
2. Notice of Award/Affidavit of Publication
3. Resolution approving the contract

F. As the contract information comes in, all documents are filed in project files. A "Capitol Improvement project checklist is utilized to monitor and document compliance with Federal Labor Standards and New Jersey Public Contracts Law. The checklist states project name, Community Development allocation, local share (if applicable). A Ledger sheet is kept in the "contracts" file for each project. It is used to track project expenditures as each voucher is submitted.

V. Pre-Construction Procedures

- A. The municipal engineer, contractor of award and unit staff schedules a convenient date for a Pre-Construction Conference. This meeting is usually held within two weeks of awarding contract. The municipal engineer invites appropriate local officials, utility companies etc. to discuss pertinent construction details. Notification of the pre-construction conference, date place and time and possibly the agenda is sent to Department. The HUD area office is notified in writing on standard form of all pre-construction conferences. A copy of notice is kept on file.
- B. Minutes of Pre-Construction Conference are taken. All of HUD's Requirements rules and regulations are discussed and explained. The Required forms are distributed. Additional copies can be obtained if necessary. The contractor is then instructed how to complete the forms, fulfill requirements and advised of dates to submit forms.
- C. Community Development payment schedules are discussed in conjunction with City Council approval of payments. Contractor is advised that complete compliance with regulations is the only assurance of payment on the contract. The contractor is also advised that he/she is directly responsible for all of the subcontractor forms. Therefore it is equally as important for the subcontractor to be informed.
- D. The forms given to the contractor are as follow:
1. Contractor Checklist (all forms distributed are listed, contractor signs and returns at end of meeting) to acknowledge receipt and understanding
 2. Contractor Certification of Eligibility (Should be in contract documents and signed. If it is, then it is not necessary at this point).
 3. Statement of Compliance
 4. Payroll forms
 5. Monthly Employment Utilization Report
 6. Notice to Employees (sign)
 7. Job Safety and Health Protection – (sign)

Note: Forms are to be submitted separate from voucher documentation

Note: Contractor Checklist is given to verify that forms were given and that contractor agrees to comply, understands all the requirements and will follow and obey all regulations fully.

E. The contractor is asked to submit the following on company letterhead:

1. Certification of Apprenticeship Program (if applicable)

2. Affirmative Action Plan or State Monthly Project Manning Report (for contracts over \$100,000)
3. List of employees, titles and hourly wages to be paid while working on this federally assisted project.

Note: Contractor is also asked if he can complete the work stated in the contract, within the time frame specified and for the amount of his original bid. If the contractor has any reservations they are dealt with on the spot.

VI. Construction Procedures

The Engineer will advise the Department of Community Development of actual start of construction on every project. This information, per HUD Manual 6500.3 paragraph 10 page 10 must be forwarded to the HUD area office. The standard form utilized contains:

1. Contract award date
2. Project name
3. Location
4. Number of applicable wage decisions (both federal and state)

A copy of the form is kept on file.

Note: Payroll forms, Monthly Employment Utilization Reports, Statement of Compliance and all other forms are requested on weekly, monthly and immediate basis. Any and all subcontractors are required to submit forms through the prime contractor, then to the unit. The payroll forms will be checked to assure proper payment of wages and fringe benefits per current prevailing wage determination.

At start of construction wage determination must be on file to cross-reference when checking payroll forms. The list of employees requested at the Pre-Construction Conference is also of use during payroll check. Employee interviews are conducted at the On-Site-Monitoring, which is performed at least once during contract period, depending on duration of the project. This ensures greater employee cooperation. Standard forms are utilized to perform On-Site-Monitor and Employee Interviews. Each interview and monitor report is kept on file. Employee Interview is also compared to wages on payroll forms to assure that wages stated are exactly what employee is receiving. Contractor is advised to post wage determination in conspicuous place for employees to see. The wage rates can either be on the site or at the place where wages are paid.

The On-Site-Monitoring is conducted to insure; that the site is the same as the one in the contract, the work is the same as identified in contract, job signs are in place, contractors / subcontractors are the same as identified in contract.

VII. Payment Procedures

When a request for payment is received it should be accompanied by a complete breakdown of what the funds were spent on. The City Engineer will certify that all materials, and/or services were in fact received and a statement that he approves payment. A review is then performed of all payment request documentation, certification and the entire project file to assure that all pertinent forms, contracts etc. are on file and up to date. The voucher is noted on the ledger sheet in the contract file and the expenditure is deducted from contract amount. If the documentation is not sufficient or incorrect the voucher is held until the matter is resolved. Once the payment is approved by the unit the voucher is given to the fiscal officer. A copy is maintained on file. Each payment voucher is recorded on a voucher log. The project and year, voucher amount, date received and reviewed by Community Development, date to be paid, contractor/architect or engineer and comments are noted on the log.

VIII. Project Completion

Upon completion of projects the City Engineer will certify as to the acceptance of the job and ensure receipt of a maintenance bond prior to or at the time the final payment is requested. A percentage of the contract is usually held until the completion of the job. This is the retainage, which consists of the final payment request. If a maintenance bond is not secured by Contractor then the retainage will be held in lieu of maintenance bond, for a

period of 1 year. The entire project file is reviewed prior to payment of final voucher to assure compliance has been met with all Federal Labor Standards Provisions and the procedures set forth by the Department of Community Development. If items are missing, the contractor should be given written notice.

Change Orders – Construction projects which incur unexpected costs due to emergencies, unit price increases etc. are allowed by the Local Public Contracts Law to go over original contract amount up to 20%. A change order is prepared by the City Engineer. The documentation required prior to change order approval is:

1. Contractor itemized cost breakdown
2. Engineers itemized cost breakdown and recommendation
3. Reasons why change order is required
4. Nature of change
5. Why was change not in original bid documents
6. Resolution authorizing change order.

Upon receipt of the above, the information is reviewed and the Change Order is approved or rejected. A letter is forwarded regarding the outcome.

In most cases of project necessitating change orders, the funding of the additional work comes directly out of the original project allocation. Some change orders do not result in an increase in cost, they can result in a decrease in the contract amount.

If the change order is an increase in the contract amount and over the original project allocation, then a contingency request or transfer of funds must be entertained to secure the necessary funds.

IX. Reporting

A monthly status report is prepared for all outstanding projects. Problem projects are highlighted at Community Development Committee meetings.

A quarterly report is prepared for all contracts and sub contracts. The report is a tracking tool for minority business participation under Housing and Community Development Block Grant program. Contract amounts \$10,000.00 or more are recorded. This report is submitted in duplicate to the HUD area office. A relocation report is prepared annually on all real property acquisition and relocation activities. This report is submitted to HUD area office by October 31st of each year.

Tracking Chart

This chart is prepared once all new projects are decided upon and prior to project start up. It lists project name, contract amount and other pertinent information. The chart enables those not directly involved with the project to see at a glance the projects basic status. The monthly report gives an overall view of the projects.

Real Property Acquisition and Relocation

Projects dealing with property acquisition have a separate checklist and procedure to follow. These projects require documentation different from a capital Improvement project. A checklist and procedures and the required HUD pamphlet(s) on acquisition are available to assist with this process. Sometimes during the acquisition of property, the displacement of tenants, homeowners and commercial establishments is unavoidable. When this occurs the Uniform Relocation Act of 1970, governs the relocation of those persons. HUD Handbook 1376.1 contains rules, regulations, laws and guidelines on Relocation and Real Property Acquisition. If relocation costs are inevitable then, certain HUD forms relative to the displaced person(s) must be processed prior to the unit authorizing payment. The forms utilized are found in the HUD book – Looking Beyond the Walls; A Guide to Relocations. These forms are provided as required. The Department of Community Development is responsible for relocation costs if identified during the application process.

IX. Other Items

Re-Programmed Funds

Prior to distributing application for the year the next program year, the City may have unencumbered funds remaining from individual project program years available.

These funds are usually used to complete a project not having sufficient funds. The funds are also used to do additional work in the same project area. All prior year project balances are then totaled and added to the anticipated grant for the program year. A list of the remaining funds is then prepared for the Director. In some cases balances of funds will be applied towards a particular grant amount for the coming program year. The remaining funds are reprogrammed to increase the amount of the total from HUD.

Transfers

Applicants having eligible cost over runs on construction projects are permitted to request a transfer of funding from one project allocation to another. Sufficient reason and documentation is required for review prior to the request being approved. If the request is approved the proper paperwork is prepared to initiate the transfer. A copy of the letter of approval goes in the project file.

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APPENDIX J

Glossary and Resources

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Glossary

ACS	American Community Survey
AI	Analysis of Impediments to Fair Housing Choice
AMI	Area Median Income
CAPER	Consolidated Annual Performance and Evaluation Report
CDBG	Community Development Block Grant
CEAS	Comprehensive Emergency Assistance System
CHAS	Comprehensive Housing and Affordability Strategy
CoC	Continuum of Care
EIBLL	Environmental Intervention Blood Lead Level
ESG	Emergency Shelter Grant
ESL	English as a Second Language
EPA	Environmental Protection Agency
FMR	Fair Market Rent
HOME	Home Investment Partnership Program
HOPWA	Housing Opportunities for People with AIDS
HUD	US Department of Housing and Urban Development
IDIS	Integrated Disbursement and Information System
HACP	Housing Authority of the City of Paterson
LBP	Lead Based Paint
LIHTC	Low Income Housing Tax Credit
MBE	Minority Business Enterprise
MHI	Median Household Income
NLIHC	National Low Income Housing Coalition
OMB	U.S. Office of Management and Budget
RAB	Resident Advisory Board
RFP	Request for Proposals
SUM	Society for the Establishment of Useful Manufacturers
SSI	Supplemental Security Income
TANF	Temporary Assistance for Needy Families
VASH	Veterans Supported Housing

Resources

Epodunk

<http://www.epodunk.com/cgi-bin/genInfo.php?locIndex=18676>

City-Data.com

<http://www.city-data.com/city/Paterson-New-Jersey.html>

NJ Department of Health and Senior Services – AIDS/HIV Statistics

<http://www.state.nj.us/health/aids/rep/impactcities/documents/paterson.pdf>

Paterson Housing Authority Plan

<http://www.hud.gov/offices/pih/pha/approved/pdf/10/nj021v01.pdf>

State of NJ Domestic Violence Report 12/31/2007

http://www.state.nj.us/lps/njsp/info/pdf/2007_domestic_violence.pdf

CHAS Tables

<http://socds.huduser.org/chas/statetable.odb>

Fair Market Rents

http://www.huduser.org/portal/datasets/fmr/fmrs/FY2010_code/2010summary.odn?inputname=METRO35620MM0875*Bergen-Paterson%2C+NJ+HUD+Metro+FMR+Area&data=2010&fmrtype=Final

<http://www.patersonhistory.com/municipality/index.html>

2010 NJ PITC Report- Passaic County

<http://documents.csh.org/documents/nj/PIT2010/10PITCPaterson.pdf>

CoC Inventory Report

http://www.hudhre.info/CoC_Reports/2009_nj_511_bed_inventory.pdf

HUD Homeless Resource Exchange

<http://www.hudhre.info/>

HUD State of the Cities Data Systems - Building Permit Data

<http://socds.huduser.org/permits/index.html>

National Low Income Housing Coalition

<http://www.nlihc.org/oor/oor2010/data.cfm?getcounty=on&county=6991&state=NJ>

Paterson Municipal Codes

<http://ecode360.com/?custId=PA1437>

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

Substance Abuse and Mental Health Services Administration Office of Applied Studies

http://oas.samhsa.gov/NSDUH/2k9NSDUH/2k9ResultsP.pdf?WT.ac=AD20100918HP_NSDUH2009

PASSAIC COUNTY DEPARTMENT OF HEALTH

ON BEHALF OF THE PASSAIC COUNTY GOVERNMENTAL PUBLIC HEALTH PARTNERSHIP

PASSAIC COUNTY HEALTH STATUS INDICATORS REPORT, OCTOBER 2005

http://www.pcdh.org/documents/Paterson_County_Health_Status_Indicators_Report.pdf

AIDS Statistics

<http://www.avert.org/usa-statistics.htm>

NJ Department of Health and Senior Services, County and Municipal Statistics
<http://www.state.nj.us/health/aids/rep/aidsdata.shtml>

Maps

[http://factfinder.census.gov/servlet/TMSubjectAllThemesServlet?_lang=en&ds_name=DEC_2000_SF1_U&ds_label=Census+2000+Summary+File+1+\(SF+1\)+100-Percent+Data](http://factfinder.census.gov/servlet/TMSubjectAllThemesServlet?_lang=en&ds_name=DEC_2000_SF1_U&ds_label=Census+2000+Summary+File+1+(SF+1)+100-Percent+Data)

2000 Census

http://factfinder.census.gov/servlet/SAFFacts?_event=&geo_id=16000US3457000&geoContext=01000US%7C04000US34%7C16000US3457000&street=&county=Paterson&cityTown=Paterson&state=04000US34&zip=&_lang=en&sse=on&ActiveGeoDiv=&useEV=&pctxt=fph&pgsl=160&submenuId=factsheet_1&ds_name=ACS_2008_3YR_SAFF&ci_nbr=null&qtr_name=null®=&keyword=&industry=

2008 ACS

http://factfinder.census.gov/servlet/ADPTable?_bm=y&-geo_id=16000US3457000&-qtr_name=ACS_2008_3YR_G00_DP3YR2&-ds_name=ACS_2008_3YR_G00&-_lang=en&-sse=on

2007 ACS

http://factfinder.census.gov/servlet/ADPTable?_bm=y&-geo_id=16000US3457000&-qtr_name=ACS_2007_3YR_G00_DP3YR3&-ds_name=&-_lang=en&-redoLog=false

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