



City of Paterson 2010-2014 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 2010-2014 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, 2010 through June 30, 2014, 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. Paterson as a City of the First Class
2. Healthy and Safe Neighborhoods
3. Preparing Residents for Jobs in the 21st Century economy

Priorities

Goal 1 – Housing

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

Goal 2 – Homeless

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

Goal 3 - Special Needs Populations

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

Goal 4 – Community and Economic Development

1. Increase economic opportunities for low-income residents
2. Revitalize and beautify Paterson businesses and storefronts
3. Provide technical assistance for small businesses

4. Establish social venture programs
5. Establish and support a business incubator site
6. Promote neighborhood revitalization through infrastructure and facility improvements
7. Provide public services

Goal 5 - Program Administration

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

2010-2014 Goals, Objectives, Outcomes and Estimated Funding Sources and Amounts

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 = \$500,000 HOME = \$3,750,000 ESG = \$100,000 HOPWA = \$875,000
(B) Provide new affordable homeownership opportunities for low and moderate income households.	50 households	CDBG = \$250,000 HOME = \$1,375,000 ESG = \$0 HOPWA = \$0
(C) Improve the condition of existing housing.	125 dwelling units	CDBG = \$3,000,000 HOME = \$0 ESG = \$0 HOPWA = \$0
(D) Increase the availability of sustainable housing options.	10,000 dwelling units	CDBG = \$1,725,000 HOME = \$0 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
(F) Provide energy efficient options/opportunities for homeowners.	125 dwelling units	CDBG = \$300,000 HOME = \$0 ESG = \$0 HOPWA = \$0

Homeless Goals		
<i>Objectives</i>	<i>Outcomes</i>	<i>Estimated Funding Source and Amount</i>
(G) Reduce the number of individuals and families that become homeless.	375 persons	CDBG = \$0 HOME = \$0 ESG = \$32,000 HOPWA = \$60,000

(H) Increase the availability of permanent supportive housing options for homeless individuals and families.	150 persons	CDBG = \$300,000 HOME = \$0 ESG = \$25,000 HOPWA = \$250,000
(I) Support operations of existing emergency/transitional homeless facilities.	5 facilities	CDBG = \$100,000 HOME = \$0 ESG = \$125,000 HOPWA = \$
(J) Provide essential services to homeless populations.	1000 persons	CDBG = \$200,000 HOME = \$0 ESG = \$640,000 HOPWA = \$25,000

Special Needs Populations Goals

<i>Objectives</i>	<i>Outcomes</i>	<i>Estimated Funding Source and Amount</i>
(K) Increase accessibility/availability of affordable housing, specifically for persons with HIV/AIDS.	50 dwelling units	CDBG = \$100,000 HOME = \$100,000 ESG = \$0 HOPWA = \$625,000
(L) Provide new affordable and permanent housing for special needs populations.	100 dwelling units	CDBG = \$100,000 HOME = \$100,000 ESG = \$0 HOPWA = \$0
(M) Provide support services to special needs populations.	100 persons	CDBG = \$250,000 HOME = \$0 ESG = \$0 HOPWA = \$1,500,000

Community and Economic Development Goals

<i>Objectives</i>	<i>Outcomes</i>	<i>Estimated Funding Source and Amount</i>
(N) Increase economic opportunities for low-income residents.	?? FTE positions created	CDBG = \$ HOME = \$ ESG = \$ HOPWA = \$
(O) Revitalize and beautify Paterson businesses and storefronts.	?? businesses	CDBG = \$ HOME = \$ ESG = \$ HOPWA = \$
(P) Provide technical assistance for small businesses.	?? businesses	CDBG = \$ HOME = \$ ESG = \$ HOPWA = \$
(Q) Establish social venture programs.	?? persons	CDBG = \$ HOME = \$ ESG = \$ HOPWA = \$

(R) Establish and support a business incubator site.	?? businesses	CDBG = \$ HOME = \$ ESG = \$ HOPWA = \$
(S) Promote neighborhood revitalization through infrastructure and facility improvements.	?? roadways 30 facilities	CDBG = \$1,875,000 HOME = \$0 ESG = \$0 HOPWA = \$0
(T) Provide public services.	50,000 persons	CDBG = \$5,500,000 HOME = \$0 ESG = \$300,000 HOPWA = \$1,500,000

Program Administration Goals		
Objectives	Outcomes	Estimated Funding Source and Amount
(U) Develop, guide and manage activities which generate long term impact and self-sufficiency and ensure compliance with any and all HUD regulations.		CDBG = \$640,645.80 HOME = \$165,108.30 ESG = \$6,429.60 HOPWA = \$42,126.18

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 2009, the Department of Community Development received \$2,927,267 in CDBG, \$1,662,102 in HOME, \$126,944 in ESG and \$1,301,766 in HOPWA entitlement funding which was invested in the community to meet the goals and objectives outlined in the 2005-2009 Consolidated Plan.

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 affordable housing, supportive housing, and supportive services needs. 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.

Homeless Population

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

1. Increasing the ability for individuals and families to obtain and/or retain livable housing
2. 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

Housing

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

1. Preserving the existing housing stock
2. Increase the ability of households and families to obtain decent housing
3. Reduce the harmful effects of lead-based paint

Public and Assisted Housing:

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

1. Supporting local housing authorities 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 includes the following:

1. Improve infrastructure
2. Create or improve park and recreational facilities
3. Providing water and sewer service improvements
4. Develop facilities to provide services to seniors

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.

Paterson was originally formed as a Township from portions of Acquackanonk Township on April 11, 1831, while the area was still part of Essex County. Paterson became part of the newly-created Paterson County on February 7, 1837. Paterson was incorporated as a city on April 14, 1851, based on the results of a referendum held that day. The city was reincorporated on March 14, 1861.

The industries developed in Paterson were powered by the 77-foot high Great Falls of the Paterson, 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.

The downtown area was struck by massive fires several times, most recently Jan. 17, 1991. In this fire, a near full city block was engulfed in flames due to an electrical fire. The area was so badly damaged that most of the burned buildings were demolished, with an outdoor mall standing in their place. The most notable of the destroyed buildings was the Meyer Brothers department store, which closed in 1987 and since had been parceled out.

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 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. 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. The city has attempted to revitalize the area in recent years, 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 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 Paterson 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 will convert 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, gentrification 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 jewel of the neighborhood is Eastside Park and the mansions that surround it. In addition, this section of Paterson once had a large Jewish population and there is still a synagogue left. 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 and is home to U.A.B.

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 clientèle. Twenty First Avenue, home to SLD, 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.

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.

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.

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. Colonial Village and Brooks Sloate Terraces are located in this neighborhood. 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. Madison Avenue cuts through the heart of this district. Route 20 runs through the eastern border of Riverside providing an easy commute to Route 80 East and New York City. 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.

Diversity

Since its early beginnings, Paterson has been a 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.

Many 2nd and 3rd generation Puerto Ricans have been calling Paterson home since the 1950s but most recently first generation Dominican, Peruvian, Colombian, Mexican, Central American, and various South American immigrants have arrived. Western Market Street, sometimes called Little Lima by tourists, is home to many Peruvian and other Latin-American businesses. In contrast if one travels east on Market Street, a heavy concentration of Dominican-owned restaurants, beauty salons, barber shops and other businesses can be seen. The Great Falls Historic District, Cianci Street, Union Avenue and 21st Avenue have several Italian businesses. To the north of the Great Falls is a fast-growing Bangladeshi population. Park Avenue and Market Street between Straight Street and Madison Avenue is heavily Dominican and Puerto Rican. Main Street, just south of downtown, is heavily Mexican with a declining Puerto-Rican community. Costa Ricans and other Central American immigrant communities are growing in the Riverside and Peoples Park neighborhoods. Broadway or Martin Luther King Jr. Way is predominantly black, as is the Fourth Ward and parts of Eastside and Northside. Paterson's black community is made up of African Americans of Southern heritage and more recent Caribbean and African immigrants. Main Street between the Clifton border and Madison Avenue is heavily Turkish and Arab. 21st Avenue in the People's Park section is characterized by Colombian and other Latin-American restaurants and shops.

Every summer, residents of Paterson enjoy an African-American Day Parade, a Dominican Day Parade, a Puerto Rican Day Parade, a Peruvian Day Parade, and a Turkish-American Day Parade. Paterson is considered by many the capital of the Peruvian Diaspora in the U.S. Paterson's Peruvian community celebrates what is known as Señor de los Milagros or "Our Lord of Miracles" in English on October 18 through 28th of every year.

Paterson is home to the 3rd largest Dominican-American Community in the United States, after New York City and Lawrence, Massachusetts.

Paterson is home to the largest Turkish-American immigrant community in the U.S. and the second largest Arab-American community after Dearborn, Michigan. The Greater Paterson area which includes the cities of Clifton and Wayne and the boroughs of Haledon, Prospect Park, North Haledon, Totowa, Woodland Park, and Little Falls, is home to the nation's largest North Caucasian population comprised mostly of Circassians, Karachays, and a small Chechen community. Reflective of these communities, Paterson and Prospect Park public schools observe Muslim holidays.

Paterson has seen a growing Bengali population open up a branch of the Sonali Exchange Company Inc. on Union Avenue in the Totowa Section. The Sonali Exchange Company is a subsidiary of Sonali Bank, The largest state owned commercial bank in Bangladesh.

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, the station located in Downtown Paterson. Plans are being developed for Paterson to receive 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, the Newark Light Rail may come in time to the existing NJ Transit station.

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 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 Abbott Districts statewide. The school system has over 30,000 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 \$16,000, of which \$8,148 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. In 2008, City of Paterson had a household population of 142,089 – 72,821 (51.25 %) females and 69,268 (48.75 %) males. The median age was 32.1 years. 28.59% of the population were under 18 years old and 9.63% were 65 years and older. Paterson is a City of 8.44 square miles and according to the 2000 Census it was the

City of Paterson

second most crowded city in the U.S., with 17,764 people per square mile. In 2008 its population density decreased slightly to 17,274 people per square mile.

Since 2000, the City has experienced a 4.79% population decrease and has become more racially and ethnically diverse. According to the 2008 Census estimates, the population is comprised of 25.38% White residents, 32.29% Black or African-American residents, 2.43% Asian residents and 41.72% of the residents who indicated they were of another race. The increased diversity is apparent compared to 2000 Census data which reported 35.03% White residents, 34.62% Black or African-American residents, 2.46% Asian and Pacific Islanders, and 34.24% of the resident population who indicated they were of another race. During the same time period the Hispanic or Latino residents increased from 50.11% to 55.07%.

Table 1					
Total Population					
1990 - 2008					
	1990	2000	% Change 1990 - 2000	2008	% Change 2000 - 2008
City of Paterson	140,891	149,222	+5.91%	142,089	-4.79%
Source: U.S. Bureau of the Census					

Economic Conditions

The median income of households in the City is \$34,556. 77.29% of the households received earnings and 8.09% received retirement income. 22.50% of the households received Social Security. The mean income from Social Security was \$11,637. These income sources are not mutually exclusive; that is, some households received income from more than one source.

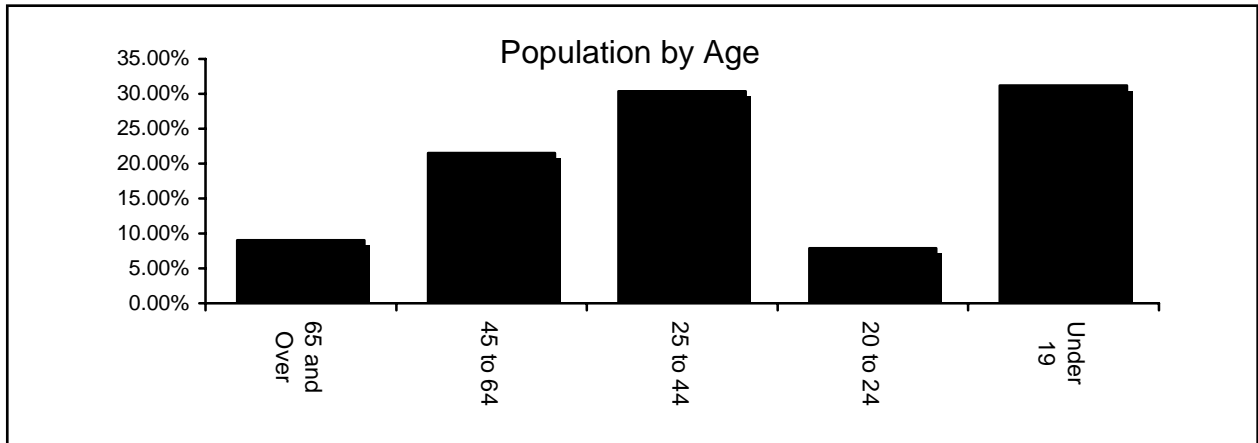
Table 2			
Median Household Income			
2000-2008			
2000	2008	Absolute Change 2000 - 2008	% Change 2000 - 2008
\$32,778	\$34,129	-\$1,351	-3.96%
Source: U.S. Bureau of the Census			

In 2008, 24.7% of people were in poverty. 34.4% of related children under 18 were below the poverty level, compared with 26.9% of people 65 years old and over. 22.5% of all families and 32.4% percent of families with a female householder and no husband present had incomes below the poverty level. 5.6% of the households in Paterson received means-tested public assistance or non-cash benefits.

Table 3			
Poverty Rates			
2000-2008			
2000	2008	Absolute Change 2000 - 2008	% Change 2000 - 2008
24.50%	24.70%	-0.20%	-0.81%
Source: U.S. Bureau of the Census			

Age

According to the 2006-2008 American Community Survey (ACS) 9.03% of Paterson's population is over age 65 and 21.50% is in the baby boomer years of 45-64. These statistics have increased slightly with 8.3% over age 65 and 18.74% age 45-64 in 2000. The median age has also increased to 32.1% from 30.5% in 2000. This is a unique difference from Paterson County as the overall median age has consistently been almost 5 years older. Paterson County had a median age of 34.8 in 2000 increasing to 36.5 in 2008. Paterson's median age is also much younger than the remainder of the state, with the state median age of 36.7 according to the 2006-2008 ACS.



Race, Ethnicity

There are 14,838 White Non Hispanic in Paterson or 10% of the population. The number of Black or African American Non Hispanic was 44,416 or 29.8% of the overall population. The Asian population was 3,399 or 2.3%. The number of Hispanics was 84,090 or 56.4% of the overall population. Two or more races accounted for 1,600 residents or 1.1% of the population. 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".

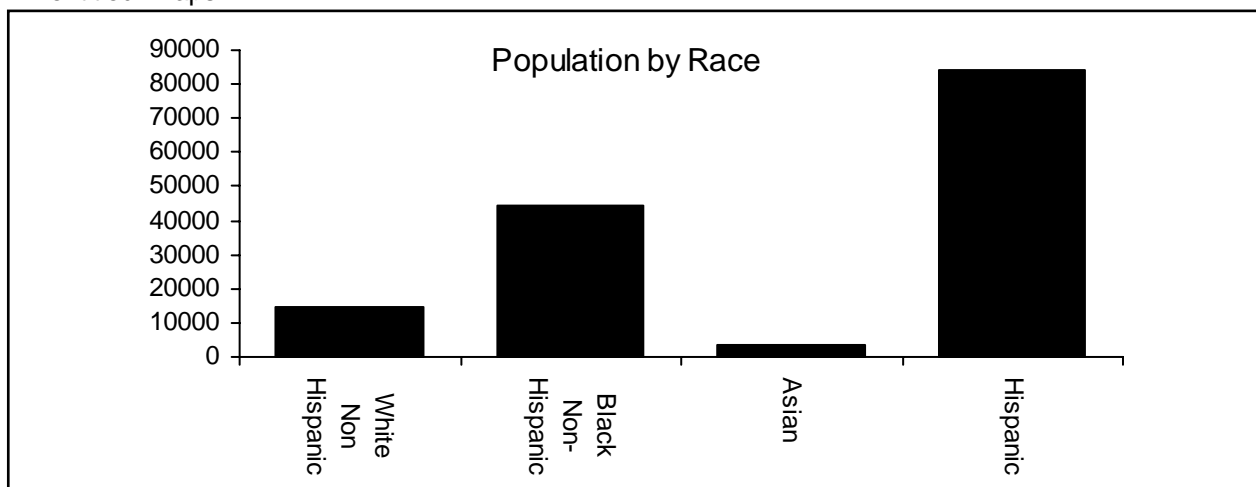


Table 4						
Racial Composition						
2000-2008						
	2000	% of Total	2008	% of Total	Change 2000 - 2008	Percentage Change 2000 - 2008
Total	149,222		142,089		-7,133	
White	52,281	35.1	36,073	25.1	-16,208	-10%
Black	51,663	34.6	45,919	32.5	-5,744	-2.1%
Other	45,278	30.3	60,097	42.4	+20,563	+14.2%
Source: U.S. Bureau of the Census						

Disability Status

In Paterson, among people at least five years old in the 2005-07 ACS, 18,340 reported a disability. The likelihood of having a disability varied by age from 7.5% of people under 18 years old, to 13.09% of people 18 to 64 years old, and to 37.35% of those 65 and older.

Table 5	
Estimated Persons 5+ with a Disability	
2004	
Total Civilian Non-institutionalized Population	127,277
Total Civilian Non-institutionalized Population with disability	18,340
Percentage of Persons with a disability	14.40%
Population under 18 years	23,052
Population under 18 years with a disability	1,735
Percentage of Persons with a disability	7.5%
Population 18 to 64 years	92,110
Population 18 to 64 years with a disability	12,066
Percentage of Persons with a disability	13.09%
Population 65 years and over	12,115
Population 65 years and over with a disability	4,539
Percentage of Persons with a disability	37.35%
Source: ACS, 2005-2007	

City of Paterson

Persons with AIDS/HIV

According to the State of New Jersey Department of Health and Senior Services the State of New Jersey had 17,671 persons with AIDS and 17,612 persons living with HIV. Additionally it was reported that Paterson County had 4,252 AIDS cases and 1,535 persons living with HIV. The City of Paterson had 3,023 AIDS cases and 1,067 persons living with HIV.

Table 6												
Paterson City Residents: HIV/AIDS Cases Reported as of December 31, 2009												
Diagnostic status	Males				Females				Total			
	Cases	%	Death	%	Cases	%	Death	%	Cases	%	Death	%
HIV inf (not AIDS)	598	24	141	24	469	30	79	17	1,067	26	220	21
AIDS	1,938	76	1,393	72	1,085	70	732	67	3,023	74	2,125	70
TOTAL	2,536	100	1,534	60	1,554	100	811	52	4,090	100	2,345	572

Source: NJ Department of Health and Senior Services

Table 7												
Paterson County Residents: HIV/AIDS Cases Reported as of June 30, 2009												
Diagnostic status	Males				Females				Total			
	Cases	%	Death	%	Cases	%	Death	%	Cases	%	Death	%
HIV inf (not AIDS)	888	24	204	23	648	31	109	17	1,535	27	313	20
AIDS	2,810	76	1,980	70	1,442	69	943	65	4,252	73	2,923	69
TOTAL	3,698	100	2,184	93	2,090	100	1,052	82	5,787	100	3,236	89

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 2000 Census and the 2008 ACS.

Table 8		
City of Paterson Selected Demographics		
	2000 Census	2008 ACS
Social Characteristics		
Average household size	3.25	3.24
Average family size	3.71	3.97
Population 25 years and over	88,077	86,542
High school graduate or higher	51,535	23,218
Bachelor's degree or higher	7,215	7,460
Civilian veterans (civilian population 18 years and over)	5,200	3,048
Foreign born	48,924	41,774
Male, Now married, except separated (population 15 years and over)	23,246	20,090
Female, Now married, except separated (population 15 years and over)	21,997	17,603
Speak a language other than English at home (population 5 years and over)	76,650	76,376
Household population	145,401	139,161

Economic Characteristics		
In labor force (population 16 years and over)	60,507	62,708
Mean travel time to work in minutes (workers 16 years and over)	24.4	25.1
Median household income (in 2008 inflation-adjusted dollars)	32,778	34,556
Median family income (in 2008 inflation-adjusted dollars)	35,420	38,921
Per capita income (in 2008 inflation-adjusted dollars)	13,257	15,390
Families below poverty level	19.15%	22.50%
Individuals below poverty level	21.76%	24.70%
Housing Characteristics		
Total housing units	47,169	49,338
Occupied housing units	44,710	42,930
Owner-occupied housing units	14,084	13,685
Renter-occupied housing units	30,626	29,245
Vacant housing units	2,459	6,408
Owner-occupied homes	14,084	13,685
Median value (dollars)	137,500	345,000
Median of selected monthly owner costs		
With a mortgage (dollars)	1,476	2,507
Not mortgaged (dollars)	615	887
Demographics		
Total population	149,222	142,089
Male	72,473	69,268
Female	76,749	72,821
Median age (years)	30.5	32.1
Under 5 years	12,578	12,959
18 years and over	104,785	101,471
65 years and over	12,399	12,842
One race	140,008	139,385
White	45,913	34,043
Black or African American	49,095	44,355
American Indian and Alaska Native	901	165
Asian	2,831	3,305
Native Hawaiian and Other Pacific Islander	84	104
Some other race	41,184	57,413
Two or more races	9,214	2,704
Hispanic or Latino (of any race)	74,774	78,261

2. The CDBG program has been designed to provide low to moderate-income persons with 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 targeted funds toward any particular geographic area the selection criteria used 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 low and moderate-income persons, areas or neighborhoods
 - The coordination and leveraging of resources
 - Response to expressed needs
 - Sustainability and/or long-term impact
 - The ability to measure progress and success
3. The City sought input from a wide range of sources to identify specific obstacles to meeting the needs of the under served. 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 under served 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 are a determining economic force that historically influences our ability to meet the priority needs
- Housing demands for the homeless, seniors, disabled, and other special needs populations clearly exceed available resources
- 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 low to 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 works with other entities in the administration of specific programs. The Division of Housing administers the HOME and ESG Programs and the Department of Human Services administers the HOPWA program. Each program collaborates with a variety of non-profit provider agencies as well as the private sector. HOPWA Funds are allocated by a committee composed of service providers as well.

The Department of Community Development is also responsible for the preparation and development of the 2010-2014 Consolidated Plan. The Director of the Department of Community Development, the City Administrator, the Mayor, and the Paterson City Council have the responsibility of 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 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 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 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 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.	
2.	
3.	
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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 views of the general public on these subjects were solicited at public hearings held on October 1, 2010 and October 14, 2010, as well as the final public comment period held during the City Council meeting on October 26, 2010. 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 October 5, 2010, through November 4, 2010. 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 2010-2014 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.	
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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 to 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 unaccepted.

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. The Department of Community Development again hired a consultant to provide technical assistance and training to enhance the staff capacity to administer the federal programs. In carrying out the activities, the Department maintains close links to the housing and service agencies.

The Department maintains an on-going relationship with the Paterson Housing Authority wherein the two offices cooperate together on housing and development activities and projects. The ESG committee, which meets biannually, discusses issues and concerns facing recipients of emergency assistance. Department staff participate in the Paterson County CEAS committee, the planning agency for the Continuum of Care.

The Department of Human Services administers the HOPWA Funds along with the Ryan White Care Act funds. A Planning council oversees these activities. No changes in administration are expected.

2. The success of the strategy outlined in this document will be the result of the dedicated efforts of many different individuals and groups in the City and will be based upon the availability of funding sources.

The primary players consist of a 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 City will continue to be the primary provider of rehabilitation services for the conservation of existing housing stock. It 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.

The local business entities which play a role in the successful implementation of the City's strategy 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

- Maintenance of a sound fiscal base
- A mutually beneficial exchange of services between organizations
- Increased capacity and effectiveness among social service providers
- An increased participant base among financiers, regulators, policy makers, developers, social support services, and community organizations
- 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 special needs community
- Shortage of healthcare services and follow-up care for homeless persons
- Shortage of respite care or specialized shelter beds for the homeless discharged from a medical facility
- Release of homeless and at-risk persons from correctional, psychiatric institutions, and group homes (aged-out foster youth) without sufficient housing and job resources being identified

The above-mentioned strengths in the delivery system are a result of years of ongoing collaboration between public institutions, nonprofit organizations, and the private sector based on 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.

3. The HACP oversees 1,647 public housing units and 1,166 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 108 months. There are currently 742 applicants on the waiting list.

The Section 8 wait list which was established through a lottery system currently has 43 applicants and has been closed for 69 months. The HACP anticipates opening the wait list this year and also will create a Section 8 Senior Wait List for 55+ no children for new developments designed for that population.

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 2010 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 6, 2009 and October 14, 2009 at the Central Office to review the draft documents and solicit final comments. Written comments on the draft plan were accepted through the post office box during the 45 day review period from October 21, 2009 to December 4, 2009. Adoption of the Final Plan took place at the regularly scheduled Board Meeting on December 15, 2009 and forwarded to HUD immediately thereafter.

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.

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 HACP is also committed to strengthening the existing partnership with 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
- The establishment of a close working relationship with the Mayor's Office
- Growing partnership with local finance institutions
- Establishment of partnerships with non profit and faith based organizations
- The HACP has developed and implemented a 5-Year Affordable Housing Strategy which mirrors the City of Paterson's Redevelopment Plan

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

- Police provide crime data to housing authority staff for analysis and action
- Police have established a physical presence on housing authority property (e.g., community policing office, officer in residence)
- Police regularly testify in and otherwise support eviction cases
- Police regularly meet with the PHA management and residents
- Agreement between PHA and local law enforcement agency for provision of above-baseline law enforcement services

Additionally, the HACP coordinates recreational opportunities with the City's Division of Recreation and has received HOME program funding through the Department of Community Development.

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 appointing authority for commissioners of the HACP is the City Council. Municipal resolutions must be passed to authorize inclusion on this body. Three new members were approved to the seven member board during the last year.

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 Housing Division'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 for which the City was the grantee. Other efforts include ongoing communication with sub-recipients through the provision of onsite fiscal and technical assistance. Frequent telephone contacts, 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 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 agencies 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 housing rehabilitation

Census data indicates that a large percentage of the population of includes elderly residents on fixed incomes, who greatly need the assistance provided by this program in order to sustain decent and suitable housing. In addition, the unemployment numbers for the City have slowly increased, as they have throughout the country. Requests for business assistance have also increased, indicating a need in the area of Economic Development.

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

1. Reduce the number of individuals and families that become homeless
 2. Increase the availability of permanent supportive housing options for homeless individuals and families
 3. Support operations of existing emergency/transitional homeless facilities
 4. Provide essential services to homeless populations
- Goal 3 - Special Needs Populations
 1. Increase accessibility/availability of affordable housing, specifically for persons with HIV/AIDS
 2. Provide new affordable and permanent housing for special needs populations
 3. Provide support services to special needs populations
 - Goal 4 – Community and Economic Development
 1. Increase economic opportunities for low-income residents
 2. Revitalize and beautify Paterson businesses and storefronts
 3. Provide technical assistance for small businesses
 4. Establish social venture programs
 5. Establish and support a business incubator site
 6. Promote neighborhood revitalization through infrastructure and facility improvements
 7. Provide public services
 - Goal 5 - Program Administration
 1. Develop, guide and manage activities which generate long term impact and self-sufficiency and ensure compliance with any and all HUD regulations.
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 under served 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 are a determining economic force that historically influences our ability to meet the priority needs
 - Housing demands for the homeless, seniors, disabled, and other special needs populations clearly exceed available resources
 - 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, pre1980 housing units are the most likely to have lead hazards. According to information from the 2006-08 ACS, 44,898 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 upon these figures it is estimated that 26,559 are occupied by extremely low-income families, 21,916 are occupied by low-income families, and 15,818 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. Approximately 15 homes per year undergo risk assessments and have lead-based paint hazards addressed through the Home Improvement Program. This effort allows the City to increase the amount of lead safe housing available to City residents. 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 has taken the following actions to evaluate and reduce lead-based paint hazards:

- A training and education process was immediately implemented for all affected staff and City leaders within the first year the new regulations took effect
- The City provided training and certification opportunities to contractors in the area of lead-based paint abatement
- New policies were immediately drafted and implemented to address the various housing activities and programs funded with Federal dollars. These policies currently allow the use grant funds as a mechanism for assessment, abatement, and clearance activities
- The City maintains a lead-based paint component for all owner-occupied and rental properties funded in conjunction with the programs identified in this Plan
- The City informs families with young children about the dangers of lead-based paint hazards and the steps needed to reduce those hazards
- The City monitors federally funded rehabilitation projects for compliance with Federal standards

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 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 2010-2014

In 2008, Paterson had a total of 42,930 housing units, 12.9 % of which were vacant. The number of new housing units built since 2000 is 1,399, which averages a net increase of 139.9 units per year, compared to an annual increase of 125.5 units per year from 1990 to 1999. Of the total housing units, 19.64% were in single-unit structures, 80.17% were in multi-unit structures, and 0.19 % was mobile homes. 2.84% of the housing units were built since 2000.

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 2000 census, 5,421 households had incomes 30% or less; 3,989 households had incomes between 30% and 50% of area median income (AMI); 3,536 households had incomes between 50% and 80% of AMI; 6,532 households had incomes more than 80% of AMI.

In 2008, 31.82% of the population were African American, 2.37% Asian and 55.08% Hispanic. In 2000, 35.07% of the population were African American, 2.02% were Asian and 50.10% Hispanic.

Race/Ethnicity

According to the 2000 census data, race and ethnicity appear to influence opportunities and housing tenure patterns. 72.3% of Hispanic households and 83.6% of African American (non-Hispanic) households under 30% of AMI had housing problems, compared to 59.2% of the entire population under 30% AMI.

Table 9 provides more details as it relates to race, ethnicity and the percentage experiencing a housing problem.

Table 9		
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)	59.2%
HOUSEHOLDS UNDER 30% OF AMI	% of households under 30% of AMI experiencing housing problems	78.6%
	% <i>African Americans</i> under 30% AMI experiencing housing problems	72.3%
	% of <i>Hispanics</i> under 30% AMI experiencing housing problems	83.6%
	% of <i>Asians</i> under 30% AMI experiencing housing problems	90.1%
HOUSEHOLDS BETWEEN 30-50% OF AMI	% of households between 30-50% of AMI experiencing housing problems	72.8%
	% <i>African Americans</i> between 30-50% of AMI experiencing housing problems	71.4%
	% of <i>Hispanics</i> between 30-50% of AMI experiencing housing problems	77.6%
	% of <i>Asians</i> between 30-50% of AMI experiencing housing problems	92.7%
HOUSEHOLDS BETWEEN 50-80% OF AMI	% of households between 50-80% of AMI experiencing housing problems	43.8%
	% <i>African Americans</i> between 50-80% of AMI experiencing housing problems	39.5%
	% of <i>Hispanics</i> between 50-80% of AMI experiencing housing problems	51.9%
	% of <i>Asians</i> between 50-80% of AMI experiencing housing problems	66.2%
Source: 2000 Census		

Renters and Owners

In 2008, 68.12% of the occupied housing units in the City were rental and 31.88% were owner occupied. For rental property there was 9.9% vacancy rate while for owner occupied that was a 2.3% vacancy rate.

Elderly Population

The number and proportion of elderly households declined marginally from 1990 to 2008. In 1990, 16,415 persons were 62 years compared with 15,167 in 2000 and 15,877 in 2008. This marginal decline did not affect the housing needs of this segment of the population in a positive manner as there still are severe cost burdens being experienced.

Larger Families

In 2000, there were 6,141 larger family renters. This constitutes 20.39% of the total renter households in Paterson. 19.19% of all large family renter households below 51% AMI are categorized as large families of 5 or more persons

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of which 90.5% are experiencing some type of housing problem. Of the homeowner population there were 3,706 large families which constitute 27.14% of the total owner-occupied properties. 24.09% 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 2005-07 ACS, 18,340 reported a disability. The likelihood of having a disability varied by age from 7.5% of people aged 5 to 15 years old, to 13.1% of people 16 to 64 years old, and to 37.5% of those 65 and older.

Domestic Violence

Statewide statistical reports and research studies reveal a slight increase in family violence throughout Paterson County. Specific data relating to the City of Paterson is unavailable. It was reported in Paterson County that there were 2,704 domestic violence complaints in 2007. This is an increase of 68 or 2.51% from 2006. Table 10 provides a breakdown of incidents types and details concerning the numbers of affected individuals.

Table 10		
Domestic Violence - Paterson County		
	2,006	2007
Homicide	2	2
Assault	2,221	2,305
Terroristic Threats	381	367
Kidnapping	1	3
Criminal Restraint	16	6
False Imprisonment	1	3
Sexual Assault	11	15
Criminal Sexual Contact	3	3
TOTAL	2,636	2,704

Cost Burden

The Housing Needs Table illustrates an analysis of severe cost burdens. The median monthly housing costs for (specified) mortgaged owners was \$2,507, (specified) non-mortgaged owners \$887, and (specified) renters \$1,000. Of households in Paterson that spent 30% or more of their household income on housing, 69.81% of all owners with mortgages, 43.06% of all owners without mortgages, and 65.16% of all renters according to 2006-08 estimates. These percentages represent an increase of 32.03%, 17.27% and 16.12% respectively from 2000 Census.

In order to afford the median rent of \$1,099 on a typical apartment in Paterson, without paying more than 30% of income on housing a household must earn \$3,330 monthly or \$39,960 annually. Assuming a 40-hour work week, 52 weeks per year this level of income translates into a Housing Wage of \$19.21. This figure is almost triple that of the required NJ minimum wage. Currently 65.16% of the renter population pays more than 30% of their income for housing. This percentage has increased 20.86% from 44.30% since the completion of the 2005-2007 American Community Survey 3-Year Estimates.

The following is the rent paid and the number of renters paying each amount in 2008:

Less than \$200:	1,128	\$200 to \$299:	976
\$300 to \$499:	1,220	\$500 to \$749:	3,083
\$750 to \$999:	8,011	\$1,000 to \$1,499:	11,895
\$1,500 or more:	2,513	No cash rent:	419

In Paterson, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 146 hours per week, 52 weeks per year. Or, a household must include 3.65 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Paterson, the median family income is \$16.61 an hour. In order to afford the FMR for typical two-bedroom apartment at this wage, a renter must work 64 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

The mean Supplemental Security Income (SSI) payments for an individual in Paterson are \$7,360. If SSI represents an individual's sole source of income, \$184 in monthly rent is affordable, while the median rent for a typical apartment is \$1,000.

New Jersey as a whole was the fifth most expensive state for renters, behind Hawaii, California, New York and the District of Columbia. Statewide, renters need an hourly wage of \$23.12 to afford a typical two-bedroom apartment renting for at a FMR of \$1,202, the estimate used by HUD.

Rental units not suitable for rehabilitation either lack complete plumbing or have been boarded up and are vacant. In 2008 275 or 0.64% of the occupied housing units lack complete plumbing facilities. Additionally 581 occupied units lack kitchen facilities. As a result, slightly less than 2% 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 2008 was \$34,556 an increase from \$34,129 in 2007. 66.4% of the households in Paterson earn less than \$50,000 annually. 24.66% of the households earn between \$50,000 and \$100,000. Households that earn more than \$100,000 and less than \$200,000 represent 8.32% and households that earn more than \$200,000 represent 0.63%.

69.25% of all owner occupied housing units have a value greater than \$300,000. Compare these figures to those of the available vacant housing stock and realize that it is virtually impossible for the Extremely Low Income homeowners who earn less than 30% of the Median Family Income to afford homeownership.

Overcrowding

The most common measure of overcrowding is persons-per-room in a dwelling unit. The 2008 ACS indicates that 3,524 housing units have more than one person per room compared to 7,445 in 2000. These numbers suggest a represent a decline from 8.21% of all occupied as compared to 17.34% in 2000.

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 the State of New Jersey had 17,671 persons with AIDS and 17,612 persons living with HIV. Additionally it was reported that Paterson County had 4,253 AIDS cases and 1,535 persons living with HIV. The City of Paterson had 3,023 AIDS cases and 1,067 persons living with HIV. Of the total HIV/AIDS cases in the City of Paterson it was reported that 31% were Hispanic and 60% 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 ensure the success of the City's homeowner rehabilitation program
 - 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 43 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 counseling for first-time homebuyers and current homeowners
 - Provide energy efficient options/opportunities for 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 were the focus of the City's prioritization efforts. Table 11 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 are a determining economic force that historically influences our ability to meet the priority needs
- Housing demands for the homeless, seniors, disabled, and other special needs populations clearly exceed available resources
- 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 11					
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%	2,821
			3. Any housing problems	67.8	1,912
			4. Cost Burden > 30%	66.8	1,884
			5. Cost Burden > 50%	43.4	1,225
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	4,521
			3. Any housing problems	81	3,660
			4. Cost Burden > 30%	78.7	3,560
			5. Cost Burden > 50%	60.7	2,746
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	1,931
			3. Any housing problems	90.5	1,748
			4. Cost Burden > 30%	79.4	1,533
			5. Cost Burden > 50%	51.5	994
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	1,836
			3. Any housing problems	69.4	1,274
			4. Cost Burden > 30%	67.6	1,242
			5. Cost Burden > 50%	58.7	1,077
	Owners	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	755
			3. Any housing problems	87.3	659
			4. Cost Burden > 30%	87.3	659
			5. Cost Burden > 50%	80.3	606
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	411
			3. Any housing problems	87.1	358
			4. Cost Burden > 30%	87.1	358
			5. Cost Burden > 50%	81.3	334

		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	329
			3. Any housing problems	91.5	301
			4. Cost Burden > 30%	83	273
			5. Cost Burden > 50%	81.8	269
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	144
			3. Any housing problems	76.4	110
			4. Cost Burden > 30%	76.4	110
			5. Cost Burden > 50%	66.7	96
6. Household Income 30% to 50% MFI	Renters	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	771
			3. Any housing problems	59.8	461
			4. Cost Burden > 30%	57.5	443
			5. Cost Burden > 50%	7.9	61
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	3,348
			3. Any housing problems	68.5	2,295
			4. Cost Burden > 30%	60.8	2,037
			5. Cost Burden > 50%	8.8	295
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	1,453
			3. Any housing problems	85.5	1,242
			4. Cost Burden > 30%	49.8	724
			5. Cost Burden > 50%	1.6	23
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	953
			3. Any housing problems	65.7	626
			4. Cost Burden > 30%	62.3	594
			5. Cost Burden > 50%	15	143
	Owners	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	762
			3. Any housing problems	58.9	449
			4. Cost Burden > 30%	58.9	449
			5. Cost Burden > 50%	21.4	163
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	705
			3. Any housing problems	86.2	608
			4. Cost Burden > 30%	85.7	604
			5. Cost Burden > 50%	66.7	470
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	564
			3. Any housing problems	95.4	538
			4. Cost Burden > 30%	93.6	528
			5. Cost Burden > 50%	69.7	393
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	138
			3. Any housing problems	79.7	110
			4. Cost Burden > 30%	79.7	110
			5. Cost Burden > 50%	59.4	82
10. Household Income 50% to 80% MFI	Renters	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	359
			3. Any housing problems	31.2	112
			4. Cost Burden > 50%	28.4	102
			5. Cost Burden > 50%	0	0
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	2,636
			3. Any housing problems	23.9	629

			4. Cost Burden > 30%	13.1	346	
			5. Cost Burden > 50%	0.5	14	
			Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	1,162
				3. Any housing problems	58.9	684
				4. Cost Burden > 30%	2.8	32
		All Other Households	5. Cost Burden > 50%	0	0	
			2. NUMBER OF HOUSEHOLDS	100%	971	
			3. Any housing problems	27.4	266	
			4. Cost Burden > 30%	22.7	220	
			5. Cost Burden > 50%	1	10	
	Owners	Elderly 1 & 2 member households	2. NUMBER OF HOUSEHOLDS	100%	437	
			3. Any housing problems	45.5	199	
			4. Cost Burden > 30%	43.2	189	
			5. Cost Burden > 50%	27	118	
		Small Related (2 to 4 members)	2. NUMBER OF HOUSEHOLDS	100%	903	
			3. Any housing problems	73.2	661	
			4. Cost Burden > 30%	72.3	653	
			5. Cost Burden > 50%	30.9	279	
		Large Related (5 or more members)	2. NUMBER OF HOUSEHOLDS	100%	535	
			3. Any housing problems	83.6	447	
			4. Cost Burden > 30%	70.3	376	
			5. Cost Burden > 50%	23	123	
		All Other Households	2. NUMBER OF HOUSEHOLDS	100%	240	
			3. Any housing problems	74.2	178	
			4. Cost Burden > 30%	74.2	178	
			5. Cost Burden > 50%	48.8	117	

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. According to the 2008 ACS, there are 49,338 housing units of which 42,930 (87.01%) are occupied while 6,408 (12.99%) are vacant. Most vacant units are structurally sound and are available for rent or may be occupied after rehabilitation.

Most of the City's housing stock is contained in structures with two to four units. Of the 49,338 units 13,247 (26.85%) are in five unit dwellings or greater. Two to four family dwellings account for 26,234 units (53.19%). There are 9,691 (19.64%) single-family dwellings which includes detached units (16.85%) or townhouses or condominiums. Over 68.12% of all occupied dwelling units in Paterson are renter occupied.

Age of the Housing Stock: As an older city, 53.32% of the Paterson's housing units were constructed before 1940, 85.57% were completed before 1960 and 94.62% were built prior to 1980. While the age of the housing provides glimpses at the past the cost of maintaining, renovating and preserving older housing stock often places a severe economic burden on those least able to afford these costs.

HUD's State of the Cities Data System maintains data on local building permits. As shown in the table below, there have been more permits issued in 2010 than the three previous years.

Table 12				
Total Housing Unit Building Permits				
	2007	2008	2009	2010
Units in Single-Family Structures	8	35	13	8
Units in All Multi-Family Structures	6	43	16	87
Units in 2-unit Multi-Family Structures	6	38	16	2
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	5	0	85
Total Units	14	78	29	95

In 2008, Paterson had a total of 42,930 housing units, 12.9 % of which were vacant. The number of new housing units built since 2000 is 1,399, which averages a net increase of 139.9 units per year, compared to an annual increase of 125.5 units per year from 1990 to 1999. Of the total housing units, 19.64% were in single-unit structures, 80.17% were in multi-unit structures, and 0.19 % was mobile homes. 2.84% of the housing units were built since 2000.

Of the occupied housing units in the City 68.12% were rental and 31.88% were owner occupied. For rental property there was 9.9% vacancy rate while for owner occupied that was a 2.3% vacancy rate.

Rental units not suitable for rehabilitation either lack complete plumbing or have been boarded up and are vacant. In 2008 275 or 0.64% of the occupied housing units lack complete plumbing facilities. Additionally 581 occupied units lack kitchen facilities. As a result, slightly less than 2% of all occupied units lack kitchen and/or plumbing facilities, a standard public health measure of housing quality.

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 **835 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 **XXX facilities with XXX** units in the City are currently assisted.
- The Section 236 Program is designed to assist private owners to build and operate rental housing which may be wholly or partially for the elderly with usually 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 **XXX facilities with XXX units** in the City are currently assisted.
- The Section 202 program provides loans for the construction or rehabilitation of housing for the elderly (and handicapped/disabled) which 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 **XXX facilities with XXX 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, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. It is estimated that **XXX facilities with XXX units** in the City are currently assisted.
- The City utilizes CDBG funds to provide direct rehabilitation assistance to low to moderate-income owner occupants. It is estimated that **XXX units** in the City are currently assisted.

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

3. The National Low Income Housing Coalition (NLIHC) compiles analyses on fair market rent (FMR) using information compiled from HUD data and U.S. Census Bureau statistics. In Paterson, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 146 hours per week, 52 weeks per year. Or, a household must include 3.65 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Paterson, the median family income is \$16.61 an hour. In order to afford the FMR for typical two-bedroom apartment at this wage, a renter must work 64 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter 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 13					
Fair Market Rent Statistics in Paterson County, 2009					
Housing Classification	FMR	Needed to Afford FMR			
		Annual Income	% of Family AMI	Work Hrs/Wk at Minimum Wage	Work Hrs/Wk at Mean Renter Wage\
Zero-Bedroom	\$1,099	\$43,960	48%	117	59
One-Bedroom	\$1,230	\$49,200	53%	131	66
Two-Bedroom	\$1,379	\$55,160	60%	146	74
Three-Bedroom	\$1,703	\$68,120	74%	181	91
Four-Bedroom	\$1,961	\$78,440	85%	208	105

Table 14									
Affordability Mismatch Output for All Households									
Name of Jurisdiction: Paterson (CDBG), New Jersey			Source of Data: CHAS Data Book		Data Current as of: 2000				
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1	2	3+	Total		0-1	2	3+	Total
	(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)
1. Rent <= 30%					Value <=30%				
# occupied units	2,709	1,761	1,403	5,873		N/A	N/A	N/A	N/A
%occupants <=30%	78.2	54.2	53.1	65		N/A	N/A	N/A	N/A
%built before 1970	69.3	85.7	82.8	77.5		N/A	N/A	N/A	N/A
%some problem	46.6	36.6	32.6	40.3		N/A	N/A	N/A	N/A
#vacant for rent	44	178	90	312		N/A	N/A	N/A	N/A
2. Rent >30 to <=50%					Value <= 50%				
# occupied units	4,126	6,402	4,374	14,902		88	625	1,569	2,282
%occupants <=50%	63.9	58	54.1	58.5		47.7	36.8	26.4	30.1
%built before 1970	80.5	86.8	82.9	83.9		75	82.9	90.1	87.6
% some problem	59.1	52.9	57.7	56		0	5.4	7.1	6.4
#vacant for rent	149	412	193	754	#vacant for sale	35	29	74	138
3. Rent >50 to <=80%					Value >50 to <=80%				
# occupied units	3,106	3,925	1,624	8,655		75	827	3,341	4,243
%occupants <=80%	71.8	64	61	66.3		32	56.6	36.7	40.5
%built before 1970	80.8	83.4	87.3	83.2		86.7	96.9	94.8	95.1
%some problem	67.3	58.1	60.5	61.8		0	12.5	8.7	9.3
#vacant for rent	98	81	0	179	#vacant for sale	0	60	62	122
4. Rent >80%					Value >80%				
# occupied units	437	281	144	862		632	3,210	3,265	7,107
#vacant for rent	4	0	4	8	# vacant for sale	25	67	32	124

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:

The Department of Community Development will focus on the following objectives in the housing area:

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

The City has developed this plan with the expectation that the Federal government will provide approximately \$50 million over the five year period through the CDBG AND HOME programs. The City expects to leverage these funds with state and local resources along with 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 1,647 housing units, which are further detailed in the housing market analysis table.

A description of the families on 2009 waiting list for public housing noted that of the 742 families on the public housing list, 680 had incomes of 30% of AMI or less, 62 were families with children, 283 were families with disabilities, and 295 were elderly families. Due to the current annual turnover of 70 units the waiting list has been closed. Of the 43 families on the Section 8 waiting list, 31 had incomes of 30% or less of AMI, 12 were families with children, and 2 were elderly.

Table 15			
Housing Needs of Families on the Public Housing Waiting List			
	# Families	% of Total Families	Annual Turnover
Waiting List Total	742		70 units
Extremely Low Income ≤30% AMI	680	92%	
Very Low Income >30% but ≤50%	17	2%	
Low Income >50% but <80%	45	6%	
Families with Children	62	8%	
Elderly Families	295	40%	
Families with Disabilities	283	38%	
Race/Ethnicity White	390	53%	

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Race/Ethnicity Black	276	37%	
Race/Ethnicity Asian	76	10%	

Table 16			
Housing Needs of Families on the Section 8 Waiting List			
	# Families	% of Total Families	Annual Turnover
Waiting List Total	43		
Extremely Low Income <=30% AMI	31	72%	
Very Low Income >30% but <=50%	11	26%	
Low Income >50% but <80%	1	2%	
Families with Children	12	28%	
Elderly Families	2	5%	
Families with Disabilities	5	46%	
Race/Ethnicity White	20	51%	
Race/Ethnicity Black	21	3%	
Race/Ethnicity Asian	1	5%	
Other	1		

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 1,647 public housing units and 1,166 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
- Implement the activities identified in the 5 Year Affordable Housing Strategic Plan
- Applying for construction financing such as Tax Credits and HOPE VI.

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
- Adopt rent policies to support and encourage work

Need: Specific Family Types: The Elderly

Strategy 1 - Target available assistance to the elderly:

- Develop an affordable housing strategy that includes elderly housing assistance.

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 - Increase awareness of HACP resources among families of races and ethnicities with disproportionate needs:

Strategy 2 - 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 will be applying for HOPE VI to assist with its redevelopment efforts. Plans are currently in place will enable the Alexander Hamilton Phase I project to commence. This project will consist of eighty (80) new family rental units: all of which will be Low-Income Housing Tax Credit (LIHTC) units. They will be constructed on a portion of the Alexander Hamilton Development public housing site. Of the 80 units, 24 will be public housing 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 2010 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 RAB on October 6, 2009 and October 14, 2009 at the Central Office to review the draft documents and solicit final comments. Written comments on the draft plan were accepted through the post office box during the 45 day review period from October 21, 2009 to December 4, 2009. Adoption of the Final Plan took place at the regularly schedule Board Meeting on December 15, 2009 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 2010 are as follows:

- Expand the supply of assisted housing
- Improve the quality of assisted housing
- 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 Paterson County Sheriff's Office to provide addition security measurers 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 non profit organizations to collaborate on programs that affect the lives of public housing residents
- Continue to provide evening PBA security patrols for the six senior developments and one family development
- 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's Department of Community Development Housing Choice Voucher Program
- 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 Department 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 desire to increase its capacity to partner housing development agencies 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 Paterson 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 Paterson County. Accordingly, more details concerning the needs of the homeless and programming priorities can be found in the Paterson County Continuum of Care (CoC) Plan and the Paterson 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, 2009. 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 Point in Time Count there were 697 homeless men, women and children counted in Paterson County according to the official U.S. Department of Housing and Urban Development (HUD) McKinney-Vento Act definition of homelessness.

Table 17				
Paterson County Homeless Population				
2005	2007	2008	2009	2010
561	1,388	496	306	697

Homelessness in Paterson County saw a large drop in numbers from 2007 to 2008 (64.2%). However, from 2009 to 2010 there was an increase in the number of homeless of 56.0%. The breakdown of homeless adults and children for 2010 is shown in the chart below.

Table 18	
2010 Homeless Breakdown	
Respondents (Adults)	472
Family Members (Children)	225
Total all Survey Homeless	697

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, 1,173 adults and children are homeless in Paterson County.

Living Situation

As reflected in the chart below, 139 or 29.4% of the homeless were unsheltered the night of the count. 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 Paterson County had been homeless more than one year. Of the population that was homeless less than one year, a total of 227 or 77.7% reported that they had been homeless at least one other time within the past 12 months. A total of 230 or 48.7% of the homeless reported having at least four episodes of homelessness in the past three years.

Table 19		
2010 Length of Homelessness	#	%
1 day - 1 week	18	3.8
8 days - 1 month	30	6.4
1 month & 1 day - 3 month	49	10.4
3 months & 1 day to 6 months	84	17.8
6 months & 1 day to 12 months	111	23.5
More than 1 year	158	33.5
No response	22	4.7

Demographics

Of the 472 homeless respondents, 126 or 26.6% had at least one dependent child under 18 with them the night of the count and would be considered a homeless family. A total of 95 of the homeless children were six (6) years or younger and 130 were between the ages of seven (7) and seventeen (17). The remaining 73.4% of the homeless population in Paterson County were individuals.

In 2010 count, a total of 252 or 53.4% were male, 203 or 43.0% were female and three (3) or 0.6% were transgender. The total portion of the homeless population that defined their ethnicity as Hispanic or Latino equaled 23.1%. The following chart outlines the racial breakdown of the homeless persons in 2010. The largest percentage of the homeless population were Black followed by White .

The 2010 count showed that the largest portion of homeless in Paterson County fell within the 40-49 year old age range, totaling 31.8%. This age group was most closely followed by those that fell within the 30-39 age range (22.7%).

Table 20		
Age	#	%
Under 18	1	0.2

18 – 20	17	3.6
21 – 24	32	6.8
25 – 29	40	8.5
30 – 39	107	22.7
40 – 49	150	31.8
50 – 59	89	18.9
60 – 64	10	2.1
65 or older	10	2.1
No response	16	3.4

Homeless Subpopulations

The chart below outlines the breakdown of the homeless subpopulations in Paterson County for the 2010 count. The largest homeless subpopulation was split between those with mental illness, substance use issues and a medical disability (30.9%).

Table 21	
2010 Homeless Subpopulations	
Domestic violence	111
HIV/AIDS	123
Medical services (disability)	146
Mental health	146
Substance use	146
Veterans	44

A total of 32 or 6.8% of the homeless population reported serving in the US military; however, a total of 44 or 9.3% reported receiving or needing VA services.

Financial Resources

The 2010 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 Food Stamps (30.7%), Welfare (30.1%), and Medicaid (25.4%). The following shows all income/financial resources that were declared on the night of the count:

Table 22	
2010 Financial Resources	
Social Security	2.3%
Day laborer/temporary work	2.8%
Child support	1.7%
Unemployment	6.8%
Medicare	1.7%
SSDI	1.9%
Wages	4.2%
SSI	7.2%
TANF	15.3%
Medicaid	25.4%
GA/PA/Welfare	30.1%
Food stamps	30.7%
VA Benefits	.02%

Additionally, 10.4% of the homeless population reported receiving no type of government benefit and having no source of income on the night of the count.

Contributing Factors to Homelessness

The 2010 survey asked respondents what factors they felt contributed to their homelessness. As chart below shows, the highest ranking factor that respondents stated contributed to their homelessness was substance use problems. Furthermore, many of the other top ranking factors included loss of job/inability to find work, domestic violence and eviction.

Table 23	
2010 Factors	
Alcohol or drug abuse problems	40.5%
Lost job/cannot find work	28%
Eviction	15.9%
Relationship/family breakup/death	13.6%
Incarceration	10.8%
Mental illness/emotional problems	7.2%
Housing costs too high	7.4%
Have work but wages are too low	4.0%
Domestic violence	18.6%
Medical problems/physical or developmental disability	6.8%
Lost job due to lack of transportation	5.9%
Utility costs too high	4.5%
Foreclosure	2.5%
House condemned	1.1%
Loss of child support	1.3%
Natural disaster	0.4%

Discharge from Mainstream Institutions

Questions on institutional stays and discharge from mainstream institutions were again a part of the 2010 count. The timeframe in which the institution stay occurred was limited to the last three years (since Jan 27, 2007). Each of the mainstream institutions included in the survey had contact with the homeless population and discharged at least some people into homelessness, according to the survey respondents.

Table 24		
2010 Corrections		
	Discharged into Homelessness	In Institution
State Prison	36	46
City/County Jail	66	106
Juvenile Detention	6	6

In the inpatient care system, 41.3% of the homeless that were hospitalized were discharged into homelessness, 46.1% of those in a state mental health treatment facility were discharged into homelessness 56.6% in city or

county facilities were discharged into homelessness, and 55.8% that had received inpatient substance abuse treatment were discharged into homelessness.

Table 25		
2010 Inpatient Facility		
	Discharged into Homelessness	In Institution
Substance Abuse Treatment	28	63
City/County MH	15	21
State MH	23	27
Medical Hospital	59	110

The charts above outlines the stays and discharge rates for the mainstream corrections and inpatient institutions as reported by respondents on the night of the count (numbers may be duplicated). The systems that had the most contact with the homeless population in Paterson County included city/county jail and medical hospitals. Furthermore, all the systems that had a high rate of discharging into homelessness.

Last Permanent Address

In the 2010 count, 90.4% of respondents lived in New Jersey before becoming homeless. A total of 1.3% came from New York and a total of 0.6% came from Pennsylvania. The remaining 2.9% came from other states. The cities most frequently cited by respondents as the last place they lived before becoming homeless are below (those that had a rate of 1% or higher). The largest percentage of the homeless population cited their last permanent residence to be City of Paterson in Paterson County.

Table 26	
2010 Last Permanent Address	
Town	%
Bloomingtondale	1%
Englewood	1.2%
Wanaque	1.6%
Clifton	1.6%
Hackensack	1.7%
Jersey City	1.9%
Newark	4.2%
Paterson	5.7%
Paterson	51.3%

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 27, 2010, there were 60 chronically homeless counted in Paterson 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 four years which is represented in the chart below.

Table 27
Chronic Homeless Population

City of Paterson

2007	182
2008	51
2009	38
2010	60

The number of chronically homeless followed the same pattern as the homeless population from 2007 to 2010 in Paterson County. The percent of chronic homeless as part of the homeless population saw a decline from 2007 to 2008 but has remained fairly stable over the past two years (approximately 12% of the total homeless population).

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 was living in emergency shelter (68.3%) as reflected in the chart below.

Table 28	
2010 Chronic Homeless Living Situation	
Emergency Shelter	41
Unsheltered	19

Demographics

In 2010, a total of 31 or 51.7% of the chronically homeless population were male and 28 or 46.7% were female. A total of 30.0% of the chronically homeless population defined their ethnicity as Hispanic or Latino. The largest percent of chronically homeless defined their race as White (41.7%) followed by as Black (28.3%).

On the night of the 2010 count, the largest percent of chronically homeless fell within the 40-49 age range (36.7%). This group was closely followed by those aged 50-59 (26.7%) as reflected in the chart below.

Table 29		
Age	#	%
18 – 20	6	10
21 – 24	4	6.7
25 – 29	4	6.7
30 – 39	4	6.7
40 – 49	22	36.7
50 – 59	16	26.7
60 – 64	1	1.7
65 or older	1	1.7

Homeless Subpopulations

The chart below outlines the breakdown of the chronic homeless subpopulations in the 2010 count. The largest percent were those with mental illness and substance use issues (81.7%). These populations were followed by those with a medical disability (61.7%).

Table 30	
2010 Chronic Homeless Subpopulations	
Domestic violence	23
HIV/AIDS	27
Medical services (disability)	37

Mental health	49
Substance use	49
Veterans	15

A total of 6.7% of the chronic homeless population reported serving in the US military; however, a total of 25.0% reported receiving or needing VA services.

Financial Resources

For the chronic homeless in Paterson County the three main sources of income reported on the night of the count were Welfare (43.3%), Food Stamps (33.3%) and Medicaid (28.3%). A total of 13.3% reported receiving no government benefits and 10.0% had no source of income on the night of the count.

Contributing Factors to Homelessness

The 2010 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 substance use issues. Furthermore, many of the other top ranking factors included the loss of a job/inability to find work, eviction and domestic violence.

Table 31	
2010 Chronic Homeless Factors	
Alcohol or drug abuse problems	36.7%
Mental illness/emotional problems	13.3%
Eviction	23.3%
Lost job/cannot find work	26.7%
Medical problems/physical or developmental disability	10%
Relationship/family breakup/death	8.3%
Housing costs too high	6.7%
Have work but wages are too low	3.4%
Incarceration	10%
Utility costs too high	1.7%
Domestic violence	16.7%
Lost job due to lack of transportation	6.7%
Loss of child support	1.7%

The Department of Community Development focuses its ESG funding to providing prevention services for those at risk of homelessness. The City works will continue to 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 Paterson 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 2010 Point in Time Count of the Homeless of Paterson County, of the total of 60 chronically homeless people reported, 41 were reported to be sleeping in emergency shelters, and 19 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 increased. The homeless may still find shelter in abandoned houses and other places that those who were counting did not enter.

Individuals estimated to have been on the streets or in emergency shelters in Paterson County for a year or more represented 33.5% of the number of unaccompanied individuals located during the street and shelter count in 2010; yet because of their high levels of disability they are some of the most frequent users of other public systems (jail, hospital emergency rooms, the detoxification center, etc.).

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. In 2009, one additional outreach worker was funded to help chronically homeless access housing and services.

The Department of Community Development will continue to represent the City's interests on the Paterson 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 2009 CoC.

Table 32		
2009 Paterson County CoC Awards		
Project Name	Program	Award Amount
SWITCH PROGRAM	SHP	\$51,728
Birch Street Supportive Housing	SHP	\$124,185
Paterson County HMIS	SHP	\$22,667
Paterson County HMIS EXP	SHP	\$25,000
Paterson - YMCA	S+C	\$939,360
Paterson County Housing First	S+C	\$221,400
Paterson County Housing First Collaborative II	S+C	\$1,101,420
Place of Promise	SHP	\$70,451
Paterson County Permanent Housing Project	SHP	\$155,954
		\$2,712,165

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 Paterson 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.

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

City of Paterson

Hispanic Information Center
270 Paterson Street, Paterson, NJ 07501

Paterson Information Center
270 Paterson Street, Paterson, NJ 07055

Paterson 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 Paterson 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

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 33					
CoC Housing Inventory					
Type	Family Units	Family Beds	Individual Beds	Year Round Beds	Seasonal
Emergency Shelter for Families	54	221	0	221	10

City of Paterson

Transitional Housing for Single Individuals	3	15	12	27	0
Permanent Supportive Housing for Mixed Populations	7	14	4	18	0
Permanent Supportive Housing for Single Individuals	3	6	346	352	0
Emergency Shelter for Single Individuals	0	0	126	126	0
Transitional Housing for Families	37	66	0	66	0

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 2012. 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 Paterson 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 Paterson 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 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 businesses and storefronts
- Provide technical assistance in support of local businesses
- Create social venture programs and support a business incubator site in low income neighborhoods that will enhance residents' employability and improve their 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:

- City expects to address neighborhood plans in support of 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
 - 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, 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.

Intensifying the impact of limited available funding is the current state of the economy in Paterson and the surrounding area. The current economic situation has shown some improvement however the decline that was experienced the last several years has negatively impacted the commercial and residential market. Any economic growth that was underway in the area prior to the recession has essentially stalled.

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 achieves individual self-sufficiency and neighborhood revitalization
- Objective: Create social venture programs and support a business incubator site in low income neighborhoods that will enhance job creation opportunities for those less fortunate seeking means of employment
- Objective: Utilize CDBG Program and other funds to support the expansion and creation of businesses via the Department of Community Development to assist individuals and businesses to successfully navigate the processes of starting, relocating or expanding a

business within the City including the revitalization and beautification of businesses and storefronts

Planned Accomplishments over the next five years:

- The City plans to provide technical assistance to **XXX** businesses
- The City plans to establish **XXX** business incubator in a designated low and moderate income neighborhood
- The efforts of the Department of Community Development will result in the retention of **XXX** jobs, while creating an additional **XXX** new jobs primarily for low and moderate income individuals
- The City expects to address neighborhood plans in support of 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 **4** 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 **XXX** roadways
- The City will make improvements at **25** public facilities including parks and recreational facilities
- The City will provided public services for **50,000** very low, low and moderate income residents

When funds are available very low, low and moderate-income neighborhoods will also benefit form 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 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 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 2008 ACS noted that 12,842 people (9.04% of the Paterson population) were 65 and over. 8.75% of the population over 60 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 2000 Census, when only 9.24% of the older population was 85 and older.

The national average for adults age 16 to 64 with disabilities is 12.15%. According to the 2007 ACS, 13.1% of the Paterson adult population 16 to 64, or 12,066 people, reported some sort of disability.

The break-out by type is as follows:

Sensory:	4,619
Physical:	7,529
Mental:	5,560
Self-Care:	4,083
Employment disability:	6,658

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 pressure of the current economic downturn on the 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 Paterson County. According to the Paterson County Mental Health Board there were 11,821 individuals admitted to mental health programs in Paterson 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 people at least five years old in the 2005-07 ACS, 18,340 reported a disability. The likelihood of having a disability varied by age from 7.5% of people under 18 years old, to 13.09% of people 18 to 64 years old, and to 37.35% 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
	Ryan White Foundation
	Section 811
	Balanced Housing
	Low Income Housing Tax Credits
	Passaic County Board of Social Services
Youth	Substance Abuse
Employment	

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 almost 750 households on the HACP Public Housing 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 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 afford the median rent of \$1,099 on a typical apartment in Paterson, without paying more than 30% of income on housing a household must earn \$3,330 monthly or \$39,960 annually. Assuming a 40-hour work week, 52 weeks per year this level of income translates into a Housing Wage of \$19.21. This figure is almost triple that of the required NJ minimum wage. Currently 65.16% of the renter population pays more than 30% of their income for housing. This percentage has increased 20.86% from 65.16% since the completion of the 2005-2007 American Community Survey 3-Year Estimates.

In Paterson, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 146 hours per week, 52 weeks per year. Or, a household must include 3.65 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 well being, 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.
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

- | | | | | | | |
|--|--|--|--|--|--|--|
| | | | | | | |
|--|--|--|--|--|--|--|
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 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.



City of Paterson 2010-2011 Annual Action Plan

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

Narrative Responses

ACTION PLAN

Annual Action Plan includes the [SF 424](#) and is due every year 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.

Executive Summary 91.220(b)

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

The 2010 Action Plan is a component of the City of Paterson's Five-Year Consolidated Plan and serves as the City's application to HUD for entitlement grants. The City will receive Community Development Block Grant (CDBG) funds, Home Investment partnership Program (HOME) funds, Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) funds from HUD for the fiscal year 2010-2011.

This Action Plan summarizes the approach and direction to be followed by the City in addressing affordable housing needs, housing rehabilitation needs, non-housing community development needs, such as: infrastructure, economic development and public service needs during the 2010 program year which begins July 1, 2010 and ends June 30, 2011. Activities described in the plan are intended to benefit low income and moderate-income residents.

The 2010 Action Plan focuses the City's housing and community development programs on strengthening neighborhoods and improving the quality of life for all. The City has \$3,203,229 available in CDBG funds, \$1,651,083 in HOME Program funds, \$128,592 in ESG funding and \$1,404,206 in HOPWA funding for the 2010 program year entitlement. Eligible CDBG activities must meet one of the program's three national objectives listed below:

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

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Below is a summary of activities and funding amounts proposed for the 2010 program year:

Housing and Neighborhood Improvements	\$1,045,000
Public Services	\$1,112,558
Public Facility Improvements	\$375,025
Homebuyer, Homeowner Rehab, Housing Construction & Rental Development	\$1,485,975
HOPWA Services	\$1,362,080
Shelter Operations and Homeless Services	\$122,162
Administration	\$854,310
TOTAL	\$6,347,110

This document identifies three basic goals against which HUD will evaluate the Action Plan and the City's performance. These statutory goals are:

1. Provide Suitable Living Environment
2. Provide Decent Affordable Housing
3. Provide Expanded Economic Opportunities

Applicants for grants have to explain how their funding request meets one of these statutory goals.

HUD also requires that the projects selected for funding through the CDBG and HOME Programs fall into one of three project outcome categories. The three Expected Project Outcome categories are as follows:

1. Availability/Accessibility - This outcome category applies to activities that make services, infrastructure, 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.
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 of maintenances 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 people or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

The CDBG Program provides wide discretion to entitlement communities as they undertake activities to develop viable communities through decent housing, suitable living environments and expanded economic opportunities for low- and moderate-income people.

The City has identified specific outcomes and objectives for each project and identified those on **table 3** located in Appendices section.

<u>Activity</u>	<u>Objective</u>	<u>Outcome</u>	<u>Proposed Accomplishment</u>
Div. of Comm. Improvement Code Enforcement	Suitable Living	Sustainability	4000 people
Div. of Comm. Improvement Demolition	Suitable Living	Sustainability	4 parcels
Div. of Housing Relocation	Decent Housing	Affordability	100 people
Div. of Housing Homeowner Rehab	Decent Housing	Affordability	40 units
Catholic Family Comm. Svs			

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Elderly Services	Suitable Living	Availability/Accessibility	700 elderly
Boys and Girls Club Youth Services	Suitable Living	Availability/Accessibility	250 youth
NJ After 3 Youth Services	Suitable Living	Availability/Accessibility	50 youth
Grandparents Resource Ctr Supportive Elderly Services	Suitable Living	Availability/Accessibility	1500 elderly
Jump Start Youth Theater Program	Suitable Living	Availability/Accessibility	300 youth
Medical Missions for Children Theater for the Hospitalized	Suitable Living	Availability/Accessibility	100 youth
Dept. of Recreation Summer Youth Rec Program	Suitable Living	Availability/Accessibility	1000 youth
Neighborhood Assist. Office Information & Referral	Suitable Living	Availability/Accessibility	5000 people
NJ CDC Repair Program for Elderly	Suitable Living	Availability/Accessibility	100 elderly
NJ CDC Support for Mentally Ill	Suitable Living	Availability/Accessibility	15 people
Oasis Employment Pgm Sp. Needs	Economic Opportunity	Availability/Accessibility	200 people
Paterson Task Force Housing Counseling	Decent Housing	Availability/Accessibility	90 people
Paterson Housing Authority Foreclosure Counseling	Decent Housing	Availability/Accessibility	200 people
YMCA After School Summer After School Art Pgm	Suitable Living	Availability/Accessibility	200 people
SSV Family Dev. Center Day Care Services	Suitable Living	Affordability	150 youth
YMCA Leap Summer Leadership Program	Suitable Living	Availability/Accessibility	25 youth
City Green Gardening Program	Suitable Living	Sustainability	800 people
CUMAC Neighborhood Facility Imprvmt	Suitable Living	Sustainability	31,000 people
Boys and Girls Club Neighborhood Facility Imprvmt	Suitable Living	Sustainability	250 people
Friends of Hinchcliffe Stadium Neighborhood Facility Imprvmt	Suitable Living	Sustainability	150,000 people
YMCA Neighborhood Facility Imprvmt	Suitable Living	Sustainability	90 people
Memorial Day Nursery Neighborhood Facility Imprvmt	Suitable Living	Sustainability	180 people
City Dept of CD First Time Home Buyer Program	Decent Housing	Affordability	
CHDO Housing Construction	Decent Housing	Affordability	
CHDO Rental Housing Development	Decent Housing	Affordability	

Citizen Participation 91.220(b)

2. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan.

3. Provide a summary of citizen comments or views on the plan.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

In order to encourage citizen participation from the community, the Department of Community Development provides many opportunities for public input. In preparing the 2010-2014 Consolidated Plan and the 2010 Action Plan, the Department of Community Development has followed a Citizen Participation Plan that meets federal regulatory requirements. The Citizen Participation Plan specifies the policies and procedures for citizen participation. 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 nonprofit organizations were consulted to solicit their input in the preparation of the draft Consolidated Plan. This process provides for and encourages citizen participation in the development of the Consolidated Plan, in making "substantial amendments" to the Consolidated Plan, and in preparing performance reports.

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 development and employment.

The goals and priorities of the Consolidated Plan are the result of information and comments received during 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, annual planning, coordination and collaboration are achieved through various consultation opportunities, such as the monthly Continuum of Care meetings and other ongoing workshops and conferences.

The views of the general public on these subjects and the One Year Action Plan were solicited at public hearings held on October 1, 2010 and October 14, 2010, as well as the final public comment period held during the City Council meeting on October 26, 2010. 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 was from October 1, 2010 through November 4, 2010. As required by Federal regulation, both written and oral comments are accepted through the review period.

As part of the planning process, a strategy was developed to incorporate the following major components of the Citizen Participation Plan into the 2010-2014 Consolidated Plan and 2010-2011 Action 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.

Summary of Comments: Comments were able to be submitted via e-mail, personal contact, phone contact and during public meetings and hearings. Responses to questions, comments and inquiries are required to be provided in a timely manner. A summary of public comments and responses is included in Appendices section. There were no comments that were submitted that were not accepted.

Resources 91.220(c)(1)) and (c)(2)

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

The Annual Action Plan provides the one-year strategy to accomplish the City's five year Consolidated Plan goals and is the foundation of the City's performance measurement system and federally regulated reporting efforts. The Action Plan is based on the strategies and objectives described in the Five-Year Strategic Plan of the Consolidated Plan, which seek to meet the three goals of HUD (targeted at people earning up to 80 percent of the Area Median Income (AMI):

1. Decent Housing
2. Suitable Living Environment
3. Expand Economic Opportunities

This portion of the 2010 Action Plan identifies resources expected to be available to the City for use within the jurisdiction during the 2010 program year. These funds are resources the City will use to address the housing, non-housing and supportive service needs of Paterson's low and moderate-income families, and to reduce or eliminate conditions contributing to slum and blight in target areas.

Federal Resources

CDBG Entitlement 2010 Allocation	\$3,203,229
CDBG Prior Program Year Funds	\$0.00
CDBG 2010 Program Income	\$0.00
HOME	\$1,165,083
ESG	\$128,592
HOPWA	\$1,404,206

CPD Funding Sources

A table prescribed by HUD entitled "CPD Consolidated Plan Funding Sources" is shown below. The table identifies HUD CPD funding sources available to address housing and non-housing community development needs of Paterson during the 2010 program year.

Entitlement Grants	
CDBG	\$3,203,229
ESG	\$128,592
HOME	\$1,651,083
HOPWA	\$1,404,206
Total	\$6,387,110
Prior Years' Program Income NOT previously programmed or reported	
CDBG	\$0.00
ESG	\$0.00

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HOME	\$0.00
HOPWA	\$0.00
Total	\$0.00
Prior Years' Carryover/Reprogrammed Funds	
CDBG	\$0.00
ESG	\$0.00
HOME	\$0.00
HOPWA	\$0.00
Total	\$0.00

Total Estimated Program Income	\$0.00
Section 108 Loan Guarantee Fund	\$0.00

TOTAL FUNDING SOURCES	\$6,387,110
Other Funds	\$0.00
General Funds	\$0.00
Total	\$0.00
Submitted Proposed Projects Totals	\$0.00
Un-submitted Proposed Projects Totals	\$0.00
Program Income	\$0.00

Leveraging of CPD Funds: In addition to the CPD grants identified above, the City also receives Section 8 and applies for other sources of grant funds as they become available. The City also works with the area's services providers to apply for funding under additional Super NOFA's (Notice of Funding Availability).

Local dollars are used for capital improvements and innovative funding plans are being developed to foster critical economic development and neighborhood revitalization efforts that are planned as part of the City's redevelopment efforts.

Support of Applications by Other Entities: Paterson will support applications for federal and state funding for facilities and services whose purposes and objectives are consistent with the City of Paterson's Consolidated Plan. Applications for other funding sources will receive support from the City of Paterson if purposes for funding are consistent with the Consolidated Plan and deemed by the Mayor and City Council to be in the best interest of citizens of Paterson. This includes, Low-Income Housing Tax Credits, McKinney-Vento Homeless Assistance Act funds and additional Section 8 Housing Choice Vouchers.

Leveraged Resources FY 2010-2011

Investment	Amount	Leveraged	Source
245,000	CDBG		
100,000	CDBG		
100,000	CDBG		
600,000	CDBG		
22,000	CDBG	4515	Private
50,000	CDBG	26,732	Foundations
50,000	CDBG	739,635	Grants and Fundraising
60,000	CDBG	91,900	Grants and Donations
25,000	CDBG	10,000	State
25,000	CDBG	210,745	Grants and Donations
45,000	CDBG	20,000	Grants
50,000	CDBG	82,150	Federal

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45,849	CDBG	10,000	Donations
10,000	CDBG	53,953	State and Local
100,000	CDBG	64,085	Federal
50,000	CDBG	18,000	Grants
50,000	CDBG	129,000	Grants and Donations
100,000	CDBG		
40,000	CDBG	10,000	Grants
85,000	CDBG	553,000	Federal, State, Foundation & Donation
10,000	CDBG	31,000	Grant
25,000	CDBG	25,000	Local
938,312	HOME		Conventional
247,622	HOME		
300,000	HOME		

Annual Objectives 91.220(c)(3)

7. Provide a summary of specific objectives that will be addressed during the program year.

<u>Activity</u>	<u>Objective</u>	<u>Outcome</u>	<u>Proposed Accomplishment</u>
Div. of Comm. Improvement Code Enforcement	Suitable Living	Sustainability	4000 people
Div. of Comm. Improvement Demolition	Suitable Living	Sustainability	4 parcels
Div. of Housing Relocation	Decent Housing	Affordability	100 people
Div. of Housing Homeowner Rehab	Decent Housing	Affordability	40 units
Catholic Family Comm. Svs Elderly Services	Suitable Living	Availability/Accessibility	700 elderly
Boys and Girls Club Youth Services	Suitable Living	Availability/Accessibility	250 youth
NJ After 3 Youth Services	Suitable Living	Availability/Accessibility	50 youth
Grandparents Resource Ctr Supportive Elderly Services	Suitable Living	Availability/Accessibility	1500 elderly
Jump Start Youth Theater Program	Suitable Living	Availability/Accessibility	300 youth
Medical Missions for Children Theater for the Hospitalized	Suitable Living	Availability/Accessibility	100 youth
Dept. of Recreation Summer Youth Rec Program	Suitable Living	Availability/Accessibility	1000 youth
Neighborhood Assist. Office Information & Referral	Suitable Living	Availability/Accessibility	5000 people
NJ CDC Repair Program for Elderly	Suitable Living	Availability/Accessibility	100 elderly
NJ CDC Support for Mentally Ill	Suitable Living	Availability/Accessibility	15 people
Oasis Employment Pgm Sp. Needs	Economic Opportunity	Availability/Accessibility	200 people
Paterson Task Force			

City of Paterson

Housing Counseling	Decent Housing	Availability/Accessibility	90 people
Paterson Housing Authority Foreclosure Counseling	Decent Housing	Availability/Accessibility	200 people
YMCA After School Summer After School Art Pgm	Suitable Living	Availability/Accessibility	200 people
SSV Family Dev. Center Day Care Services	Suitable Living	Affordability	150 youth
YMCA LEAP Program Summer Leadership Program	Suitable Living	Availability/Accessibility	25 youth
City Green Gardening Program	Suitable Living	Sustainability	800 people
CUMAC Neighborhood Facility Imprvmt	Suitable Living	Sustainability	31,000 people
Boys and Girls Club Neighborhood Facility Imprvmt	Suitable Living	Sustainability	250 people
Friends of Hinchcliffe Stadium Neighborhood Facility Imprvmt	Suitable Living	Sustainability	150,000 people
YMCA Neighborhood Facility Imprvmt	Suitable Living	Sustainability	90 people
Memorial Day Nursery Neighborhood Facility Imprvmt	Suitable Living	Sustainability	180 people
City Dept of CD First Time Home Buyer Program	Decent Housing	Affordability	
CHDO Housing Construction	Decent Housing	Affordability	
CHDO Rental Housing Development	Decent Housing	Affordability	

Goals and objectives to be carried out during the action plan period are indicated by placing a check in the following boxes.

<input checked="" type="checkbox"/>	Objective Category Decent Housing	<input checked="" type="checkbox"/>	Objective Category: Suitable Living	<input checked="" type="checkbox"/>	Objective Category: Expanded Economic Opportunities
	Which includes:		Which includes:		Which includes:
<input checked="" type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input checked="" type="checkbox"/>	job creation and retention
<input checked="" type="checkbox"/>	assisting persons at risk of becoming homeless	<input checked="" type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input checked="" type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input checked="" type="checkbox"/>	increasing the access to quality public and private facilities	<input checked="" type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input checked="" type="checkbox"/>	increasing the supply of supportive housing which includes structural features	<input checked="" type="checkbox"/>	restoring and preserving properties of special historic, architectural, or	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable

	and services to enable persons with special needs (including persons with HIV/ADOS) to live in dignity and independence		aesthetic value		rates using non-discriminatory lending practices
<input checked="" type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

Description of Activities 91.220(d) and (e)

For Specific project information please refer to Table 3C in the Appendix.

8. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).

This portion of the 2010 Action Plan describes activities that the City of Paterson expects to undertake with CDBG and HOME funds. The 2010 - 2014 Consolidated Plan identified priority housing and community development activities to be pursued in order to provide decent, affordable, and safe housing, as well as needed community services and facilities for its residents.

The City will focus its resources and efforts during FY 2010-2011 as described in the following sections. In order to show the relationship of these activities to the priority needs identified in the Five-Year Strategic Plan (contained in the Consolidated Plan), the following sections summarize the Strategic Plan priorities and identify the CDBG activities to be pursued over the next fiscal year. One-year objectives estimate the number and type of families that will benefit from proposed program activities. More details regarding each project may be found in the tables located in the Appendix.

AGENCY	ACTIVITY	OBJECTIVE/OUTCOME	PROPOSED ACCOMPLISHMENT
Div. of Comm. Improvemnt	Code Enforcement	SL3	4000 people
Div. of Comm. Improvemnt	Demolition	SL3	4 parcels
Div. of Housing	Relocation	DH2	100 people
Div. of Housing	Paterson PRIDE	SL3	40 units
Ca. Family Comm. Service	Elderly Services	SL3	700 elderly
Boys and Girls Club	Youth Services	SL3	250 youth
NJ After 3	Youth Services	SL3	50 youth
Relative Resource Ctr	Elderly Services	SL3	1500 elderly
Jump Start	Youth Services	SL3	300 youth
Medical Missions for Children	Youth Services	SL3	100 youth
Summer Rec Program	Youth Services	SL3	1000 youth
Neighborhood Asst. Off.	Low/Mod Clientele	SL3	5000 people
NJ CDC – Elderly	Elderly Services	SL3	100 elderly
NJ CDC – Special Needs	Special Needs	SL3	15 people
Oasis	Special Needs	EO1	200 people
Paterson Task Force	Fair Housing	DH1	90 people
Paterson Hsg Authority	Housing Counseling	DH1	200 people

YMCA	Youth Services	SL1	200 youth
YMCA	Youth Services	SL3	25 youth
SSV Family Dev. Center	Youth Services	SL2	150 people
City Green	Facility Improvement	SL3	800 people
CUMAC	Facility Improvement	SL3	31,000 people
Boys & Girls Club	Facility Improvement	SL3	250 youth
Friends of Hinchliffe Stadium	Facility Improvement	SL3	150,000 people
YMCA	Facility Improvement	SL3	90 people
Memorial Day Nursery	Facility Improvement	SL3	180 youth
Div of Housing	Home Buyer Assistance	DH2	
Div of Housing	Housing Construction	DH2	
Div of Housing	Rental Development	DH2	

Geographic Distribution/Allocation Priorities 91.220(d) and (f)

9. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
10. Describe the reasons for the allocation priorities, the rationale for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year, and identify any obstacles to addressing underserved needs.

This section describes the geographic areas of the City in which assistance will be directed during the 2010 program year. All the activities to be undertaken will benefit low and moderate income residents.

During Program Year 2010, the City's CDBG allocation will be used for areas containing concentrations of lower income households. An area of low-income concentration is defined by the City as an area (Census Tract, Census Block Group, or surveyed area) that contains sufficient numbers of low and moderate-income persons to meet HUD's criteria.

The maps included in Appendices section identify the Census Tracts and Block Groups containing concentrations of lower income households as target areas. The City's minority concentrations are also indicated in maps found the Appendix

Below is a list of 2010 projects broken down by the service area that they benefit:

CITY-WIDE PROJECTS

Below is a list of projects that will be CDBG, HOME or ESG funded and benefit the entire City:

Division of Community Improvement	\$245,000
Division of Community Improvement	\$100,000
Division of Housing – Relocation	\$100,000
Division of Housing – Paterson PRIDE	\$600,000
Division of Housing – First Time Homebuyer	\$300,000
Division of Housing – Housing Construction	\$938,312
Division of Housing – Rental Development (CHDO)	\$247,662

City of Paterson

Eva's Village - Women's Shelter	\$24,432
St. Peter's – Transitional Shelter	\$24,432
Paterson Task Force – Homeless Shelter	\$24,432
St. Paul's CDC – Men's Shelter	\$24,432
Strengthen Our Sister's – Women's Shelter	\$24,432
Dept of Recreation – Summer Recreation	\$60,000
Neighborhood Assistance Office – I&R	\$60,000
NJCDC – Elderly Services	\$45,000
NJCDC – Youth Services	\$50,000
Paterson Task Force	\$10,000
Paterson Housing Authority	\$100,000
YMCA LEAP Program	\$100,000
City Green – Facility Improvement	\$40,000

AREA SPECIFIC PROJECTS

Below is a list of projects that will be CDBG funded and benefit specific low to moderate income areas of Paterson:

Catholic Family Community Service	\$22,000
Boys and Girls Club	\$50,000
NJ After 3	\$50,000
Relative Resource Center	\$60,000
Jump Start	\$25,000
Medical Missions for Children	\$25,000
Oasis	\$45,849
YMCA After School	\$50,000
SSV Family Development Center	\$50,000
CUMAC Facility Improvement	\$85,000
Boys and Girls Club	\$115,025
Friends of Hinchliffe Stadium	\$10,000
YMCA Facility Improvements	\$100,000
Memorial Day Nursery Facility Improvements	\$25,000

Annual Affordable Housing Goals 91.220(g)

11. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

The City's annual affordable housing goals to be accomplished during the 2010 program year are outlined in Table 3B, Annual Housing Completion Goals, attached in the Appendix.

Housing objectives as outlined in the Consolidated Plan are:

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

Housing Goals

The housing programs included in the strategies seek to implement the following Consolidated Plan goals:

- 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 counseling for first-time homebuyers and current homeowners
- Provide energy efficient options/opportunities for homeowners

Homebuyer Assistance Program

The City will provide down payment assistance to first time homebuyers. The Department will continue to fund a first time homebuyer program. As such residents of Paterson are eligible to participate in the Homebuyer Assistance Program. Specific objectives and outcomes relating to these funds can be found under the HOME Program Section of the Action Plan as well as the Consolidated Plan.

Residential Rehabilitation Program

Rehabilitate housing units through the Residential Rehabilitation program. Deferred loans are provided to low and mod income households qualifying for eligible home improvements. Housing must be owner occupied. Additionally, this programs complies with Lead based Paint rules and regulations. Specific objectives and outcomes relating to these funds are to invest \$600,000 to assist approximately 40 homeowners. Additional information can be found under the Program Section of the Action Plan as well as the Consolidated Plan.

Public Housing 91.220(h)

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

The City itself does not own or manage any Federal public housing units. The Paterson Housing Authority owns and manages all Federal public housing units within the City of Paterson, in addition to providing Section 8 vouchers and certificates. Annual Department of Public and Indian Housing (PIH) reviews of the Agency are completed to identify ways to serve clients better and encourage landlord participation as part of the development of the Public Housing Agency plans.

The Housing Authority's Five Year Plan and Annual Plan have been approved by HUD. The HACP's priorities for the coming year, which were developed during the regulated 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 green initiatives.

The Department of Community Development works directly with the Paterson Housing Authority. The 2010 Action Plan does not designate any funding towards public housing unit rehabilitation, rather the Department collaborates with CPHA for housing counseling for both home buyers and homeowners experiencing foreclosure. The City will continue to work with and support the Paterson Housing Authority through the following actions:

- Support the Housing Authority's efforts to secure funds for additional subsidized housing.
- Support the Housing Authority's efforts to secure additional Section 8 Housing Choice Vouchers.
- Support the Housing Authority's efforts to secure funds for additional assisted housing designated for the elderly and special needs populations.
- Support the Housing Authority's efforts to improve the living environment at all public housing sites.

Further, the Department 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 that can be identified and a program implemented. The shared goal is to provide a safe and secure living environment for the residents of Paterson.

HUD has not designated the Paterson HA as a troubled agency.

Homeless and Special Needs 91.220(i)

14. Describe, briefly, the jurisdiction's plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.

15. Describe specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e).

16. Homelessness Prevention—Describe planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

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 Paterson 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 HOPWA funds awarded to Paterson are part of the Bergen/Passaic HOPWA grant, and it is administered by the City of Paterson Department of Human Services.

The CoC plans and manages the homeless system's coordination through an ongoing collaboration of public and non-profit agencies, grantors, advocacy groups and formerly homeless individuals. Monthly CoC meetings and regular meetings of several issue-specific committees, deal with topics such as the level of system integration, progress on action steps in the plan to prevent and end homelessness, joint funding proposals and researching best practices through visits to other communities. The meetings provide an important venue for consumers, providers and grantors to identify system-wide gaps and community-based solutions. In addition to the monthly meetings, all stakeholders routinely work together to identify needs, set priorities and strategy, eliminate duplication, evaluate, coordinate and improve services and the delivery system. The CoC has developed a Plan to

End Homelessness that the City has endorsed. The City will utilize its resources to the extent feasible and as available in support of this plan. Further, the Plan to End Homelessness identified strategies for ending Chronic Homelessness. They are:

- Systemic changes within the County
- Creation of 600 permanent, affordable, supportive housing units
- Strengthen identifiers for homelessness prevention
- Create plan for rapid re-housing to reduce amount of time spent homeless

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

Specific investments of available resources over the next year aimed at homeless populations, homeless services and ending chronic homeless are:

Investment	Agency	Project	Proposed Accomplishment

The Department of Community Development places a moderate priority on the development and maintenance of permanent housing that serves non-homeless people with special needs. Primary funding and service provision for this population has traditionally been through the Passaic County. The reason being that the County's organization and ability to reach this population is not limited in the ways the City is in providing services and concentrating services within City limits. These restrictions do not affect the County. The County has the advantage of being able to consolidate, coordinate and provide services to a client base that extends throughout the County. This model then allows for the greatest investment of services dollars to the largest population of special need populations.

The Department of Community Development has regularly supported several groups that work with special populations to promote the development of affordable rental housing HOME and CDBG funds will be used to fund these activities.

The Department of Community Development requires that a portion of any housing project assistance be targeted toward the development of housing units accessible to persons with disabilities in accordance with programmatic regulatory requirements.

The Department of Community Development does not make specific set-asides for housing to serve special needs but considers such housing proposals and their service linkages as part of the planning and funding processes described elsewhere in the plan.

The Department will use its ESG funding toward addressing individuals and families with children at imminent risk of becoming homeless. Prior year stimulus funding provided additional funds to address homeless prevention for individuals and families in crisis. These funds enable the provision of rent subsidies, utility assistance and case management to prevent homelessness. The City, overall, in addition to the Department will coordinate prevention strategies with the CoC.

Barriers to Affordable Housing 91.220(j)

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

The Department of Community Development will implement several strategies to ameliorate barriers to affordable housing. These strategies include the expansion of affordable housing opportunities with funding made available through the HOME Program First Time Homebuyer Program, CHDO Program, Construction of Rental Housing and Residential Rehabilitation Program.

The Department of Community Development will continue to seek ways to improve the capacity of housing development, and to streamline various aspects of the funding proposal, contracting and the procurement process.

The cost of housing in the City of Paterson has a major impact on the development, improvement, and maintenance of affordable housing. Similarly the high cost of housing and lack of affordable housing units increased the demand for affordable units and decreases the availability of the existing units.

Several key factors affect the cost, including the length of time it takes to complete a project and the clarity and ease of use of zoning codes; and the property tax policies. These public policies can also adversely affect the cost of the project however they are an integral part of any local government.

As noted in the City's Analysis of Impediments to Fair Housing Choice, the overall cost of housing impacts housing choice and affordability.

The Department of Community Development will continue to review its experience in the funding of affordable housing projects and where possible, seek Council action to remove non-financial obstacles.

Consistent with the objectives and priority needs identified in the City's Consolidated Plan; the City will undertake a variety of actions in 2010 to further its purpose.

To foster and maintain affordable housing and remove the barriers to affordable housing, the City will seek to accomplish the following:

- Continue and expand its efforts to upgrade and preserve existing affordable housing stock through its rehabilitation program. The primary source of funds will be CDBG.
- The City will continue to review alternatives to maximize use of HUD funds, such as seeking other public funding sources, private investment and increasing the efficiency of program operations. Community Development will continue to identify ways in which greater sharing and coordination of information can take place among agencies and citizens.
- Rehabilitation under the Residential Rehabilitation Program will provide assistance for the development of affordable housing. Paterson will also offer help to residents in need of obtaining and retaining affordable housing.
- As part of the Master Plan process, the City undertook the effort of re-writing its Zoning Ordinance to avoid restrictive provisions that offer disincentives for the development of affordable housing. These provisions may include, but not be limited to land use controls, site improvement requirements, building codes and application fees.

Other Actions 91.220(k)

18. Describe the actions that will take place during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, enhance coordination between public and private agencies (see 91.215(a), (b), (i), (j), (k), and (l)).
19. Describe the actions to coordinate its housing strategy with local and regional transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.

Addressing Obstacles to Meeting Underserved Needs: The City will continue to review alternatives to maximize use of HUD funds; such as seeking other public funding sources, private investment and increasing the efficiency of program operations. The Department will continue to identify ways in which greater sharing and coordination of information can take place among agencies and citizens.

Foster and Maintain Affordable Housing: The City will continue to be the primary provider of rehabilitation services for the conservation of existing housing stock. It 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.

The local business entities which play a role in the successful implementation of the City's affordable housing strategy 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.

Evaluate and Reduce LBP Hazards: The US government's Consumer Product Safety Commission banned lead paint in 1977 (16 Code of Federal Regulations CFR 1303). This action was taken to reduce the risk of lead poisoning in children who may ingest paint chips or peelings.

While lead based paint has been banned it is not gone. The US Census estimates that there are 13,076 or 93% of owner occupied dwelling units in the City that were built prior to 1979, and 28,055 or 92% of renter occupied dwelling units built prior to the same time period. It should be noted that not all units containing lead paint pose a lead paint hazard. Dwelling units that are relatively well-maintained may not pose a threat to the safety and well being of those households. However, a large segment of the dwelling units in urban areas are older housing that is occupied by low to moderate income renters who may not possess the resources or the authority to remedy the condition.

Lead was banned from residential paint in 1978 and more than three-fourths of pre-1978 housing contains lead based paint. The older the property, the higher the potential that lead based paint is present. However, paint with a high lead content was expensive and the risk in older, high-income neighborhoods can be as significant as that in low-income areas. The majority of lead poisoning cases to date have been in older rental housing built prior to 1940. A review of the age of the housing stock and tenure was the first step in preparing the City's community profile.

The primary cause of lead poisoning in children today is lead based paint. The City of Paterson Department of Health, Child Lead Section tests children for elevated blood lead levels (EBL). The state requires that children are tested for elevated blood lead levels as young as age one. In 2009 the State of New Jersey lowered the childhood lead poisoning level to 15mg per deciliter of blood or as low as 10mg/dl if the child has two tests at that level.

As part of this State initiative the City of Paterson signed a Model Lead Safe City Project agreement for testing and screening children. Under this initiative and agreement the State found the City to have approximately 15,148 children under the age of 6, of which 3.8% were screened and found to have a lead level at or above the federal level of concern (20mg/dl). The City entered into this agreement demonstrating that it has a commitment to ensuring its children are protected from the dangers of lead poisoning.

As implemented through this agreement the City furthers its compliance by continuing to take steps toward the prevention and response to lead poisoning through educational outreach, screening, inspections, abatement, relocation and other grants.

The Department of Community Development in conjunction with the City of Paterson expects to use the following strategies to evaluate and reduce lead-based paint hazards:

- Provide resources through its home improvement program to rehabilitate existing one to four family homes, for income eligible households.
- Coordinate public health services and screening with referrals to home repair, lead reduction, and rehabilitation programs.
- Require trained lead inspector/risk assessors licensed by the New Jersey Department of Health and Senior Services in the Paterson Division of Health to periodically inspect abatement projects.

- Continue to allow a higher per unit subsidy for projects that involve lead paint reduction.
- Ensure that a Lead Inspector/Risk Assessor is dispatched to a child's home within 48 hours of the City receiving notification of the child's poisoning.
- Apply for lead grants from other state and federal agencies as well as private foundations.
- Review and recommend changes to the existing Lead Based Paint municipal ordinance to deal with lead hazards.
- Educate First Time Homebuyers on both the dangers of lead poisoning and measures to prevent lead poisoning.
- Enact City Ordinance for lead safe maintenance requirements for all rental properties constructed before 1978.

Contractors performing renovation, repair, and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and follow specific work practices to prevent lead contamination. The new Environmental Protection Agency rules include pre-renovation advisement requirements as well as training, certification, and work practice requirements.

The following requirements are currently effective:

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

Reduce Number of Poverty Level Families: The City's strategy is to reduce poverty by empowering low income individuals and families 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 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.

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.

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

1. Market information about resources to poverty level households;
2. Ensure housing assistance programs link assistance with other resources, including self-help activities, such as employment efforts;
3. Improve service delivery systems so that they become more responsive to neighborhoods where poverty-level families tend to reside.
4. Increase economic development and employment and training opportunities.
5. Improve collaborative efforts between local governments, non-profits, schools and businesses.

Actions to Develop Institutional Structure and Enhance Coordination between Public and Private Housing, Health and Social Service Agencies: The Department of Community Development hired a consultant to provide technical assistance and training to enhance the staff capacity to administer the federal programs. In carrying out the activities, the Department maintains close links to the housing and service agencies.

The Department maintains an on-going relationship with the Paterson Housing Authority wherein the two offices cooperate together on housing and development activities and projects. Department staff participate in the Paterson County CEAS committee, the planning agency for the Continuum of Care for administration the HOPWA Funds along with the Ryan White Foundation funds.

The success of the strategy outlined in this document will be the result of the dedicated efforts of many different individuals and groups in the City and will be based upon the availability of funding sources.

The primary players consist of a 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.

PROGRAM SPECIFIC REQUIREMENTS

CDBG 91.220(I)(1)

1. **Identify program income expected to be received during the program year, including:**
 - amount expected to be generated by and deposited to revolving loan funds;
 - total amount expected to be received from each new float-funded activity included in this plan; and
 - amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.
2. **Program income received in the preceding program year that has not been included in a statement or plan.**
3. **Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.**
4. **Surplus funds from any urban renewal settlement for community development and housing activities.**

5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
6. Income from float-funded activities.
7. Urgent need activities, only if the jurisdiction certifies.
8. Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income.

Block Grant Resources

CDBG Entitlement 2010 Allocation	\$3,203,229
CDBG Prior Program Year Funds	\$0.00
CDBG 2010 Program Income	\$0.00
Preceding Years Program Income	\$0.00
Section 108 Loan Guarantee Funds	\$0.00
New Float Loan Activity Funds	\$0.00
Prior Float Loan Activity Funds	\$0.00
Urban Renewal Settlement Funds	\$0.00
Rollover Funds	\$0.00
Urgent Need Activities	\$0.00

Source of Funds: The City of Paterson receives funds from HUD through the CDBG, HOME, ESG and HOPWA Programs.

Surplus from Urban Renewal Settlements: None/Not Applicable

Grant Funds Returned to the Line of Credit: None/Not Applicable

Income from Float-Funded Activities: None/Not Applicable

Rollover Funds: The City has no funds from prior year(s) to reprogram.

Contingency Activities: The City is not setting aside any CDBG funds for contingency in PY10.

Urgent Needs: The City is not planning to spend any CDBG funds for Urgent Needs in PY10.

The City proposes to utilize all CDBG funds, \$3,203,229 toward activities that benefit persons of low- and moderate-income. All projects proposed to receive block grant funding can be found in the "Listing of Proposed Projects" of the Action Plan.

City of Paterson CDBG FY 2010-2011 Investments Benefitting Low and Moderate Income Persons

<u>Activity</u>	<u>Investment</u>	<u>Proposed Accomplishment</u>
Div. of Comm. Improvement Code Enforcement	245,000	4000 people
Div. of Comm. Improvement Demolition	100,000	4 parcels
Div. of Housing Relocation	100,000	100 people
Div. of Housing Homeowner Rehab	600,000	40 units
Catholic Family Comm. Services Elderly Services	22,000	700 elderly

Boys and Girls Club Youth Services	50,000	250 youth
NJ After 3 Youth Services	50,000	50 youth
Grandparents Resource Ctr Supportive Elderly Services	60,000	1500 elderly
Jump Start Youth Theater Program	25,000	300 youth
Medical Missions for Children Theater for the Hospitalized	25,000	100 youth
Dept. of Recreation Summer Youth Rec Program	60,000	1000 youth
Neighborhood Assist. Office Information & Referral	60,000	5000 people
NJ CDC Repair Program for Elderly	45,000	100 elderly
NJ CDC Support for Mentally Ill	50,000	15 people
Oasis Employment Pgm Sp. Needs	45,849	200 people
Paterson Task Force Housing Counseling	10,000	90 people
Paterson Housing Authority Foreclosure Counseling	100,000	200 people
YMCA After School Summer After School Art Pgm	50,000	200 people
SSV Family Dev. Center Day Care Services	50,000	150 youth
YMCA Leap Summer Leadership Program	100,000	25 youth
City Green Gardening Program	40,000	800 people
CUMAC Neighborhood Facility Imprvmt	85,000	31,000 people
Boys and Girls Club Neighborhood Facility Imprvmt	115,025	250 people
Friends of Hinchcliffe Stadium Neighborhood Facility Imprvmt	10,000	150,000 people
YMCA Neighborhood Facility Imprvmt	100,000	90 people
Memorial Day Nursery Neighborhood Facility Imprvmt	25,000	180 people

HOME 91.220(I)(1)

1. Describe other forms of investment. (See Section 92.205)
If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254.
2. If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).
3. Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the

affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).

4. HOME Tenant-Based Rental Assistance -- Describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program.

If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.

5. If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.
6. Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.
7. Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.
8. If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b).

HOME funded activities by the City of Paterson are for the development and support of affordable rental housing and homeownership affordability, including: new construction, reconstruction, rehabilitation, assistance to homebuyers, real property acquisition, site improvements, demolition, payment of reasonable administrative and planning costs, operating expenses of CHDO's; and if necessary, relocation expenses. For practical purposes the limited amount of HOME funding received by the City does not afford for all these activities to be funded annually. Additionally, at their discretion the City may invest HOME funds as an equity investment, interest bearing loans or advancements or non-interest bearing loans or advancements, grants or as deferred payment loans. HOME funds are not used by the City for refinancing. The City will not use forms of investment other than those described at 24 CFR 92.205(b).

For the 2010 fiscal year our investments and the number of units assisted are as follows:

2010-2011 Housing Investments			
Home Buyer			
First Time Home Buyer			
Program	\$300,000		
	\$300,000		
Home Owner			
Rehabilitation Program	\$600,000	25	
	\$600,000		
Construction			
Housing Construction	\$938,312		
	\$938,312		
CHDO			

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Rental Activity	\$247,663	
Administration	\$165,108	
TOTAL INVESTMENT & UNITS ASSISTED		\$2,251,083

Various Federal, State and local public and private sector resources are necessary to address these housing objectives. Some examples that can be used to further subsidize housing development are:

Federal Resources

McKinney/Vento
Section 8 Rental Assistance
Shelter Plus Care Rental Assistance
Federal Home Loan Bank
Federal Housing Administration (FHA) insurance

State Resources

LIHTC
Home Express
Balanced Housing
NJ Division for Developmentally Disabled (DDD) capital and operating funds

Local Resources

Developer Contributions
Conventional Loans from Private Lending Institutions
Inclusionary Zone Incentives
Impact Fees
Tax Increment Financing

Resale/Recapture Guidelines: The City's First Time Home Buyer program is targeted to assist eligible low to moderate income homebuyers purchase their first home. This forgivable loan is used toward down payment and closing costs. The loan is forgiven after complete satisfaction of the period of affordability. Participants must qualify for a mortgage with a conventional lender of their choice. At the time of purchase a deed restriction regarding the recapture of HOME funds, during the period of affordability, is recorded for each property.

Recapture provisions apply to the entire amount of HOME funds invested if the house is sold or title is transferred during the period of affordability. In cases where net proceeds are insufficient to recapture the full HOME investment and also enable the homeowner to recover their investment (home buyer personal down payment and their capital improvement investments) the City will use recapture provisions that allow for the net share of proceeds. Net proceeds are calculated by adding the outstanding mortgage lien to the closing costs and subtracting this sum from sale price. Net proceeds are divided as follows:

$$\frac{\text{HOME Investment}}{\text{HOME Investment} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Funds Recaptured}$$

$$\frac{\text{Home Owner Investment}}{\text{HOME Investment} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{Amount to Homeowner}$$

All HOME-assisted development projects containing 5+ HOME-assisted units, with the exception of the First Time Home Buyer Program and the City's Rehabilitation program, are required to comply with all affirmative marketing requirements. All applicants are required to submit an Affirmative Marketing plan for with their funding request that is compliant with HUD Form 935.2A.

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The City has contracted with an outside Consultant to administer some of the City's HOME funded programming. The consulting firm is also responsible to ensure compliance with all fair housing, affirmative marketing, participant and applicant eligibility certifications. All programs are affirmatively marketed to ensure, to the maximum extent possible, inclusion of more difficult to reach populations. Departmental actions are taken for all programming to include minorities through translation, and often times include outreach to their local media.

The City does not use any of its HOME funds to fund a tenant based rental assistance program. The City's HOME Program does not intent to use forms of investment other than those described in 24 CFR 92.205(b). HOME funds will not be used to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

The City's Affirmative Marketing Plan applies to all low and moderate income housing units created in the City of Paterson and housing projects containing 5 or more units. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups within Paterson's housing region, regardless of sex, age or number of children (unless units are age-restricted), to affordable housing units created within the City. The plan prohibits discrimination in the sale, rental, financing or other services related to housing on the basis of color, race, sex., religion, handicap, age (except for designated age-restricted units), familial status or national origin.

The City's established procedures require:

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

Outreach for all newspaper articles, advertisements, announcements and requests for applications pertaining to low moderate income housing units shall appear in the following daily regional newspapers.

Herald News/Bergen Record
North Jersey Media Group
1 Garret Mountain Plaza
West Paterson, N.J. 07424
(973) 569-7427

Identify other Local Newspapers

The primary marketing shall take the form of a least one press release sent to the above publications and a paid display advertisement in each of the above newspapers. Additional advertising and publicity shall be on an "as needed" basis.

The advertisement shall include a description of the following:

1. Street address (es) of the units;
2. Directions to the housing units;
3. Number of units currently available;
4. The bedroom size (s) of the units;
5. The minimum/maximum household sizes;
6. The minimum/maximum income permitted to qualify for the housing units
7. Contract information regarding potential issues and questions;
8. The sales price of the units;
9. Where and how applications may be obtained, including business hours at each location

The Department of Community Development shall encourage participation by minority-owned businesses in assisted housing and other activities. Minority's make up more than half of the City's population. Since more than half the population is of minority ethnicity all marketing, advertising and outreach efforts target this community. The Department of Community Development shall maintain records concerning the participation of minority-owned businesses to assess the results of its efforts. Any contractor interested in bidding on available jobs will be

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screened and, if qualified, be included on a list of contractors to receive announcements about the availability of bidding opportunities when applicable.

The Department of Community Development will make periodic site visits for all housing rehabilitation and minor home repair projects as necessary and appropriate depending on the nature and scope of each activity. Before approving any partial or final reimbursements for such work the Department of Community Development will inspect all work covered within the reimbursement request to insure it has been completed in accordance with specifications.

Regular monitoring of housing programs supported with federal funds and subject to the Consolidated Plan will be conducted to ensure compliance with occupancy and affordability requirements. Where assistance is provided to homeowners for housing activities, the City will follow written residential rehabilitation program procedures. These procedures provide oversight in the development of work write-ups, cost estimates, project specification packages and compliance with local building codes. These will promote the satisfactory completion of the project and ensure the timely release of any payments.

HOPWA 91.220(I)(3)

1. One year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family, tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.

The City of Paterson is the lead for HOPWA funded initiatives. The HOPWA committee consists of representatives from the jurisdiction. The committee meets monthly to consult on strategies and individual agency performance in addressing the needs of persons with HIV/AIDS. Consequently the City of Paterson is then responsible for establishing long-term goals, annual goals and monitoring HOPWA program activities. Federal, State and local public resources that may be available to address the needs of HIV/AIDS persons or families include:

Funding	Responsible Agency	Activity Funded
CEAS Continuum of Care Grants	Paterson County	Social Services/Special Needs
Ryan White	Bergen/Paterson – City of Paterson Department of Human Services	Persons with HIV/AIDS
Section 8 Vouchers	New Jersey Department of Community Affairs	Housing
State Grant	New Jersey Department of Community Affairs	Persons with HIV/AIDS
Board of Social Services	Paterson County	Social Services

OTHER NARRATIVES AND ATTACHMENTS

Include any action plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

Monitoring: The Department of Community Development will serve as the lead in recording, monitoring and evaluating the City's progress in achieving the goals and objectives outlined in this plan and will ensure that all activities comply with the requirements of the CDBG and HOME programs as well as achieve their performance objectives on schedule and within the prescribed budget.

The HUD Monitoring Desk Guide, Policies and Procedures for Program Oversight is a guide produced by HUD that provides the basis for the Department of Community Development's monitoring practices. This document provides the methodology for conducting on-site and desk reviews of activities to ensure they are carried out in compliance with Federal requirements.

Each agency allocated funding from the Department of Community Development will submit an application which is formalized through a contract which outlines all requirements, regulations, procedures and accomplishments. As part of the application process each grantee will be notified of the Department of Community Development's monitoring and performance measurement requirements and the type of data to be collected for projects, programs and activities.

The following information, as applicable will be required from each grantee as part of the Department of Community Development's monitoring and as part of close of year reporting. Recipients that are unable to provide measurable outcomes or progress appropriate to the eligible category will jeopardize future funding.

- Amount of money leveraged (from other public or private sources)
- Number of persons or households served
- Income levels of persons or households by very low, low or moderate income categories
- Demographic breakdown of persons or households served.
- Number of female-headed households served.
- Description of special needs (i.e.: disability, frail elderly, chronic homeless, etc.).
- Number of housing units created (owner and/or rental).
- Number of housing units rehabilitated (owner and/or rental).
- Number of homeless persons who obtained permanent housing.
- Number of persons with HIV/AIDS who obtained supportive or permanent housing.
- Number of new businesses created.
- Number of businesses retained.
- Number of jobs created or retained.
- Number of businesses assisted through technical services.
- Number of commercial facades improved or commercial structures rehabilitated.
- Acreage, square footage or linear footage of infrastructure improvements

Monitoring visits consist of an on-site monitoring preceded by a desk monitoring. Annual monitoring is undertaken annually from July 1 thru November 1. CDBG payments are dependent upon a desk audit which consists of receipt of quarterly reporting. Upon receipt of all four reports and annual monitoring is conducted prior to a contract being administratively closed. HOME program monitoring is undertaken partially by staff and partially thru consulting contract. The evaluation criteria that will be applied when evaluating a project or program includes the following:

- Financial management: The extent to which program participants account for and manage financial resources in accordance with approved financial management standards. The criteria also relates to the amount of potential monetary exposure of the City, and HUD. The financial management analysis will include the assessment of:
 - Amount of funding obligated and/or expended.
 - Audits and/or investigations.
 - Staff experience with CDBG and/or HOME funds.
 - History of performance.
- Physical asset maintenance and operation: The extent to which HUD-funded physical assets are maintained and operated. This analysis will include an assessment of:
 - History of Performance.
 - Condition of HUD funded physical assets.
 - Use of facilities or physical assets in conformance with Federal regulations.
- Management: The extent which the program participant has the administrative capacity to carry out Federal requirements. This analysis will include an assessment of:
 - Experience level of key staff particularly as it relates to grant funded activities.

- Program History including performance indicators.
 - Reporting consistency.
- Satisfaction: Extent to which clients express satisfaction or dissatisfaction with the delivery of the program services. This analysis will include an assessment of:
 - Types of program activities.
 - Complaints or compliments received.
- Services: Extent to which HUD program participants effectively and efficiently deliver services to the intended beneficiaries/clientele. This analysis will include an assessment of:
 - Types of program activities.
 - Accomplishments.
 - Timeliness.
 - Project development including timing benchmarks.

Individual meetings with a grantee will occur as necessary to respond to questions or assess project progress. Depending upon the complexity of the project and the funding requirements, the Department of Community Development may provide technical assistance to help improve successful completion of the project. HOME monitoring occurs according to regulatory schedule as predicated the number of units in the project as established by 24 CFR 92.504 (d). Under contract, Community Grants and Planning is responsible for the regular monitoring of all HOME funds invested toward homeowner rehabilitation activities. The City of Paterson is directly responsible for monitoring rental housing new construction and rehabilitation activities. To date 3 of 5 years of monitoring have been completed for the YMCA SRO project funded through this source.

In addition to the monitoring requirements for each funding source, the Department of Community Development will make at least one on-site monitoring visit to selected higher risk projects to ensure compliance with fiscal, programmatic and regulatory controls and requirements. High-risk recipients include those that are new to the Federal programs, those with past difficulties in implementing a project and those with a significant funding allocation.

Within the next year the Department of Community Development will continue to focus its efforts where needs have been identified. The Department of Community Development will continue efforts to work more closely with residents, owners and community groups to address emerging revitalization issues. These efforts will continue to:

- Improve the public infrastructure within the areas.
- Increase effectiveness of the overall police law enforcement efforts to reduce criminal activity.
- Stabilize the management of rental housing in transitioning and challenged neighborhoods.
- Support efforts of owners and residents to reduce energy consumption.
- Support resident involvement and empowerment in the community.
- Coordinate and collaborate programs and services with other grantors, agencies, businesses and neighborhoods organizations.

The Department of Community Development's will bring additional services and opportunities to residents that may have been previously underserved or isolated.

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

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

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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 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

Appendix B

Citizen Participation Plan

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: Lanisha D. Makle, Acting Director
lmakle@patersonnj.gov

Phone:
973-321-1212 x2266

Appendix C

Needs Survey



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

For Program Year 2010, the City of Paterson estimates receiving \$6,387,000 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. Lanisha D. Makle, Acting Director

125 Ellison Street, 2nd Floor, Paterson, NJ 07505

Tel: 973-321-1212 Fax: 973-321-1202

or via e-mail: lmakle@patersonnj.gov

Appendix D

Outcome Performance Measurement System

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

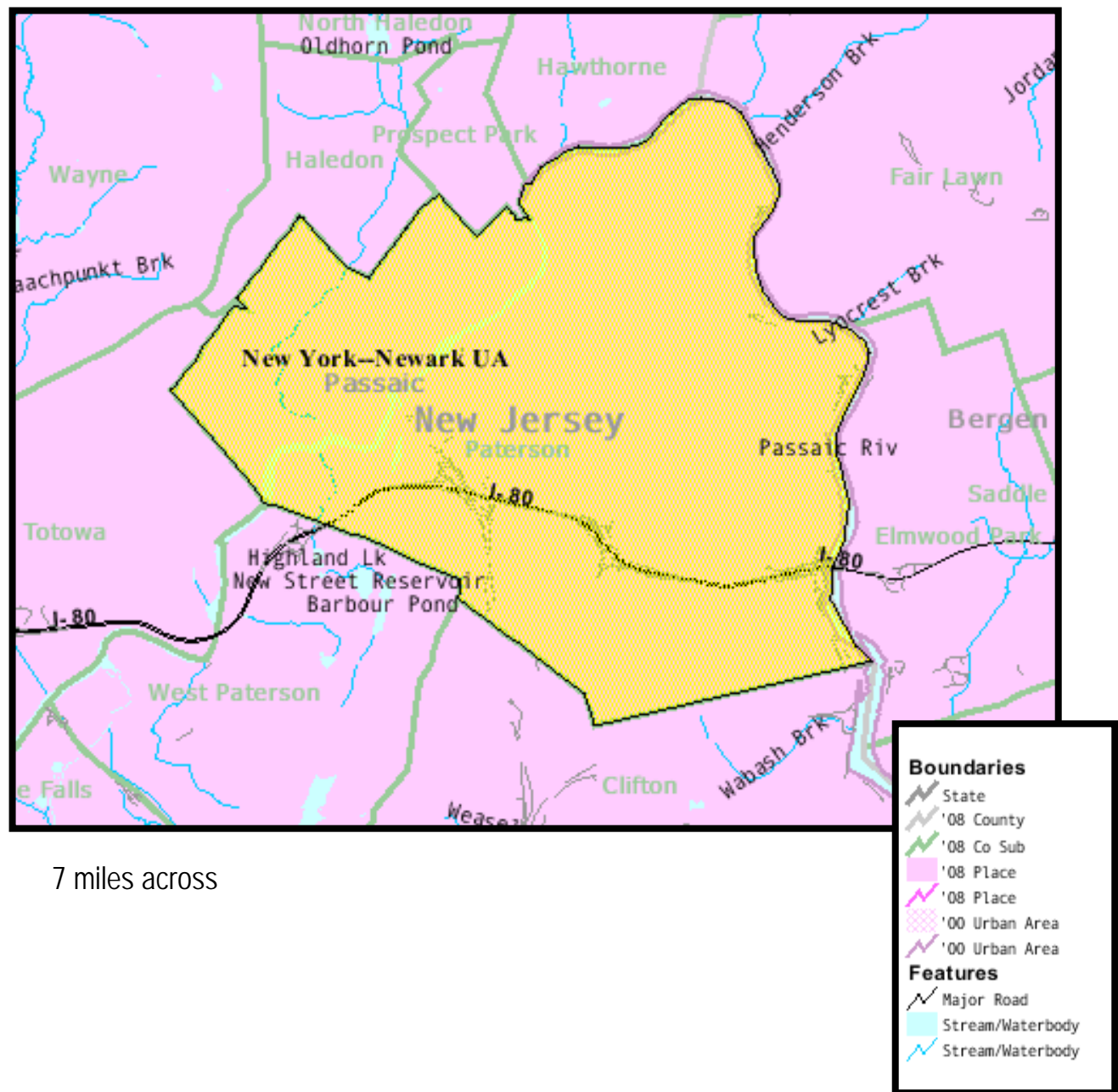
- Of those:
 - Number of affordable units
 - Number of years affordability guaranteed

- 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

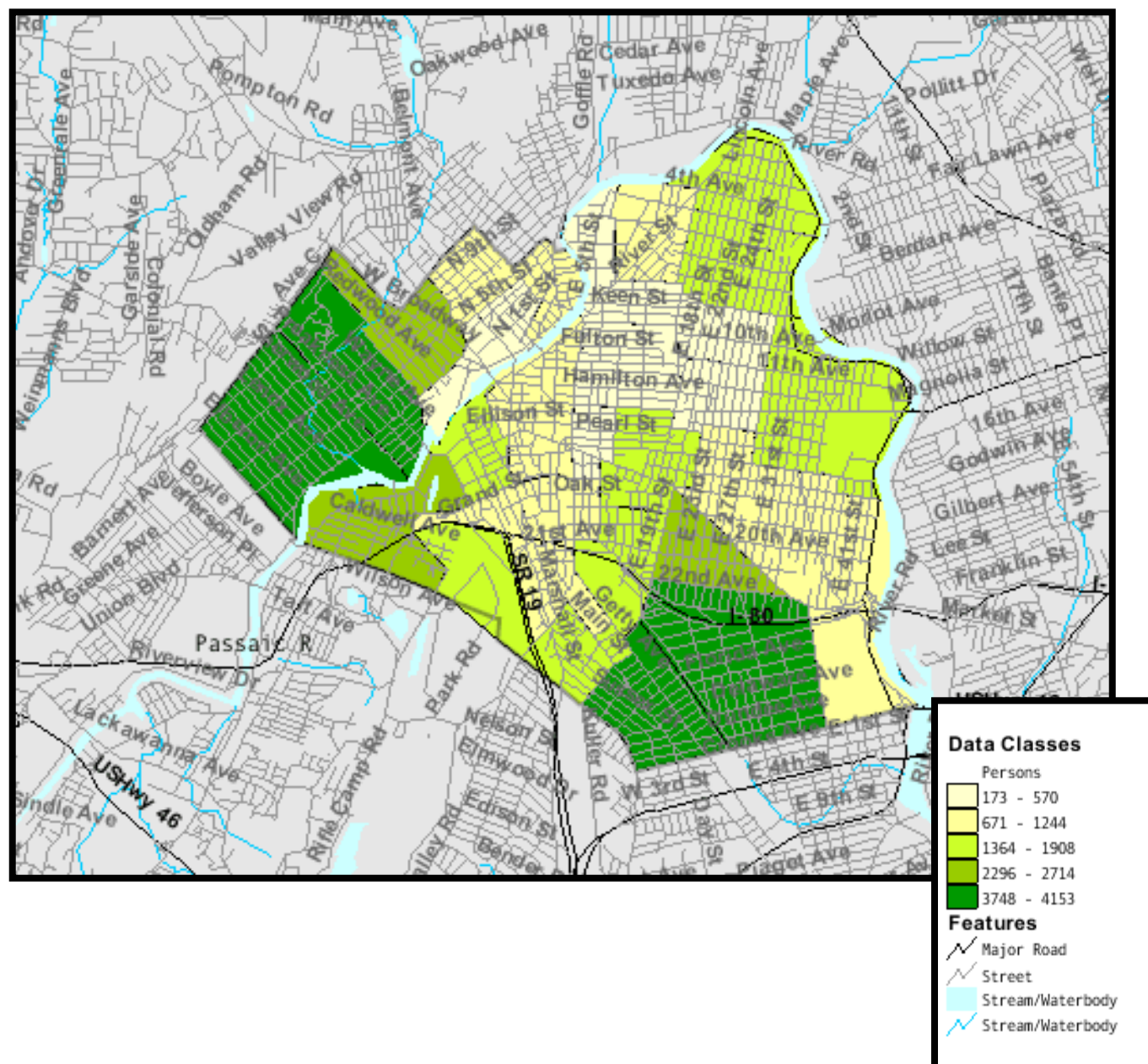
Maps

City of Paterson, NJ



7 miles across

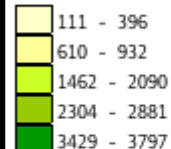
City of Paterson
Percent of Persons Who Are White Alone



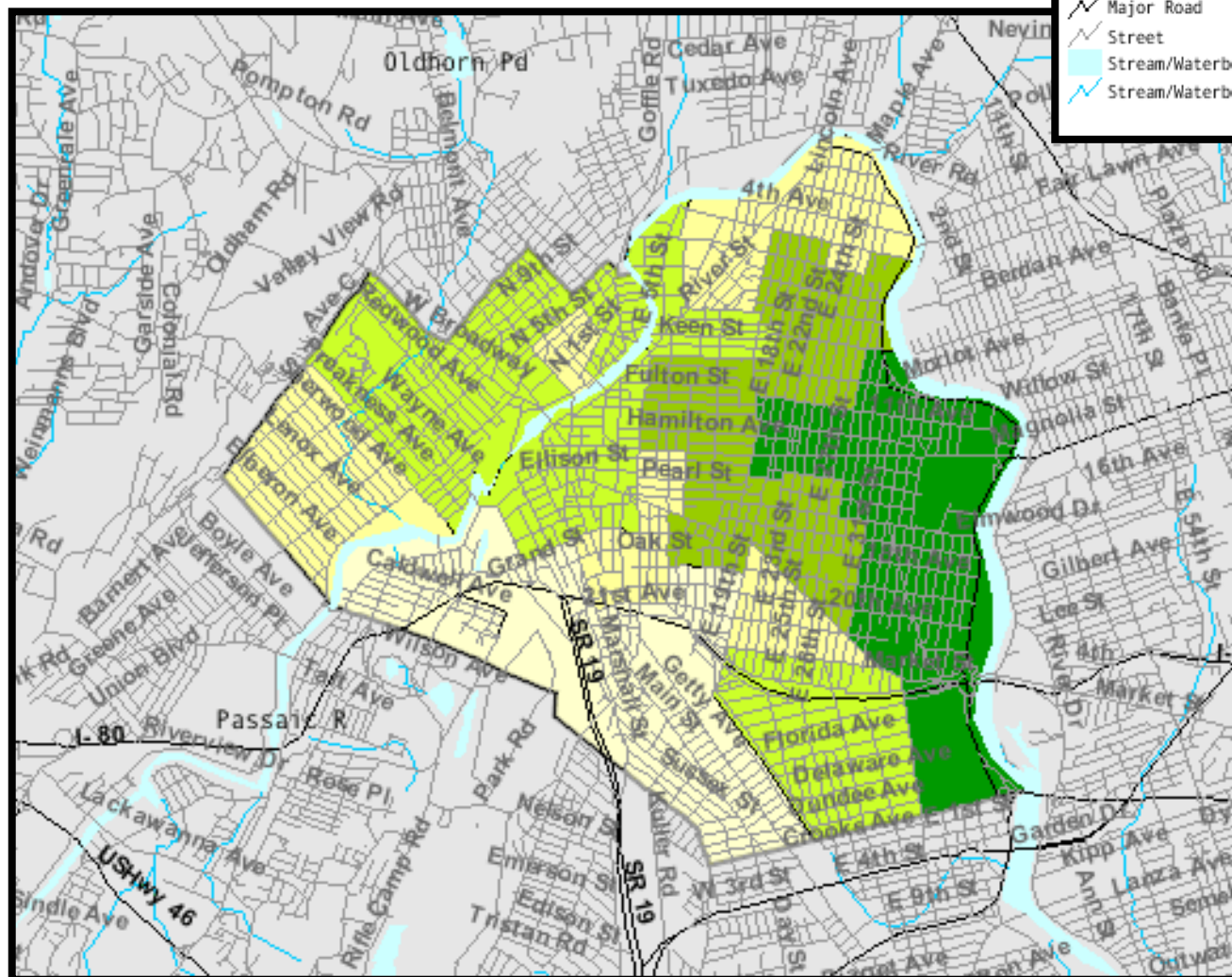
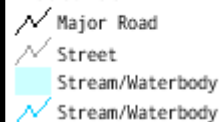
City of Paterson
Persons Who are Black or African American Alone

Data Classes

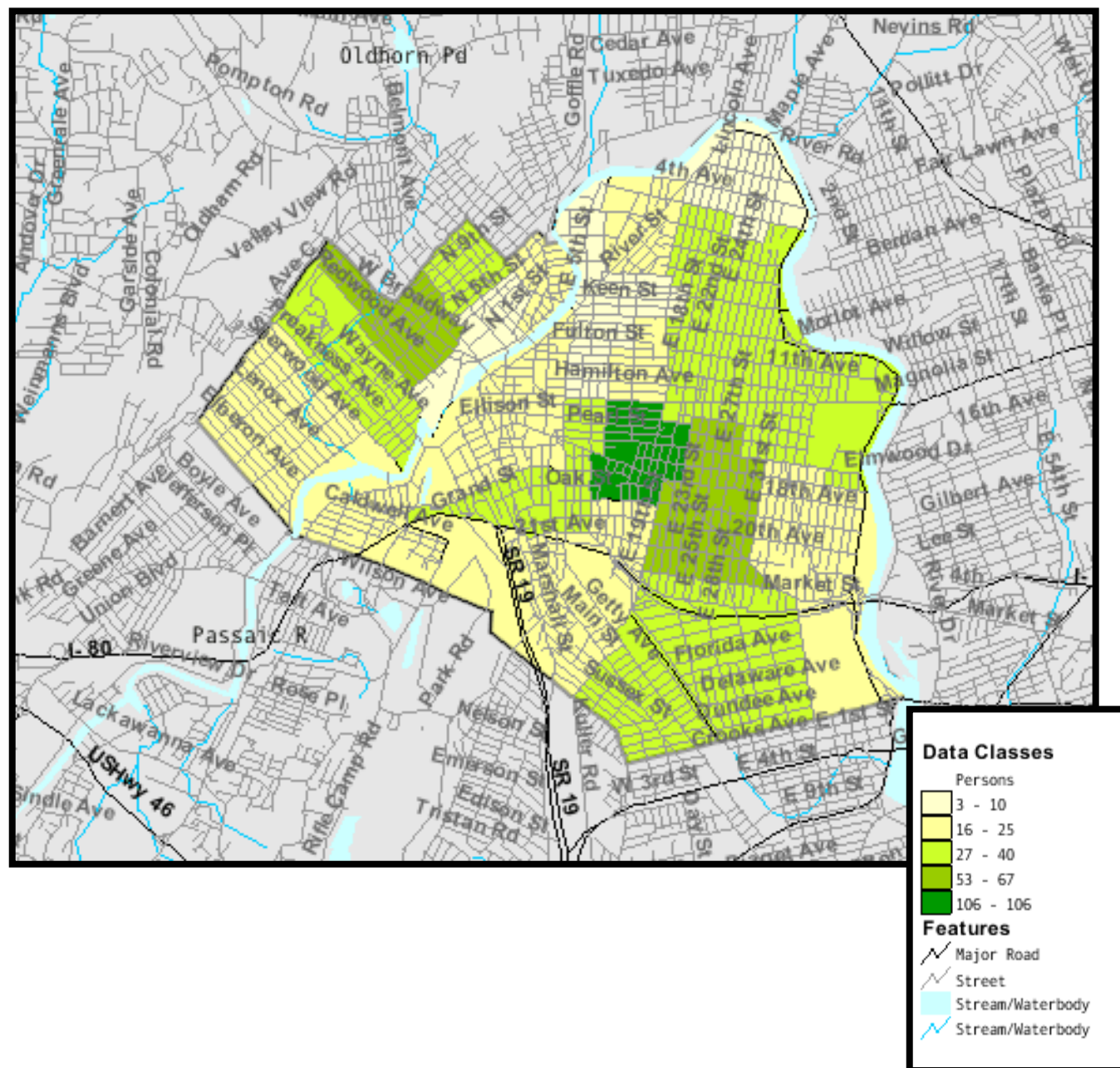
Persons



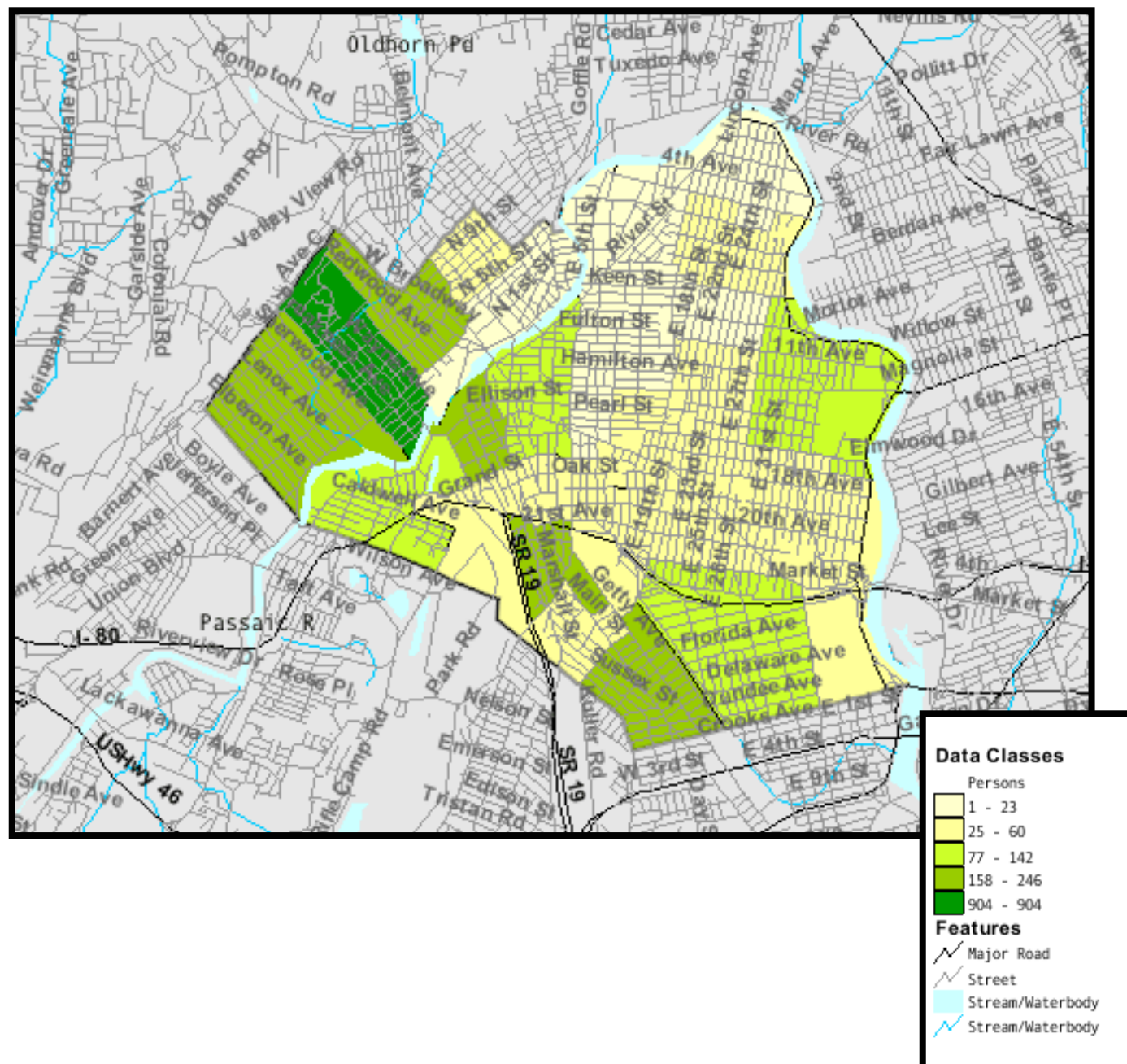
Features



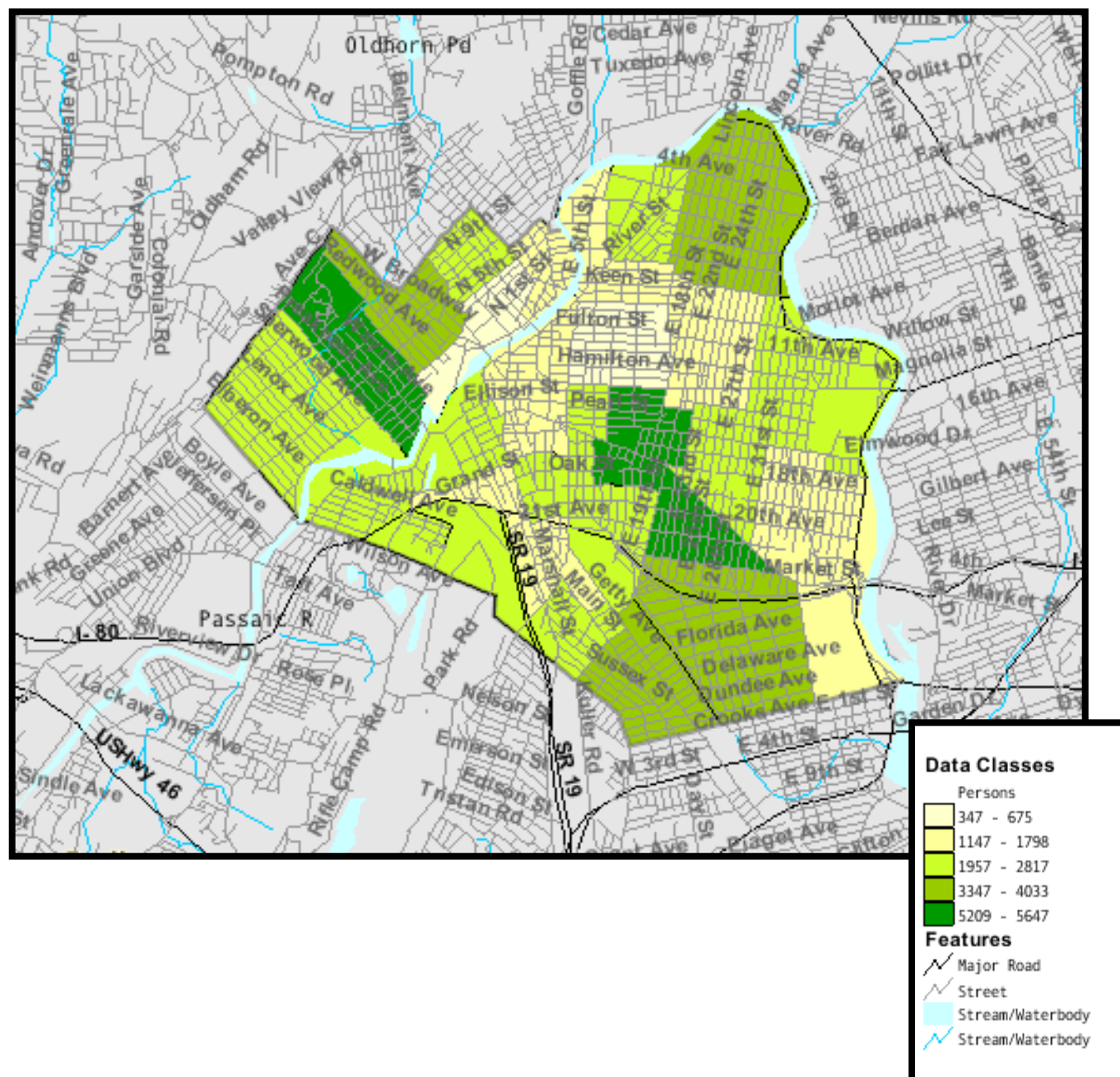
City of Paterson
Persons Who are American Indian and Alaska Native Alone



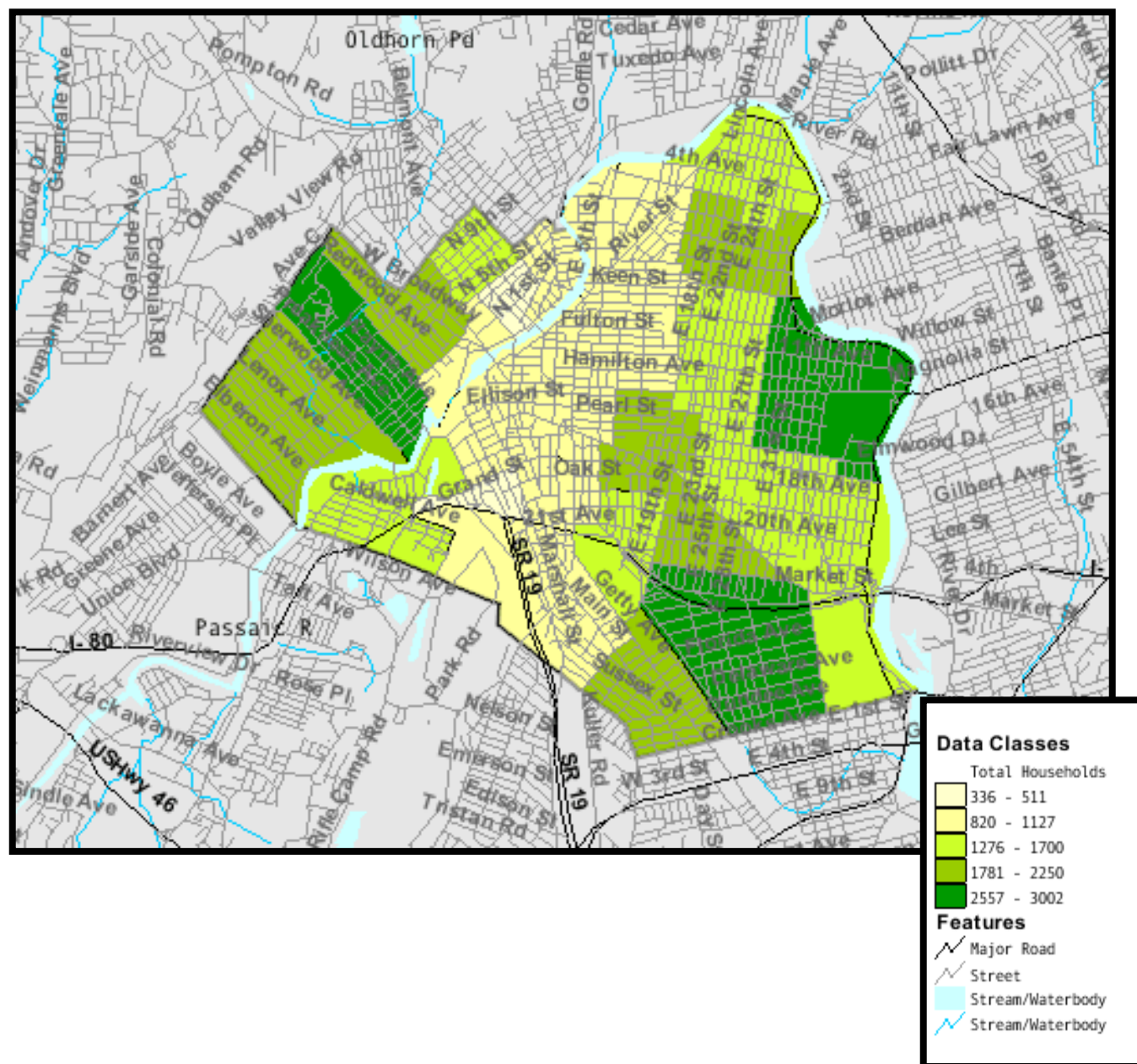
City of Paterson
Persons Who are Asian Alone



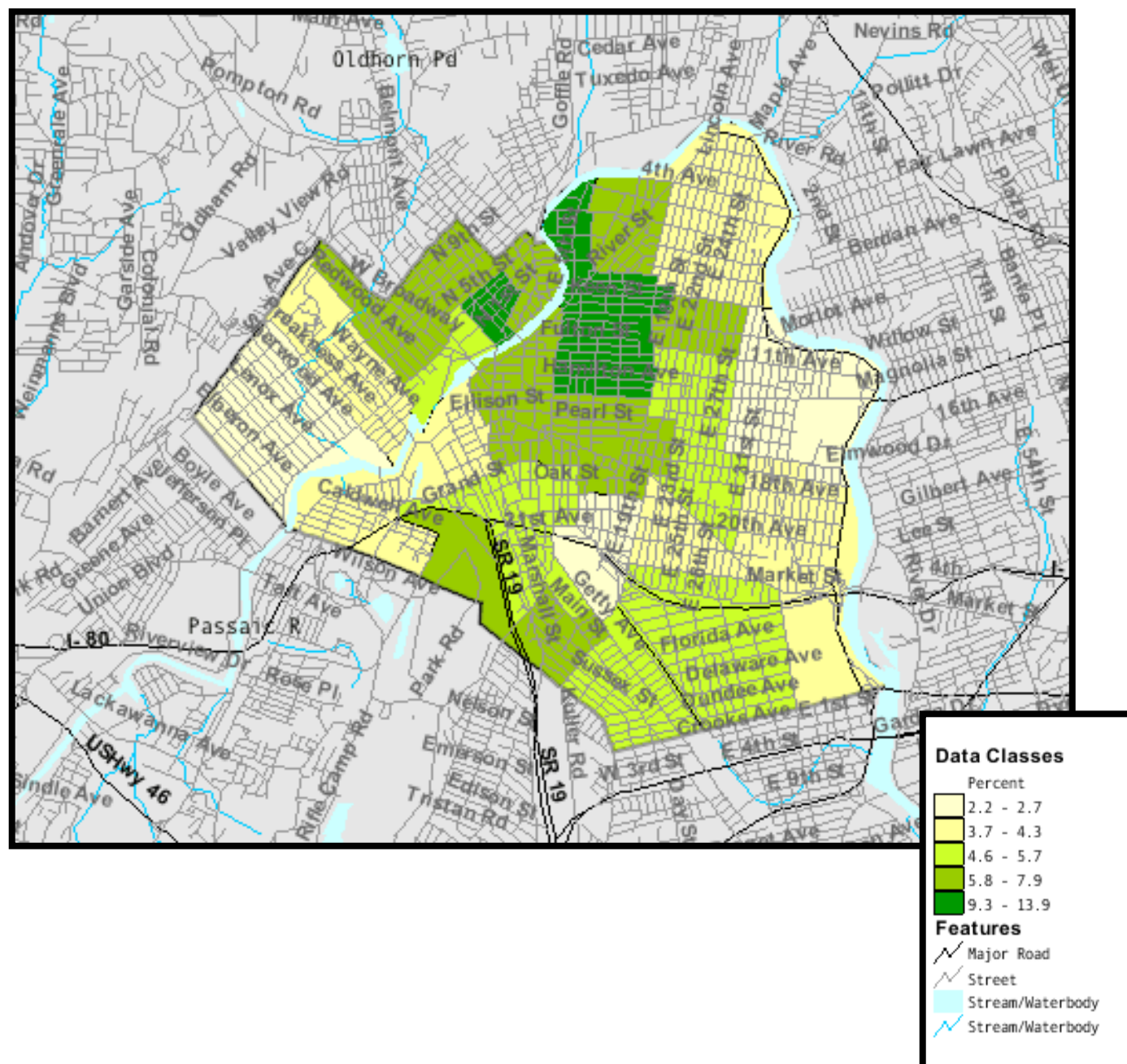
City of Paterson
Persons Who are Hispanic or Latino (of any race)



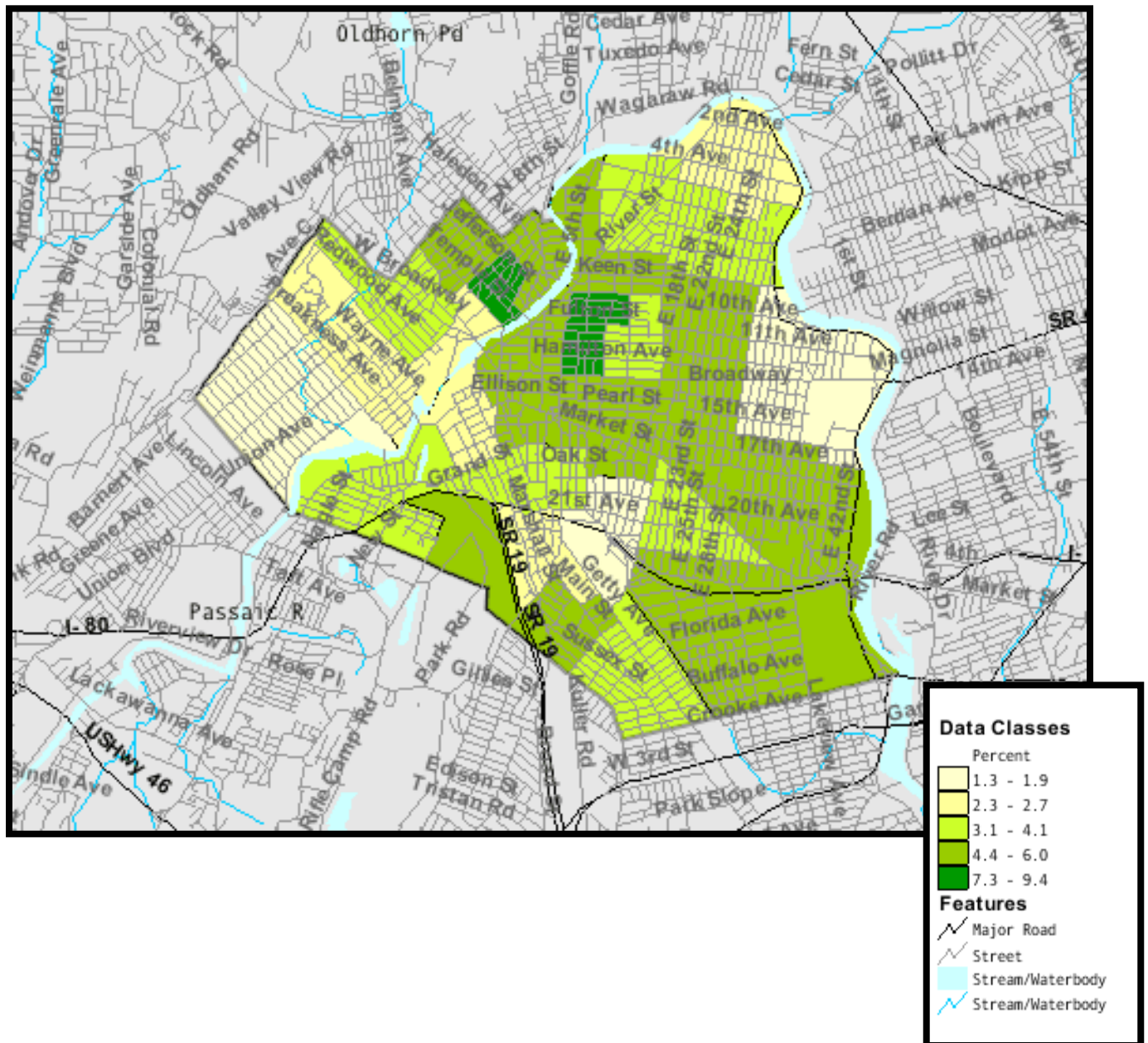
City of Paterson Total Households



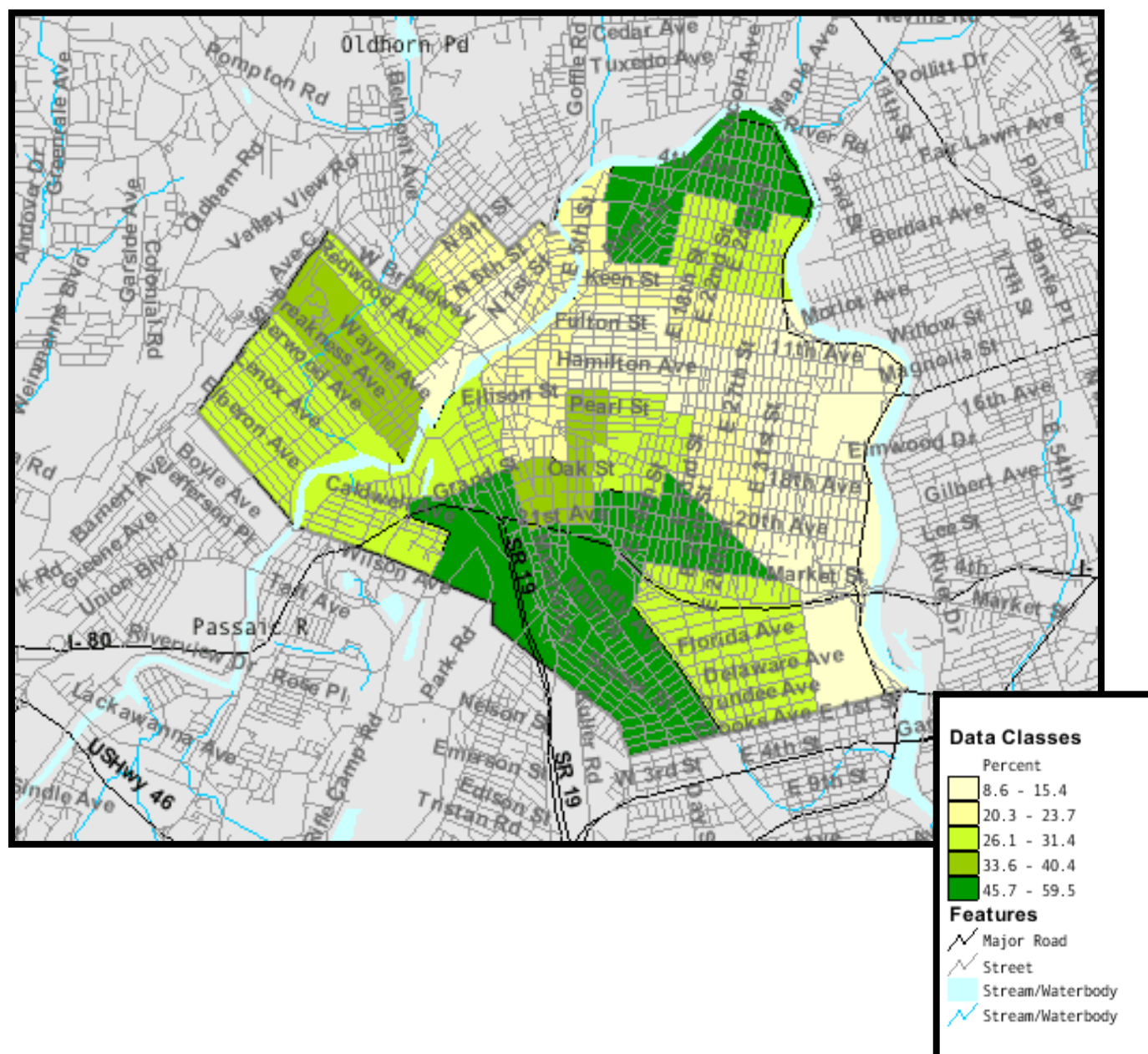
City of Paterson Percent of Housing Units Vacant



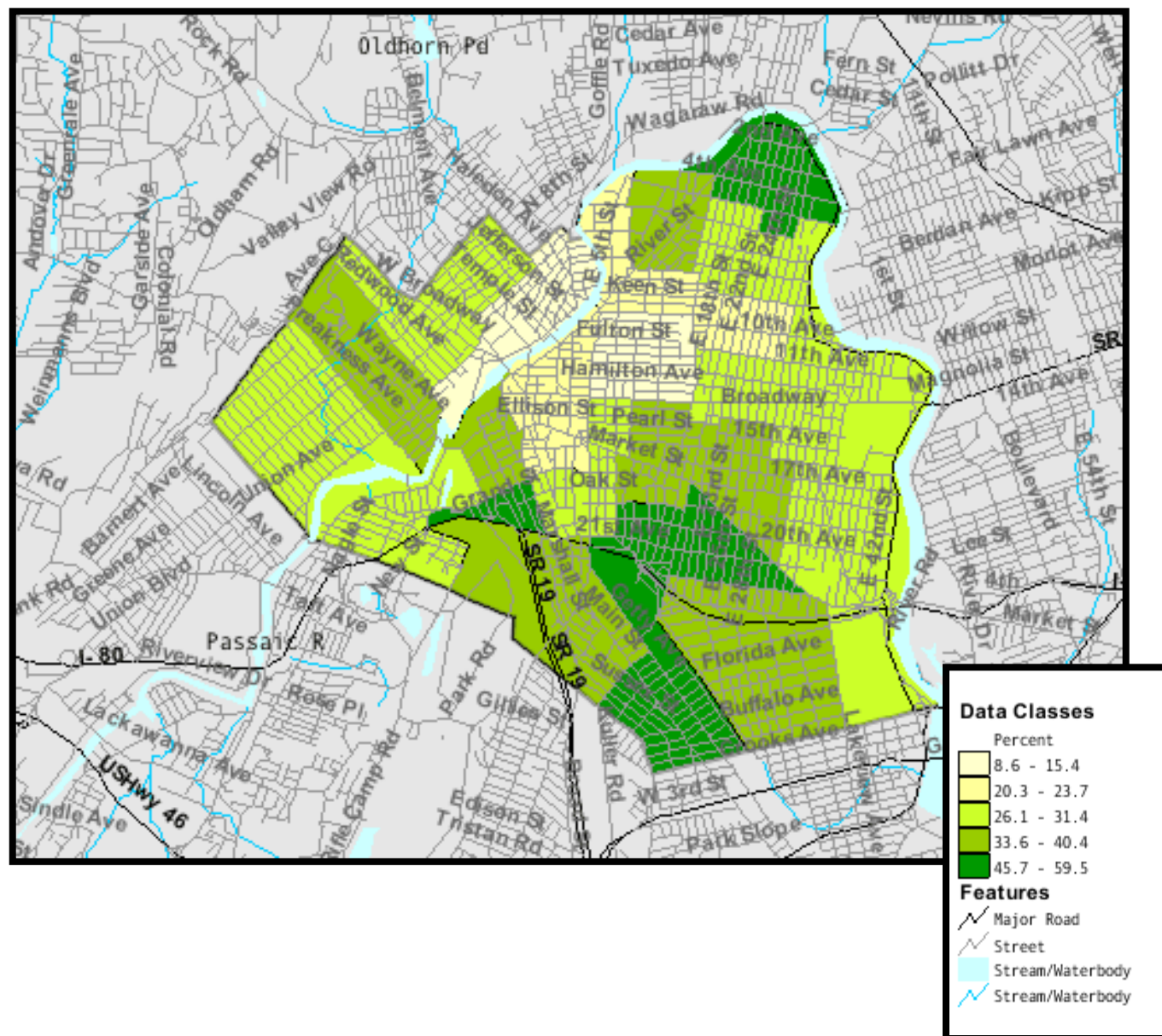
City of Paterson Rental Vacancy Rate



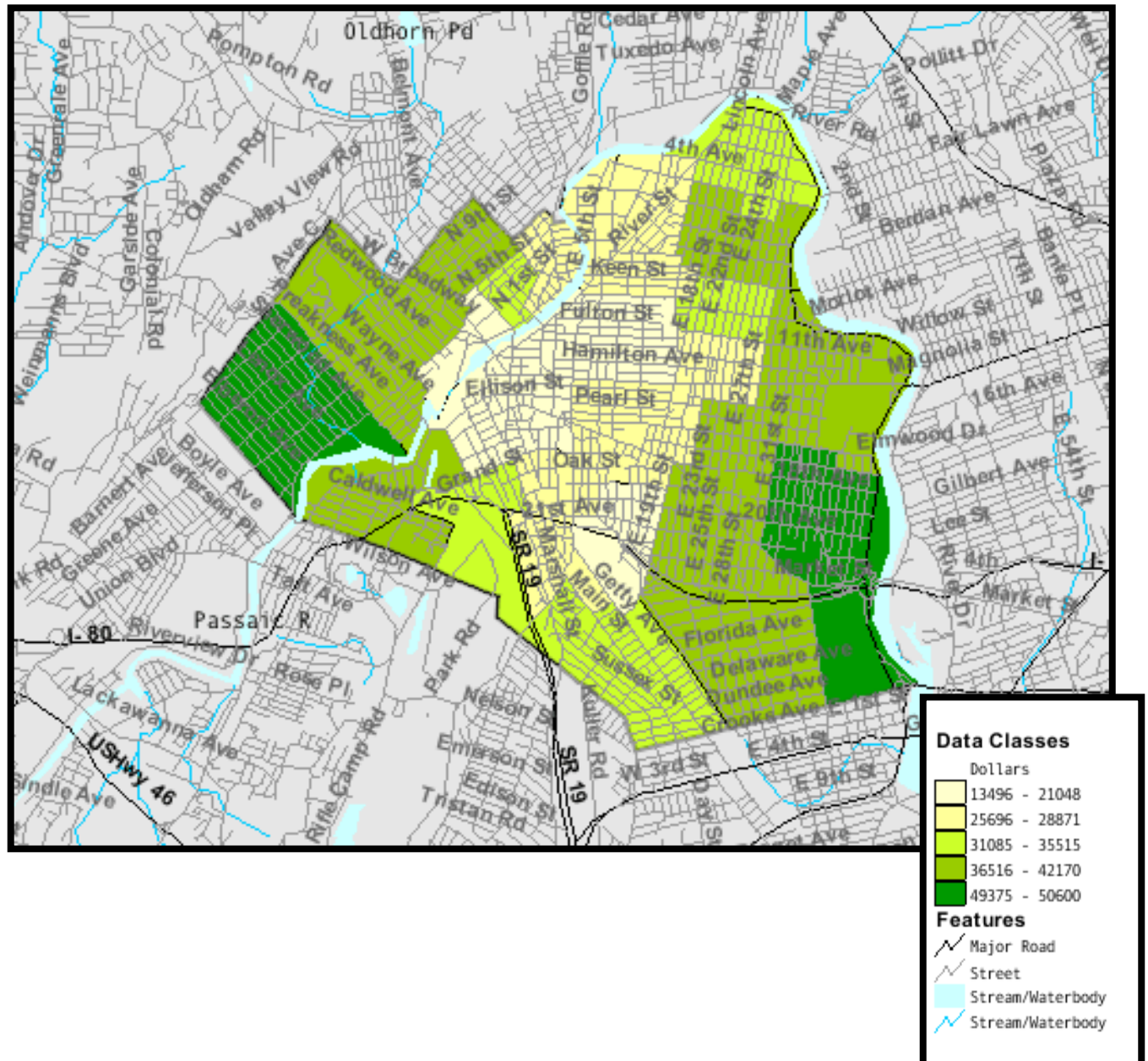
City of Paterson
Percent of Persons 5 Years and Over Who Speak a Language Other Than English at Home



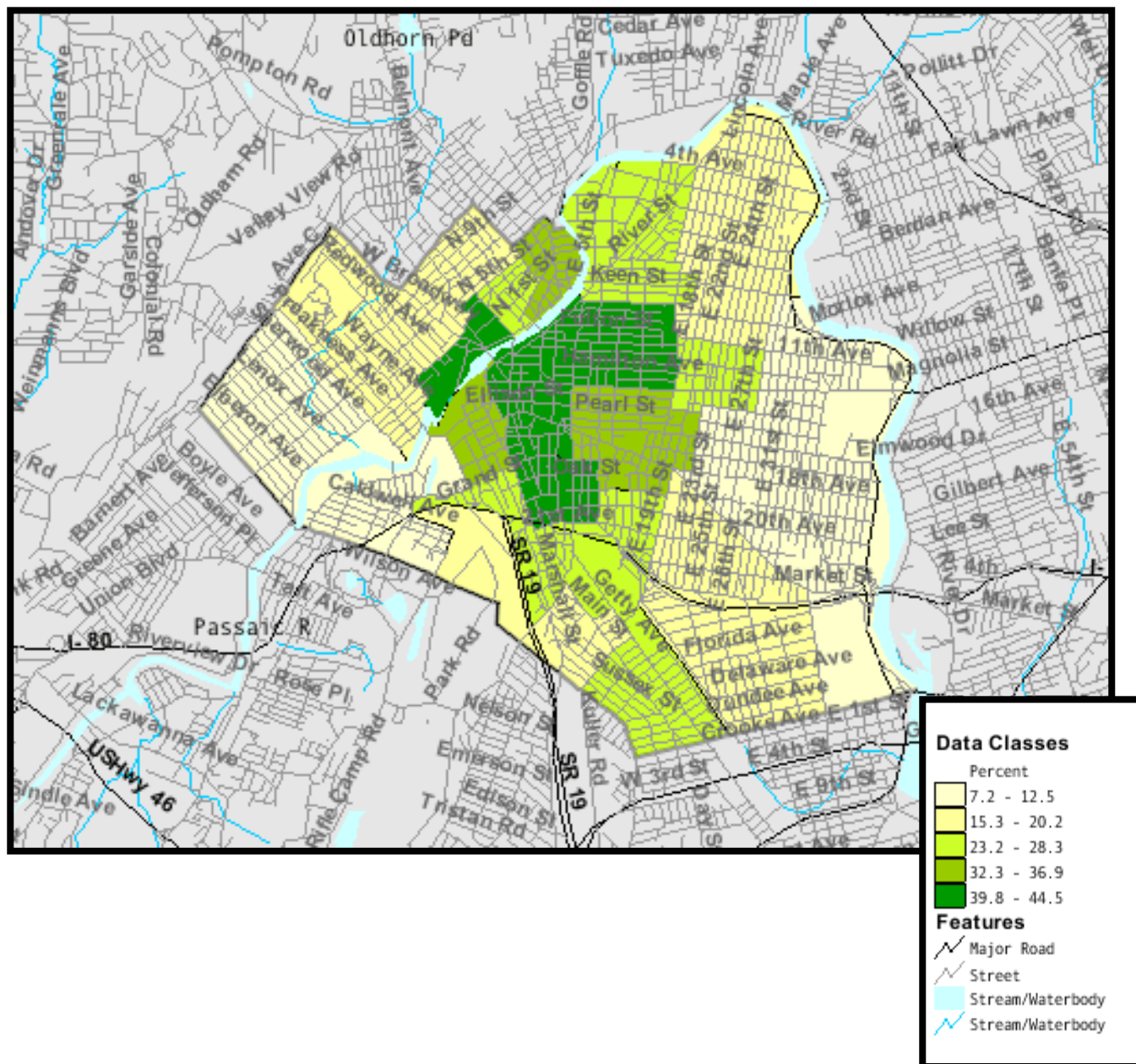
City of Paterson Percent of Persons Who Are Foreign Born



City of Paterson Median Household Income



City of Paterson Percent of Persons Below the Poverty Level



Appendix F

Consolidated Plan Certifications and SF-424



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/2010	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)	
\$3,203,299	\$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 CDBG-based Project(s): \$3,203,299			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$1,651,083	\$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 HOME-based Project(s): \$1,651,083			

Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$1,404,206	\$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) \$1,404,206			

Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$128,592	\$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) \$128,592			

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.: Jeffery	Error! Not a valid link.	Error! Not a valid link.: Jones
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

Jeffery Jones

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) 2010, 2011, 2012, (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

Jeffery Jones

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

Jeffery Jones

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

Jeffery Jones

Name

Mayor, City of Paterson

Title

155 Market Street

Address

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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

Jeffery Jones

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, **Jeffery Jones**, 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

Jeffery Jones

Name

Mayor, City of Paterson

Title

155 Market Street

Address

Paterson, NJ 07505

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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 Nonprocurement 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.,

City of Paterson

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).

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

Jeffery Jones

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

Leave Blank

Public Notices and Comments

APPENDIX H

Anti-Displacement Plan

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

**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 break down 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 capitol 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.

APPENDIX J

Glossary and Resources

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- Paterson 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

PATERSON COUNTY DEPARTMENT OF HEALTH

ON BEHALF OF THE PATERSON COUNTY GOVERNMENTAL PUBLIC HEALTH PARTNERSHIP

PATERSON 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>

City of Paterson

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