



City of Paterson Department of Community Development 2016-2017 Annual Action Plan

Executive Summary

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

1. Introduction

The City of Paterson, Department of Community Development is submitting the 2016 Annual Action Plan, which is the second (2st) annual action plan of its 2015-2019 Five-Year Consolidated Plans. The 2016 Annual Action Plan serves as an application to the United States Department of Housing and Urban Development (HUD) for continued receipt of its' annual entitlement of formula grants. The City of Paterson anticipates receiving the following entitlement grants during the 2016-2017 program years:

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

The 2016 Annual Action Plan summarizes the City's approach and direction in meeting its needs; as well as outlining activities that will be undertaken during the program year, which begins July 1, 2016 and concludes on June 30, 2017. All activities outlined in this plan are based on current priorities. By addressing these priorities, the City of Paterson hopes to meet the local objectives identified in its 2015-2019 Consolidated Plan.

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

individuals, elderly individuals, disabled individuals and individuals with HIV/AIDS.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The 2016 Annual Action Plan outlines the City of Paterson's current planned uses of CDBG, HOME, HESG and HOPWA funds for activities that are consistent with the current priority needs identified in the City's 2015-2019 Consolidated Plan, along with identified objectives.

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

The priorities outlined in the attached chart have been identified for the 2016-2017 Action Plan based on the housing and homeless needs assessments, housing market analysis and consultation with stakeholders and partner agencies. Attached is a chart that contains a summary of the priority needs identified through these assessments along with anticipated objectives and outcomes:

Obj. #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	<u>Rental Housing Objectives</u>					
	Relocation Assistance Program	CDBG	Households	25		DH-2
	CHDO Housing Development	HOME	Units	2		DH-2
	<u>Owner Housing Objectives</u>					
	First Time Homebuyer Program	HOME	Units	9		DH-2
	Homeowner Rehab Program	CDBG	Units	25		DH-3
	Affordable Housing Development	HOME	Units	6		DH -1
	Paterson Homeowner Heating Program (NEW)	CDBG	Units	10		DH - 3
	Property Conversions (Downtown District) 2 ND and 3 rd floor open space	CDBG	Units	2		SL-1
	<u>Homeless Objectives</u>					
	Shelter Operations	HESG	People	1000		DH-1
	Rapid Rehousing	HESG	People	100		DH-2
	<u>Special Needs Objectives</u>					
	NJCDC Birch Arm Mental Health Services – Added activity	CDBG	People	15		SL-1
	<u>Community Development Objectives</u>					
	Division of Community improvements: Demolition	CDBG	Units	4		SL-3
	<u>Infrastructure Objectives</u>					
	Department of Public Works-Division of Engineering - Road Re-surfacing	CDBG	Units	10		SL-3
	NJCDC Installation of new playground in 1 Ward	CDBG	Unit	1		SL-1
	<u>Public Facilities Objectives</u>					
	Department of Public Works – (3) Park Improvement Projects in the 1, 4 & 5 Wards	CDBG	People	28000		SL-3
	<u>Public Services Objectives</u>					
	Office of Neighborhood Assistance	CDBG	People	500		SL-1
	NJCDC/Great Falls Junior Youth Build Training Program	CDBG	People	50		SL-1
	PHA Homeownership Counseling Program	CDBG	People	100		SL-2
	Catholic Family & Community Services Senior Activities Program	CDBG	People	300		SL-1
	<u>Economic Development Objectives</u>					
	St. Paul's CDC Building Maintenance Training	CDBG	People	40		EO-1
	Greater Paterson OIC	CDBG	People	21		EO-1
	OASIS Workplace Readiness Project	CDBG	People	100		EO-1
	Other Objectives					

*Outcome/Objective Codes

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

Summary of Objectives and Outcomes

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. The City of Paterson received four entitlement grants from HUD during the 2015/2016 program year totaling \$4,979,518.00. The City and its community partners used these funds to address the priorities outlined in the 2015 Annual Action Plan. A summary of the City's progress toward addressing its goals and priorities, as outlined in the 2015-2019 Consolidated Plan will be identified in the City's 2015 Consolidated Annual Performance Evaluation Report (CAPER).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan

As outlined in the 2016-2017 Annual Action Plan Calendar of Events, the Department of Community Development held two public meetings in preparation of the 2016 Annual Action Plan. The first public meeting was held on Thursday, November 12, 2015. The second public meeting was held on Tuesday, March 15, 2016. The meetings were conducted at the City Hall Council Chamber room, 155 Market Street. Notices of the public meetings

were published in the Herald News/Bergen Record, El Especial Newspaper and the Arab Voice.

Copies of the 2016 Action Plan were made available to citizens for public comment from March 21, 2016 to April 21, 2016. The draft action plan was available for viewing at the Department of Community Development, 125 Ellison Street, 2nd Floor, Paterson, NJ and via the City of Paterson's website (www.patersonnj.gov).

5. Summary of public comments

INCLUDE ONCE RECEIVED

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

INCLUDE AFTER THE COMMENT PERIOD IS COMPLETE

7. Summary

The 2016 Annual Action Plan summarizes the City's approach and direction in meeting its needs; as well as outlining activities that will be undertaken during the program year, which begins July 1, 2016 and concludes on June 30, 2017. All activities outlined in this plan are based on current priorities. By addressing these priorities, the City of Paterson hopes to meet the local objectives identified in its 2015-2019 Consolidated Plan.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

Consolidated Plan Public Contact Information

City of Paterson

Department of Community Development

Ms. Barbara Blake-McLennon, Director

125 Ellison Street, 2nd Floor

Paterson, NJ 07505

Tel: 973-321-1212

Fax: 973-321-1202

or via e-mail: bmclennon@patersonnj.gov

www.patersonnj.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

To create the Annual Action Plan, the City of Paterson consults with department heads and staff within a number of internal agencies as well as local organizations, service providers and housing organizations to identify the greatest needs within the City. Each year, the City solicits proposals for funding in addition to conducting meetings with leaders in the community. Inputs from those organizations with eligible projects are considered by the Department of Community Development during our annual planning process.

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

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

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

The lead group exploring ongoing issues of homelessness is the Passaic County CoC, recognized by HUD as the local planning and decision-making body on programs funded with HUD's homeless assistance programs. The City attends the monthly meetings of the CoC to coordinate the services funded by the City with those provided by other organizations in the County.

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

The City hosted a meeting with the Chair of the CoC and the CoC's consultants to discuss funding priorities in the County and obtain feedback on the ways in which the City should allocate its HESG funds. It was determined that the CoC is focusing their resources on permanent housing with supportive services to address the issues of homelessness in the County. They view this as the optimal strategy for assisting homeless and at-risk individuals and families. While the CoC is focusing their efforts on permanent housing for homeless and at-risk homeless individuals and families, the City is using their HESG funding to address the other areas in the spectrum of continuum of care for homeless individuals and family. These include homeless prevention, assisting the operations and essential services provided by emergency shelters, assisting the operations and essential services provided by targeted transitional housing and funding rapid rehousing initiatives. This coordinated approach

between the CoC and the City is helping to ensure that all services are available to the population of homeless individuals and families.

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

DRAFT

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Paterson Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Senior Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
2	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
3	Agency/Group/Organization	PATERSON TASK FORCE/HILLTOP HGTS FAMILY SHELTER
	Agency/Group/Organization Type	Housing Services-homeless Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
4	Agency/Group/Organization	NJ COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
5	Agency/Group/Organization	Greater Paterson OIC
	Agency/Group/Organization Type	Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.

6	Agency/Group/Organization	HISPANIC MULTI-PURPOSE SERVICE CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
7	Agency/Group/Organization	Boys and Girls Club of Paterson & Passaic
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Recreation & Education Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
8	Agency/Group/Organization	St. Paul's CDC
	Agency/Group/Organization Type	Housing Services-Children Services-homeless Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
9	Agency/Group/Organization	Oasis - A Haven for Women and Children
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Unaccompanied youth Homeless Strategy Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
10	Agency/Group/Organization	EVA'S VILLAGE HOPE CENTER
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
11	Agency/Group/Organization	Passaic County Human Services Dept., NJ
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
12	Agency/Group/Organization	Catholic Families & Community Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.

13	Agency/Group/Organization	Saint Peter's Haven
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Passaic County Department of Human Services	The City of Paterson & the CoC share the common goal of ending homelessness, addressing the shortage of affordable housing units, including housing for veterans and providing enhanced services to residents living with HIV and AIDS.
HOPWA	Paterson Department of Health & Human Services	The goals of the HOPWA plan are incorporated into the City of Paterson's 2016 Annual Action Plan.
Five Year Master Plan	Paterson Department of Economic Development	The City of Paterson's 2016 Annual Action Plan incorporates elements of the City's five-year Master Plan to provide resources to carry out the recommendations and objectives identified during the planning process.
Public Housing Plan	Paterson Housing Authority	The City of Paterson's 2016 Annual Action Plan includes providing resources to the Paterson Housing Authority to carry out elements of their Action Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Passaic County Con Plan	Passaic County Department of Planning and Economic Development	The City of Paterson and the County of Passaic collaborate on funding for both the CoC and the Disaster Recovery program.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

In addition to the above organizations, the Department of Community Development met with representatives from various other Departments within the City including, the Department of Economic Development, the Department of Public Works, the Division of Community Improvements, the Division of Housing Relocation Assistance, the Division of Neighborhood Assistance and the Department of Health and Human Services.

AP-12 Participation – 91.105, 91.200(c)

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

As outlined in the 2016-2017 Annual Action Plan Calendar of Events, the Department of Community Development held two public meetings in preparation of the 2016 Annual Action Plan. The first public meeting was held on Thursday, November 12, 2015. The second public meeting was held on Tuesday, March 15, 2016. The meetings were conducted in the City Hall Council Chamber room, 155 Market Street. Notices of the hearings were published in the Herald News/Bergen Record, El Especial Newspaper and the Arab Voice.

Copies of the 2016 Annual Action Plan were made available to citizens for public comment from March 21, 2016 – April 11, 2016. The draft action plan was available for viewing at the Department of Community Development, 125 Ellison Street, 2nd Floor, Paterson, NJ and via the City of Paterson's website (www.patersonnj.gov).

Citizens were able to submit comments via e-mail, personal contact, phone contact and during public meetings and hearings. Responses to questions, comments and inquiries are provided in a timely manner.

INFORMATION IN RESPONSE TO THIS QUESTION WILL BE INSERTED ONCE COMMENT PERIOD HAS ENDED

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting 11/12/2015	Minorities Non-English Speaking - Specify other language: Spanish, Arabic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	At the 1st Public Meeting 21 attendees. Applications received 47	5 surveys received	0	
2	Public Hearing 03/14/2016	Non-English Speaking - Specify other language: Spanish, Arabic Persons with disabilities Non-targeted/broad community		0	0	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Arabic</p> <p>Non-targeted/broad community</p>	<p>a) Herald News/Bergen Record,</p> <p>b) El Especial Newspaper and</p> <p>c) The Arab Voice</p>	0	0	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For program year 2016-2017, the City of Paterson will receive funding for four (4) entitlement grants totaling \$4,857,527.00. In addition, the City anticipates realizing \$40,000 in Program Income (PI) from the CDBG program and \$439,413 in repaid CDBG funds. The City will allocate these resources to the areas with the highest needs, including the areas of minority concentration which includes the 1st, 4th and 5th Wards. A brief description of the grants and the City's allocation for the 2016-2017 program years follows:

- Community Development Block Grant (CDBG) – \$2,301,315.00 - The primary objective of the CDBG program is to develop viable communities, by providing safe, sanitary and decent housing, suitable living environments and economic opportunities for individuals with low and moderate incomes. All projects funded with CDBG funds must meet one of three national objectives: 1) principally benefit low and moderate income persons; 2) aid in the prevention and/or elimination of slum and/or blight; or 3) meet urgent community needs. Each approved activity must benefit at least 51% low and moderate income individuals and/or families.
- HOME Investment Partnerships Program (HOME) - \$994,677.00 - The purpose of the HOME program is to develop affordable housing for low and moderate income individuals and/or families. HOME funds

can be used for homeowner rehabilitation, new housing construction, homebuyer activities, development of rental housing and tenant-based rental assistance.

- Emergency Solutions Grant (HESG) - \$198,039.00 - The focus of the HESG program has shifted since the name of program has changed from Emergency Shelter Grant to Emergency Solutions Grant. The primary focus is now on assisting homeless individuals in gaining stable permanent housing.
- Housing Opportunities for Persons with AIDS/HIV (HOPWA) - \$1,363,496.00 - HOPWA funds provide housing assistance and related supportive services to individuals with HIV/AIDS. These funds can be used for a wide-range of purposes, including housing, social services, program planning and development costs.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,301,315	40,000	439,413	2,780,728	6,458,441	The primary objective of the CDBG program is to develop viable communities by providing safe, sanitary and decent housing, suitable living environments and economic opportunities for individuals with low and moderate incomes. All projects funded with CDBG funds must meet one of three national objectives: 1) principally benefit low and moderate income persons; 2) aid in the prevention and/or elimination of slum and/or blight; or 3) meet urgent community needs. Each approved activity must benefit at least 51% low and moderate income individuals and/or families.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	994,677	0	0	994,677	2,730,779	The purpose of the HOME program is to develop affordable housing for low and moderate income individuals and/or families. HOME funds can be used for homeowner rehabilitation, new housing construction, homebuyer activities, development of rental housing and tenant-based rental assistance.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,363,496	0	0	1,363,496	4,042,360	HOPWA funds provide housing assistance and related supportive services to individuals with HIV/AIDS. These funds can be used for a wide-range of purposes, including housing, social services, program planning and development costs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	198,039	0	0	198,039	626,129	The focus of the HESG program has shifted since the name of program has changed from Emergency Shelter Grant to Emergency Solutions Grant. The primary focus is now on assisting homeless individuals in gaining stable permanent housing.

Table 5 - Expected Resources – Priority Table

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

There are two (2) of our entitlement grant resources that have match requirements; HOME and HESG. For the HOME program, the City of Paterson has a waiver in place that exempts it from the match requirements. In regards to the HESG program, the City of Paterson fulfills the match requirement through its sub-recipients. Each sub-recipient is responsible for providing their program monitor with documentation

of their matching funds upon execution of their sub-recipient agreement. The matching funds will come from state and county sources.

The City's HOME funds leverage additional resources from the private sector in the form of construction and permanent financing and owner equity.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Paterson is not using any publicly owned land to address the needs identified in the plan.

Discussion

The City of Paterson has been notified by HUD that during the Program Year 2016-2017 the City will be the recipient of an additional \$143,019.00 in reallocated CDBG funds which is included in the 2016-2017 allocation outlined in this Annual Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c) (3) & (e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Goal A	2016	2017	Affordable Housing	1st ward, 4th ward and 5th ward	Affordable Housing	HOME: \$605,994	Rental units constructed: 8 Household Housing Units
2	Housing Goal B	2016	2017	Affordable Housing	1st ward, 4th ward and 5th ward	Affordable Housing	HOME: \$149,215	Homeowner Housing Added: 2 Household Housing Units (15% CHDO Set-Aside)
3	Housing Goal C	2015	2017	Affordable Housing	City Wide	Community Development	CDBG: \$439,413	Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Housing Goal D	2016	2017	Affordable Housing	City Wide	Affordable Housing	HOME: \$140,000	Direct Financial Assistance to Homebuyers: 9 Households Assisted
5	Housing Goal E	2016	2017	Affordable Housing	City Wide	Affordable Housing Counseling Services	CDBG: \$50,000	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
6	Homeless Goal F	2016	2017	Homeless	City Wide	Housing and Services to End Homelessness	HESG: \$91,098	Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homeless Goal G	2016	2017	Homeless	City Wide	Housing and Services to End Homelessness	HESG: \$93,078	Homeless Person Overnight Shelter: 100 Persons Assisted
8	Special Needs Goal H	2016	2017	Non-Homeless Special Needs	City Wide	Address Needs of Special Needs Populations	HOPWA: \$1,363,496	Homelessness Prevention: 430 Persons to be Assisted
9	Community and Economic Development Goal I	2016	2017	Non-Housing Community Development	City Wide	Economic Development Job Training	CDBG: \$250,00	Job Training to approximately 211 Persons
10	Community and Economic Development Goal J	2016	2017	Non-Housing Community Development	City Wide 1st ward, 4th ward and 5th ward	Address Needs of Special Needs Populations Community Development	CDBG: \$1,105,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40,000 Persons to be Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30,000 Households to be Assisted
11	Community and Economic Development Goal K	2016	2017	Non-Housing Community Development	City Wide	Community Development	CDBG: \$365,000	Public service activities for Low/Moderate Income Housing Benefit: 1,015 Households to be Assisted
12	Community and Economic Development Goal L	2016	2017	Non-Housing Community Development	1st ward, 4th ward and 5th ward	Community Development	CDBG: \$100,000	Buildings to be Demolished: appx. 4 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Program Administration Goal M	2016	2017	Program Administration	City Wide 1st ward, 4th ward and 5th ward Passaic County Bergen County	Affordable Housing, Housing and Services to End Homelessness Address Needs of Special Needs Populations Economic Development Community Development	CDBG: \$460,263 HOPWA: \$40,904 HOME: \$99,468 HESG: \$13,863	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Goal A
	Goal Description	The City plans to assist local developers with subsidy funding to develop affordable rental housing.
2	Goal Name	Housing Goal B
	Goal Description	The City intends to use its CHDO set aside to fund affordable new housing development
3	Goal Name	Housing Goal C
	Goal Description	The City will provide funding to a consultant to assist existing low and moderate income homeowners with housing rehabilitation.
4	Goal Name	Housing Goal D
	Goal Description	The City plans to assist first-time low and moderate-income homebuyers with down payment and closing cost assistance.

5	Goal Name	Housing Goal E
	Goal Description	The City will provide assistance to the Housing Authority of the City of Paterson to provide housing counseling services to low and moderate income households throughout the City.
6	Goal Name	Homeless Goal F
	Goal Description	Rapid rehousing and prevention services for at-risk homeless households
7	Goal Name	Homeless Goal G
	Goal Description	The City will provide assistance to emergency shelter and transitional housing facilities.
8	Goal Name	Special Needs Goal H
	Goal Description	Provide case management, vouchers services and other related housing services
9	Goal Name	Community and Economic Development Goal I
	Goal Description	Support funding for organizations that provide employment training and placement to connect very low, low and moderate income residents to employment opportunities.
10	Goal Name	Community and Economic Development Goal J
	Goal Description	The City will use \$921,052.00 in CDBG funds to resurface roads (\$301,052.00), improve parks (\$420,000), develop a heating program (\$200,000)
11	Goal Name	Community Development Goal K
	Goal Description	Provide funding for public services
12	Goal Name	Community and Economic Development Goal L
	Goal Description	The City will use \$100,000 in CDBG funds to demolish imminently dangerous buildings.
13	Goal Name	Program Administration Goal M
	Goal Description	Funding to administer the City's CDBG, HOME, HOPWA and HESG programs

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

43 low and moderate income households will be served.

DRAFT

AP-35 Projects – 91.220(d)

Introduction

During the year ending 06-30-2017, the City of Paterson will use its CDBG, HOME, HESG and HOPWA funding to support the projects outlined in this section of the 2016 Annual Plan.

#	Project Name	Proposed Amount
1	First-Time Homebuyer Program	\$140,000
2	Affordable Housing CHDO Set Aside (15% of grant allocation)	\$149,215
3	Affordable Housing Development	\$605,994
4	HOME Administration (10% of grant allocation)	\$99,468
5	HESG Administration (7% of grant allocation)	\$13,863
6	Homeless Emergency Solutions Grant – Prevention Services	\$91,098
7	Homeless Emergency Solutions Grant – Shelter Operations	\$93,078
8	Housing Authority of Bergen County (HOPWA)	\$382,600
9	Buddies of New Jersey	\$154,991
10	Housing Authority of the City of Paterson (HOPWA)	\$520,000
11	Passaic Alliance Program	\$115,000
11	CAPCO	\$75,000
13	Straight & Narrow	\$75,000
14	HOPWA Administration	\$40,905
15	Neighborhood Assistance	\$60,000
16	Relocation Assistance	\$70,000
17	Public Facilities Infrastructure Improvements	\$301,052
18	Demolition	\$100,000
19	Employment Program - OASIS	\$75,000
20	Employment Program - Greater Paterson OIC	\$25,000
21	Youth Program - Boys and Girls Club	\$50,000
22	Housing Counseling – Housing Authority	\$50,000
23	Public Services – NJCDC: Great Falls Junior Youth Build Program (NEW)	\$100,000
24	Public Services – Catholic Family & Community Services - Senior Services	\$75,000
25	Public Services – NJCDC Birch Arms Mental Health Services	\$40,000
26	Public Facilities - Park Improvements (NEW) /ADA, Dog & Skate Park	\$420,000
27	Employment Program - St Paul's CDC	\$50,000
28	Paterson Task Force - Fair Housing	\$10,000
29	Economic Development: Upstairs, Turn On the Lights Program (NEW)	\$175,000
30	Paterson Homeowner Heating Program (NEW)	\$200,000
31	Infrastructure Improvement Project-NJCDC: Installation of a playground (NEW)	\$40,000
32	Paterson Homeowner Rehab Program	\$439,413
33	Administration – CDBG (20% of grant allocation)	\$460,263

Table 8 – Project Information

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

The City of Paterson has allocated its 2016 resources to address the needs and priorities outlined in our 2015-19 Consolidated Plan. The needs and priorities were developed as a result of our ongoing outreach and collaboration with our community partners. The greatest challenge that the City faces is limited resources to address the ever increasing needs in the City. An aging population, deteriorated housing units, limited economic opportunities and social and cultural barriers to employment are all threatening the viability to the City. Another challenge that the City faces is expending our resources within the deadlines imposed by HUD. The logistics of implementation of many of our grants is often not commensurate with the time frame imposed by HUD on utilizing our grant funds. For example, roads resurfacing must be accomplished in the spring, summer and fall; however, by the time the City is able to award the grant to the Department of Public Works, execute the grant agreement and secure the release of funds from HUD, DPW does not have sufficient time to properly procure the contract before the winter months. Therefore, the funds for this activity are always being spent towards the end of the grant cycle. A similar issue is faced with park improvements, as well as all of the community services the City funds that are implemented during the summer months.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	First-Time Homebuyer Program
	Target Area	City Wide
	Goals Supported	Housing Goal D
	Needs Addressed	Affordable Housing
	Funding	HOME: \$140,000
	Description	Provide closing cost and down payment assistance to low and moderate income households up to \$14,900.00
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	9 low to moderate income households
	Location Description	City of Paterson
	Planned Activities	Provide closing costs and down payment assistance to five low to moderate income first time homebuyers to assist them in purchasing homes in the City of Paterson.
2	Project Name	Affordable Housing CHDO Set Aside
	Target Area	1st ward, 4th ward and 5th ward
	Goals Supported	Housing Goal A Housing Goal B
	Needs Addressed	Affordable Housing
	Funding	HOME: \$149,215

	Description	Provide funding to a local CHDO to develop for-sale or rental affordable housing for low to moderate income households.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	2 low to moderate income households
	Location Description	These development activities will take place in the 1st, 4th and 5th Wards of the City
	Planned Activities	Provide assistance to local CHDOs to develop affordable for-sale or rental housing for low to moderate income households.
3	Project Name	Affordable Housing Development
	Target Area	1st ward, 4th ward and 5th ward
	Goals Supported	Housing Goal A Housing Goal B
	Needs Addressed	Affordable Housing
	Funding	HOME: \$605,994
	Description	Provide assistance to local developers to develop affordable for-sale or rental housing for low to moderate income residents
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	6 low to moderate income households
	Location Description	This activity will take place in the 1st, 4th or 5th ward of the City
	Planned Activities	Develop six units of for sale or rental housing for low to moderate income residents in the City of Paterson
4	Project Name	HOME Administration
	Target Area	City Wide 1st ward, 4th ward and 5th ward

	Goals Supported	Program Administration Goal Q
	Needs Addressed	Affordable Housing
	Funding	HOME: \$99,468
	Description	Funding to administer the HOME Program at the City of Paterson estimated at ten percent of the grant amount
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	125 Ellison Street, Paterson, NJ
	Planned Activities	Funding for the Department of Community Development at the City of Paterson to cover staff salaries and operating expenses associated with administering the HOME program
5, 6, 7	Project Name	Homeless Emergency Solutions Grants
	Target Area	City Wide
	Goals Supported	Homeless Goal G Homeless Goal H
	Needs Addressed	Housing and Services to End Homelessness
	Funding	HESG: \$198,039
	Description	Funding for homeless prevention, rapid rehousing services, emergency shelters, transitional housing and administration of the HHESG Program
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	681 extremely low, very low and low income homeless and at risk households
	Location Description	The City of Paterson

	Planned Activities	<p>Catholic Families plans to provide homeless prevention and rapid rehousing services to 100 households at their facility located at 24 DeGrasse Street, Paterson, NJ. \$91,098.00</p> <p>Assistance to Eva's Village to operate an emergency overnight shelter for 190 homeless women located at 393 Main Street, Paterson, NJ. \$23,269.00</p> <p>Assistance to Passaic County Women's Center to operate an emergency shelter for 90 women with children at 669 14th Avenue, Paterson, NJ. \$23,269.00</p> <p>Assistance to St Paul's CDC to operate an emergency overnight shelter for 100 homeless men located at 451 Van Houten Street, Paterson, NJ. \$23,269.00</p> <p>Assistance to Paterson Task Force to operate a transitional housing facility for 140 homeless adults and youth located at 213 Broadway, Paterson, NJ. \$23,269.00</p> <p>Funding for the Department of Community Development at the City of Paterson to cover staff salaries and operating expenses associated with administering the HESG program at seven percent of the grant amount. \$13,863.00</p>
8	Project Name	Housing Authority of Bergen County (HOPWA)
	Target Area	Bergen County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations
	Funding	HOPWA: \$382,600
	Description	Support funding for the Housing Authority of Bergen County to provide case management, tenant-based rental assistance vouchers services and other housing related services for persons living with HIV/AIDS in Bergen County
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	35 persons living with HIV/AIDS
	Location Description	One Bergen County Plaza, 2nd Floor, Hackensack, NJ

	Planned Activities	The Housing Authority of Bergen County will provide case management, tenant-based rental assistance vouchering services and other housing related services to 35 persons living with HIV/AIDS in Bergen County.
9	Project Name	Buddies of New Jersey
	Target Area	Bergen County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations
	Funding	HOPWA: \$154,991
	Description	Support funding for the Buddies of New Jersey to provide case management, vouchering and other housing related services as well as six project-based housing units for persons living with HIV/AIDS in Bergen County
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	95 persons living with HIV/AIDS
	Location Description	149 Hudson Street, Hackensack, NJ
	Planned Activities	The Buddies of New Jersey will provide case management, vouchering services and other housing related services to persons living with HIV/AIDS in Bergen County
10	Project Name	Housing Authority of the City of Paterson (HOPWA)
	Target Area	Passaic County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations
	Funding	HOPWA: \$520,000
	Description	Support funding for the Housing Authority of the City of Paterson to provide case management, tenant-based rental assistance, vouchering services and other housing related services to persons living with HIV/AIDS in Passaic County
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	40 persons living with HIV/AIDS
	Location Description	40 Van Houten Street, Paterson, NJ
	Planned Activities	The Housing Authority of the City of Paterson will provide case management, tenant-based rental assistance, vouchersing services and other housing related services to persons living with HIV/AIDS in Passaic County
11	Project Name	Passaic Alliance Program
	Target Area	Passaic County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations
	Funding	HOPWA: \$115,000
	Description	Support funding for the Passaic Alliance Program at the City of Passaic Department of Human Services to provide case management, vouchersing services and other housing related services for persons with HIV/AIDS in Passaic County
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	105 person living with HIV/AIDS
	Location Description	286 Passaic Street, Passaic, NJ
	Planned Activities	The Passaic Alliance Program of the City of Passaic Department of Human Services will provide case management, vouchersing services and other housing related services to 05 persons living with HIV/AIDS in Passaic County
12	Project Name	CAPCO
	Target Area	Passaic County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations

	Funding	HOPWA: \$75,000
	Description	Support funding for CAPCO to provide case management, rental and utility assistance, nutrition counseling, transportation and other housing related services for persons living with HIV/AIDS in Passaic County
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	100 persons living with HIV/AIDS
	Location Description	100 Hamilton Plaza, Suite 1406, Paterson, NJ
	Planned Activities	CAPCO will provide case management, rental and utility assistance, nutrition counseling, transportation and other housing related services for 100 persons living with HIV/AIDS in Passaic County
13	Project Name	Straight & Narrow (HOPWA)
	Target Area	Passaic County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations
	Funding	HOPWA: \$75,000
	Description	Support funding for Straight & Narrow to provide case management, rental and utility assistance, nutrition counseling, transportation and other housing related services for persons living with HIV/AIDS in Passaic County
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	50 persons living with HIV/AIDS
	Location Description	508 Straight Street, Paterson, NJ

	Planned Activities	Straight & Narrow will provide case management, rental and utility assistance, nutrition counseling, transportation and other housing related services for 50 persons living with HIV/AIDS in Passaic County
14	Project Name	HOPWA Administration
	Target Area	City Wide Passaic County Bergen County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations
	Funding	HOPWA: \$40,905
	Description	Funding to administer the HOPWA Program at the City of Paterson estimated at three percent of the grant amount.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	125 Ellison Street, Paterson, NJ
	Planned Activities	Funding for the Department of Human Services at the City of Paterson to cover staff salaries and operating expenses associated with administering the HOPWA program
15	Project Name	Neighborhood Assistance
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal O
	Needs Addressed	Community Development
	Funding	CDBG: \$60,000
	Description	Support funding for public services provided by the Office of Neighborhood Assistance
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	500 extremely low and very low income youth, seniors, handicap, homeless, unemployed individuals
	Location Description	125 Ellison Street, Paterson, NJ
	Planned Activities	The Office of Neighborhood Assistance will provide public services, including referral, food vouchers, job training and transportation to the extremely low and low income residents of the City of Paterson.
16	Project Name	Relocation Assistance
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal O
	Needs Addressed	Community Development
	Funding	CDBG: \$70,000
	Description	Support funding for the Division of Relocation Services to provide public services to residents in the City who are displaced as a result of code violations.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	25 extremely low and very low income households
	Location Description	125 Ellison Street, Paterson, NJ
	Planned Activities	The Division of Relocation Services will provide counseling and assistance to 25 residents of the City of Paterson displaced as a result of code violations. .
17	Project Name	Public Facilities Infrastructure Improvements: Road Resurfacing
	Target Area	1st ward, 4th ward and 5th ward
	Goals Supported	Community and Economic Development Goal N
	Needs Addressed	Community Development
	Funding	CDBG: \$301,052

	Description	Support funding for the Division of Engineering of the Department of Public Works to resurface roads
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Area benefit for low to moderate income households
	Location Description	The 1st, 4th and 5th Wards in the City of Paterson
	Planned Activities	The Division of Engineering of the Department of Public Works will resurface five roads in the City with a concentration in the 1st, 4th and 5th Wards.
18	Project Name	Demolition
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Community and Economic Development Goal P
	Needs Addressed	Community Development
	Funding	CDBG: \$100,000
	Description	Support funding for the Division of Community Improvements to demolish imminently hazardous buildings in the City
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Spot Blight Elimination
	Location Description	The City of Paterson with an emphasis on the 1st, 4th and 5th Wards
	Planned Activities	The Division of Community Improvements will demolish approximately four imminently hazardous buildings in the City
19	Project Name	Employment Program - OASIS
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal L

	Needs Addressed	Economic Development
	Funding	CDBG: \$75,000
	Description	Support funding for OASIS to provide workplace readiness education and training
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	100 low to moderate income residents
	Location Description	59 Mill Street, Paterson, NJ
	Planned Activities	OASIS will provide workplace readiness education and training to unemployed and under employed low to moderate income residents in the City
20	Project Name	Employment Program - Greater Paterson OIC
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal L
	Needs Addressed	Economic Development
	Funding	CDBG: \$25,000
	Description	Support funding for Greater Paterson OIC to provide education and training skills to residents in the City
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	21 low to moderate income residents
	Location Description	175 Market Street, Paterson, NJ
	Planned Activities	Greater Paterson OIC will provide education and training skills to unemployed and underemployed low to moderate income residents of the City of Paterson
21	Project Name	Youth Program - Boys and Girls Club
	Target Area	City Wide

	Goals Supported	Community and Economic Development Goal O
	Needs Addressed	Community Development
	Funding	CDBG: \$50,000
	Description	Support funding to the Boys and Girls Club of Paterson to provide homework tutoring for low to moderate income children and youth living in the City
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	400 low to moderate income children and youth
	Location Description	264 21st Avenue, Paterson, NJ
	Planned Activities	The Boys and Girls Club of Paterson will provide homework tutoring to low to moderate income children and youth living in the City of Paterson
22	Project Name	Housing Counseling
	Target Area	City Wide
	Goals Supported	Housing Goal E
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$50,000
	Description	Support funding for the Housing Authority of the City of Paterson to provide housing counseling services to low to moderate income area residents.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	20 low to moderate income households
	Location Description	60 Van Houten Street, Paterson, NJ
	Planned Activities	The Housing Authority of the City of Paterson will provide housing counseling services to twenty low to moderate income area residents

23	Project Name	Public Services – NJCDC: Great Falls Junior Youth Build Training Program (NEW)
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal O
	Needs Addressed	Address Youth Services
	Funding	CDBG: \$100,000
	Description	Support funding for New Jersey CDC/Great Falls to provide employment training for youth age 14 to 17 old who possess working papers.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	50 low to moderate income youth will be provided a stipend \$8.38 (minimum wages) for up to 30 per hours per week for approximately six weeks. Two program coordinators will be paid a combined salary of \$13,800.00 for the six week training. Program supplies will be funded at \$10,780.00
	Location Description	32 Spruce Street, Paterson, NJ 07501
	Planned Activities	NJCDC will supervise the program participants and will help identify, plan and oversee projects within the Great Falls Neighborhood. In addition, NJCDC will provide the participants with resume' building, job coaching and interview training.
24	Project Name	Public Services –Senior Services
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal O
	Needs Addressed	Community Development
	Funding	CDBG: \$75,000
	Description	Support funding for Catholic Families to provide services and activities to low to moderate income seniors living in the City.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	300 low to moderate income seniors

	Location Description	195 20th Avenue, Paterson, NJ
	Planned Activities	Catholic Families will provide activities and services to 300 low to moderate income seniors living in the City of Paterson
25	Project Name	Public Services – Special Needs NJCDC
	Target Area	1 st , 4 th , and 5 th Wards
	Goals Supported	Community Development Goal K
	Needs Addressed	Address Needs of Special Needs Populations
	Funding	CDBG: \$40,000
	Description	Support funding for New Jersey CDC to provide mental health counseling to low/mod income special needs individuals residing at their facility.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	15 low/mod income special needs residents
	Location Description	65 Birch Street, Paterson NJ
	Planned Activities	New Jersey CDC will provide mental health counseling to 15 low/mod income older residents with mental health challenges living in their facility.
26	Project Name	Public Services- Park Improvements (NEW)
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal N
	Needs Addressed	Community Development
	Funding	CDBG: \$420,000
	Description	Support funding for the Department of Public Works at the City of Paterson to undertake park improvement projects.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	Low to moderate income area benefit.
	Location Description	The City of Paterson
	Planned Activities	The Department of Public Works at the City of Paterson will implement three park improvement projects in the City; a handicap accessible park, a dog park and a skate park. Since these three parks will be the only ones in the City, they will benefit all City residents.
27	Project Name	Employment Program - St Paul's CDC
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal L
	Needs Addressed	Economic Development
	Funding	CDBG: \$50,000
	Description	Support funding for St Paul's CDC to implement building maintenance job training programs for unemployed and underemployed low-income residents in the City.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	40 Low to moderate income residents
	Location Description	301 Main Street, Paterson, NJ
	Planned Activities	St Paul's CDC will provide job training services in building maintenance to 40 unemployed and underemployed low-income residents living in the City
28	Project Name	Paterson Task Force – Fair Housing
	Target Area	City Wide
	Goals Supported	Community and Economic Development Goal O
	Needs Addressed	Community Development
	Funding	CDBG: \$10,000

	Description	Support funding for St Paul's CDC to implement building maintenance job training programs for unemployed and underemployed low-income residents in the City
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	195 low to moderate income youth in the City of Paterson
	Location Description	109 Washington Street, Paterson, NJ
	Planned Activities	The Paterson Task Force will address complaints of area residents to ensure fair housing laws are adhered to and they also assist residents with foreclosure prevention.
29	Project Name	Economic Development: Upstairs Turn the Lights on Program (NEW)
	Target Area	1 st Ward
	Goals Supported	Community and Economic Development Goal L
	Needs Addressed	Economic Development
	Funding	CDBG: \$175,000
	Description	Funding will be provided to the Paterson Restoration Corporation to implement a new program to work with building owners of commercial properties to create housing units for low to moderate income households in the vacant space on the second and third floors.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	2-4 low to moderate income households
	Location Description	125 Ellison Street, 4 th floor (Downtown Commercial Historic District)
	Planned Activities	Paterson Restoration Corporation will work with up to two property owners in the downtown to renovate the vacant space on the second and third floors into residential apartments for low and moderate income households.
30	Project Name	Paterson Homeowner Heating Program (NEW)
	Target Area	City Wide

	Goals Supported	Housing Goal C
	Needs Addressed	Community Development
	Funding	CDBG: \$200,000
	Description	Funding will be to provide to low-income households, targeting low-income senior and disabled households of single family residence, with replacement heating and HVAC systems or system conversions which will help them remain in their homes.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	10 very low, low to moderate income households
	Location Description	125 Ellison Street, Paterson, NJ
	Planned Activities	The City of Paterson will use CDBG resources to assist low-income residents, with an emphasis on seniors and disabled, to replace heaters and HVAC systems to assist them in staying in their single family homes.
31	Project Name	Public Facilities Infrastructure Improvements – NJCDC Playground (NEW)
	Target Area	5 th Ward
	Goals Supported	Community and Economic Development Goal N
	Needs Addressed	Community Development
	Funding	CDBG: \$40,000
	Description	Support funding to build a new playground at Public School # 3 (448 Main Street)
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Area benefit for low to moderate income households
	Location Description	Public School #3 - 448 Main Street, Paterson, NJ

	Planned Activities	Purchase and permanent installation of playground equipment
32	Project Name	Paterson Homeowner Rehab Program
	Target Area	City Wide
	Goals Supported	Housing Goal C
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$439,413
	Description	Assist existing low to moderate income homeowners with housing rehabilitation
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	25 low to moderate income households
	Location Description	City of Paterson
	Planned Activities	The City of Paterson will use \$439,413 in repaid CDBG funds to secure the services of a consultant to provide assistance to existing low to moderate income homeowners in the City of Paterson with rehabilitating their homes including basic systems repair, new roof, windows and doors and facade improvements.
33	Project Name	Administration - CDBG
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Program Administration Goal Q
	Needs Addressed	Economic Development Community Development
	Funding	CDBG: \$460,263
	Description	Funding to administer the CDBG Program at the City of Paterson.
	Target Date	6/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	125 Ellison Street, Paterson, NJ
	Planned Activities	Funding for the Department of Community Development at the City of Paterson to cover staff salaries and operating expenses associated with administering the CDBG program estimated at 20 percent of the grant amount.

AP-50 Geographic Distribution – 91.220(f)

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

Historically, the City of Paterson's primary focus has been the areas containing the largest concentration of very low, low and moderate-income residents. These concentrated areas are located within the City's 1st, 4th, and 5th Wards. The commitment to these Wards was determined by statistical data derived from both census tracts and census block group data; culminating into sufficient numbers to warrant the City of Paterson designating them primary areas in which to focus on HUD's goals of suitable living, decent affordable housing and economic opportunities.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	70
1st ward, 4th ward and 5th ward	30

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

During 2014, the City of Paterson hired consultant group, Heyer, Gruel and Associates to complete the City's 2015 Master Plan. As part of the Master Plan planning process, the consultants conducted Community Outreach Meetings in every Ward within the City. Notices were sent out as well as, transmitted via social media city-wide to residents, community leaders, activists, churches, businesses, educational institutions, etc. The purpose of these meetings was to encourage community input in the overall Master Plan process. Through this outreach, the City has interpreted the feedback Ward by Ward allowing the City

to address the specific needs in each area when applicable.

HOPWA funding will be used to support activities in Passaic and Bergen Counties

Discussion

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

One Year Goals for the Number of Households to be Supported	
Homeless	300
Non-Homeless	250
Special-Needs	365
Total	915

- Provide energy efficient options/opportunities for homeowners

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	276
The Production of New Units	63
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	351

Table 12 - One Year Goals for Affordable Housing by Support Type

*Discussion***AP-60 Public Housing – 91.220(h)**

Introduction

The Housing Authority of the City of Paterson (HACP) is the designated Public Housing Authority in the City of Paterson. The City works in partnership with the HACP to identify housing needs and provide resources from the City's entitlement programs to assist with the development of new housing opportunities for low and very low income residents, including residents in the HACP inventory of public housing units.

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

The HACP continually strives to improve its portfolio of public housing and create new housing opportunities for low and very low income households in the City of Paterson. The HACP is currently developing Alexander Hamilton Phase IV of the HACP's HOPE VI program. This final phase includes the development of twenty-five (25) homeownership units of which twenty three (23) will be affordable to families up to 80% of the area median income and two (2) will be sold at market rate. This is an effort to provide decent affordable housing to a wide range of families and continue to create a truly mixed-income community. The City of Paterson has provided the HACP with \$1.8 million in previous year's HOME funds to partially fund the construction of the twenty-three affordable units at this development. The City is currently working in partnership with the HACP to ensure these funds are administered properly. The project is under construction and sales have begun.

The HACP has begun the predevelopment work on a new housing development,

which will create 19 units of new affordable rental housing for veterans. The City of Paterson has committed \$1.4 million in previous year's HOME funds to this project and over the next year will be working in partnership with the HACP to ensure these funds are administered properly.

HACP has committed a \$289,500 predevelopment loan for design and engineering activities associated with the development of 24,000 square feet Early Education Facility for children up to 5 years old. The project is expected to serve up to 192 children and will be constructed with state educational requirements.

HACP has completed construction of the first phase of a redevelopment of a 2.07 acre site located in the City's 4th Ward. The first phase consists of a new four story building that contains 70 units of affordable housing for seniors. The site, which was a former brewery and dye factory, had long been vacant and was a blighting influence on the community. The HACP has completed extensive environmental remediation on the site and has committed over \$2.3 million towards the development. Future phases on this site will include additional affordable rental housing units for seniors and either rental or homeownership housing units for families.

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

The Housing Authority of the City of Paterson continues to make efforts in using affordable housing as a platform to encourage residents to be involved in both management and self-sufficiency opportunities. Initiatives are currently in place that will extend throughout next year to afford public housing

residents opportunities for meaningful management participation. These initiatives include the following:

1. The HACP encourages the continued development of Resident Councils. Each public housing development has an active council. The property manager and administrative liaison attend and participate in each monthly resident council meeting.
2. The RAB (Resident Advisory Board) is made up of resident council members of the executive branch who meet several times annually to review policy changes, CFP performance reports and provide meaningful comment.
3. The Executive Committee members of each resident council meet with the Executive Director and staff liaison semimonthly to discuss management issues.
4. The HACP provides 24CFR 964.150 (when available) Funding for Tenant Participation and offers assistance with administrative oversight.
5. The HACP is a HUD Certified Housing Counseling Agency offering both pre purchase and foreclosure counseling. The City is providing CDBG resources to support HACP's housing counseling program. Classes are offered monthly and residents are encouraged to participate free of charge. In addition Section 8 residents are encouraged to utilize their voucher to purchase a home. The HACP works closely with financial institutions and families to secure mortgages. The participants receive pre and post homeownership counseling sessions, as well as money management, credit history reports, etc. The HACP has a Certified

Professional Housing Counselor on staff to provide homeownership counseling for first-time homebuyers.

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

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

Discussion

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

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

Introduction

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

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

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

The City uses HESG funds to provide resources to several organizations that perform outreach and assessment to homeless persons. These organizations include Catholic Charities, Passaic County Women's Center, Hispanic Multi-Purpose Service Center, Paterson Task Force, St Paul's, St Peter's, Eva's Village and New Jersey CDC.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City uses HESG funds to provide resources to several organizations that address the emergency shelter and transitional housing needs of homeless persons. These organizations include Passaic County Women's Center, Hispanic Multi-Purpose Service Center, Paterson Task Force, St Paul's, St Peter's, and Eva's Village.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Through its 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. Over the next year, the City will:

- 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.

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

- 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 also provide case management services to residents.

The City will aid the efforts of area organizations that provide supportive

services and housing options to disabled persons. Over the next year, the City will:

- 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.

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. Over the next year, the City will:

- 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.

Discussion

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.

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.

DRAFT

AP-70 HOPWA Goals – 91.220 (I) (3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	27
Tenant-based rental assistance	276
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	50
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	50
Total	403

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

Introduction

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

The primary barrier is the continued cuts in funding, and the limited amount of other sources to provide long-term housing. The rents that landlords charge continue to rise, while the numbers of new affordable units have not increased in the area. The waiting lists for permanent housing programs such as the HOPWA assistance programs, Section 8 waiting list, and HIV residence facilities throughout Bergen/Passaic Counties continues to also be a barrier. The rising cost of food, and the lack of available jobs makes it difficult for clients to secure sustainable employment sufficient to support their households. There are declines in the ability to obtain and or maintain medical insurance and healthcare. Maintaining income and employment are partially due to an unskilled workforce and language barriers in conjunction with rising cost of living for essentials such as rent, security deposits, utilities, food, and transportation.

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

more assessable to the program.

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

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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

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

perform essential improvements to stabilize low to mod income area neighborhoods, generate pride and a renewed interest for new homebuyers.

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

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

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

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

Discussion

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The City's Affirmative Marketing Plan applies to all low and moderate income housing units created in the City of Paterson and housing projects containing 5 or more units. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups within Paterson's housing region, regardless of 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
- Arab Voice
- El Especialito

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

The advertisement shall include a description of the following:

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

Actions planned to foster and maintain affordable housing

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

HOME Investment Per Unit	Minimum Affordability Period
---------------------------------	-------------------------------------

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

The City of Paterson continues to monitor its past and current sub-recipients to ensure their compliance with the long-term affordability requirements of the HOME program. A program monitor has been specifically assigned to review compliance via on-site inspections as set forth in the HOME regulations. These on-site inspections are conducted at minimum once per program year.

The City may use either the Resale or Recapture provisions to ensure compliance with HOME regulations, depending on the particular program or neighborhood goal that the City has identified. The City will allow low-income homebuyers that have used HOME assistance for down-payment or closing costs to utilize the recapture provisions, while homebuyers that benefit from a large amount of HOME subsidy for the construction or rehabilitation of a HOME-assisted for-sale unit, will be required to adhere to the resale provisions in the HUD regulations. These provisions will be imposed on any developer's, sub-recipients or CHDOs participating in home-buyer programs.

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

Uncapped Income Limits vs Capped Income Limits

Uncapped Income Limits	Capped Income Limits
First-Time homebuyer (HOME)	Rental Projects (HOME)
Homeowner Rehab (CDBG)	Low-Moderate Programs (CDBG)

Actions planned to reduce lead-based paint hazards

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

The adoption of the City of Paterson's Lead Ordinance was implemented to provide notice and to give owners and occupants insight as to whether lead hazards are present or not in a rental property, prior to occupying the dwelling unit or property. After the inspection is completed, a certificate with the raised City seal is given to the owner within two weeks and a copy of the certificate is mailed to the tenant. The certificate is part of the process necessary to obtain a re-rental certificate.

The Paterson Division of Health provides nursing case management, lead inspections and free blood lead screenings to children. Public health nurses are assigned to families of children who have elevated blood lead levels. Scheduled home visits are made by public health nurses who perform physical, social and developmental assessments; provide health education, and make referrals to other community agencies. Lead inspections of the residence are performed by a certified lead inspector/risk assessor to determine if the source of the lead is the paint; which is usually the case.

In addition to lead paint being the main source of poisoning in children, it has been determined through nursing case management assessments that sources such as pottery, spices and jewelry from different countries contribute to a small percentage of the cases. Free blood lead screenings are offered to

children from 6 months of age at the Paterson Division of Health each Wednesday.

The Department of Community Development in conjunction with the City of Paterson's Department of Health & Human Services, expect to continue using the following strategies to evaluate and reduce lead-based paint hazards:

- Require trained lead inspector/risk assessors licensed by the State of New Jersey Department of Health and Senior Services in the Paterson Division of Health to periodically inspect abatement projects.
- Ensure that a Lead Inspector/Risk Assessor is dispatched to a child's home within 48 hours of the City receiving notification of the child's poisoning.
- Apply for lead grants from other state and federal agencies as well as private foundations.
- Educate First Time Homebuyers on both the dangers of lead poisoning and measures to prevent lead poisoning.

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

Actions planned to reduce the number of poverty-level families

The City's strategy to reduce poverty remains the same, by empowering low

income individuals and families via our neighborhood assistance referral programs; offering qualified applicants rehabilitative dollars thereby improving neighborhoods; encouraging revitalization within the targeted neighborhoods, reducing the housing cost burden of families of poverty and low income, as well as improving the housing stock.

Job creation will be a major focus. Working in conjunction with the Division of Economic Development, we will focus on assisting current businesses with regard to expansion; as well as encouraging new startup businesses via our business loans and tax base enhancements; with the specific goal of job creation. By accessing other funds the City will work to provide employment opportunities within the community where people live. The City will implement Section 3 Employment and Contracting policies on all applicable contracts, ensuring outreach to low-income City residents when job opportunities are created by HUD-funded activities.

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

As stated in our 2014 Consolidated Annual Performance Evaluation Report, poverty is a function of income. Factors that affect income include education,

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

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

Actions planned to develop institutional structure

The Department of Community Development has advised staff members working on HUD-funded programs to begin/continue participating in the One CPD Learn portal that offers diverse webinars which aid in the efficient management of all our government-approved funding sources.

The staff of the Department of Community Development will continue to participate in training sessions when applicable, that are offered at the HUD Newark Field Office and/or, in close proximity of Paterson, NJ. The City of Paterson is under a memorandum of understanding with the State of New Jersey, and therefore, overnight travel is limited and must be pre-approved by this entity.

The City of Paterson has been awarded a Service Agreement with Rutgers, The

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

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

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

As with past years, the review and recommendations of the requests for proposals received for Community Development Block Grant and HOME Investment Partnership Program funding were conducted by review teams comprised of staff members and consultants. The recommendations made by the review teams were scored and ranked and then forwarded to the Mayor for his consideration. All final recommendations are set forth in a resolution and approved by the Municipal Council to submit the 2016 Annual Action Plan to the United States Department of Housing and Urban Development.

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

Finally, the City coordinates our housing development strategies with the Housing Authority of the City of Paterson to assist with funding opportunities and to strengthen future developments of the HACP with housing programs of other organizations receiving City assistance.

Discussion

Program Specific Requirements

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

Introduction

The City strives to ensure that funding under the various entitlement programs is used in accordance with all federal regulations, requirements and restrictions. Although the Department of Community Development is operating with a skeletal staff, we are implementing policies to ensure that funds are spent in a timely manner.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I) (1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	439,413
5. The amount of income from float-funded activities	0
Total Program Income:	439,413

Other CDBG Requirements

1. The amount of funding to be used for demolition of imminently hazardous structures 100,000

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

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

Uncapped Income Limits vs Capped Income Limits

Uncapped Income Limits	Capped Income Limits
First-Time homebuyer (HOME)	Rental Projects (HOME)
Homeowner Rehab (CDBG)	Low-Moderate Programs (CDBG)

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l) (2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

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

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is

as follows:

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

- ***HOME Resale Provisions*** – When the City uses HOME funds to assist the cost of construction or rehabilitation of housing to be sold to a low-income household, the City will use Resale restrictions to ensure that HOME funds are used to preserve affordability of the HOME-assisted unit. The affordability period will be based on the total amount of HOME funds used to assist the property and the buyer. The homebuyer must sell to another Low-Income homebuyer (as defined by HUD), with the new home being affordable to the new buyer. The new homebuyer may not pay more than 35 percent of gross income for Principal, Interest, Taxes and Insurance (PITI). In certain circumstances, the City may permit the new homebuyer to assume the City loan and affordability restrictions, i.e., the City will not require the full repayment of the initial HOME subsidy. The HOME subsidy would be transferred to the new buyer in the form of a deferred repayment

down-payment assistance loan.

As required under the HUD regulations, the homebuyer for whom a resale restriction is enforced will be allowed a fair return when selling to another income eligible buyer. The seller (i.e., the original buyer) will be allowed the lesser of a 4 percent annual appreciation on the original purchase price or the original purchase price of the home as adjusted by the accumulated percentage of change in the COAH Regional resale increase during the period of ownership as per N.J.A.C. 5:94-7.2 (b) 2.

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

- ***HOME Recapture Provisions*** – For homebuyers that are provided HOME funds for down-payment and closing cost assistance, the City will exercise the recapture option as outlined and in accordance with CFR Section 92.254 (5) (ii) (A). The City will recapture the entire amount of the HOME investment (i.e., direct subsidy) from the borrower provided there are net proceeds sufficient to repay the City loan. Under the recapture provisions, HOME affordability restrictions will be removed from the property and the property may be sold without sales restrictions (i.e. at market rate and/or to

a non-low-income purchaser). Net proceeds are equal to the sales price, minus superior loan repayments, and closing costs. If net proceeds are insufficient to pay off the City's principal and any interest that may have accrued, the balance of unpaid principal and interest shall be forgiven. All HOME repayments from homebuyers will be used for HOME-eligible purposes. The City loan will also become immediately due and payable if the property ceases to be used by the borrower as their primary residence, in accordance with 24 CFR Section 92.254.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254 (a) (4) are as follows:

The City of Paterson typically does not use its HOME funds to acquire affordable housing units. In the event that the City uses its HOME funds to acquire affordable housing unit, the affordability restrictions will be in place for the duration of time that the City retains ownership of the affordable housing units but not longer than the period of time stipulated by HUD in CFR Section 92.252(e). If the affordable housing units are sold or transferred to a developer/owner during the affordability period, the City will impose long-term affordability restrictions on the housing units in accordance with CFR Section 92.252(e). In the event the developer/owner of the affordable housing units sells or transfers ownership to another entity during the affordability period, the City will exercise the recapture option as outlined and in accordance with CFR Section 92.254 (5) (ii) (A). The City

will recapture the entire amount of the HOME investment from the developer/owner.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206 (b), are as follows:

The City of Paterson will not be using its HOME funds to re-finance existing housing debt for multifamily housing that is being rehabilitated with HOME funds.

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

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

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

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The City of Paterson works with a variety of housing, social and health

service organizations to meet the needs of homeless persons. The lead group exploring ongoing issues of homelessness is the Passaic County Continuum of Care (CoC), recognized by the U.S. Department of Housing and Urban Development as the local planning and decision-making body on programs funded with HUD's homeless assistance programs.

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

3. Identify the process for making sub-awards and describe how the HESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City attends the monthly meetings of the CoC to coordinate the services funded by the City with those provided by other organizations in the County. The City hosted a meeting with the Chair of the CoC and the CoC's consultants to discuss funding priorities in the County and obtain feedback

on the ways in which the City should allocate its allocation of HESG funds. It was determined that the CoC is focusing their resources on permanent housing with supportive services to address the issues of homelessness in the County. They view this as the optimal strategy for assisting homeless and at-risk individuals and families. While the CoC is focusing their efforts on permanent housing for homeless and at-risk homeless individuals and families, the City is using their HESG funding to address the other areas in the spectrum of continuum of care for homeless individuals and family. These include homeless prevention, assisting the operations and essential services provided by emergency shelters, assisting the operations and essential services provided by targeted transitional housing and funding rapid rehousing initiatives. This coordinated approach between the CoC and the City is helping to ensure that all services are available to the population of homeless individuals and families.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under HESG.

The City of Paterson will meet the homeless participation requirements as set forth in 24 CFR 576.405(a)

5. Describe performance standards for evaluating HESG.

The current performance standards are as follows:

- At least 77 percent of persons exiting permanent housing programs have

been stable in housing for six months or longer.

- At least 65 percent of households exiting transitional housing exit to a permanent housing placement.
- At least 20 percent of all households exiting any program supported with HESG funds through the City will have employment income.

By adhering to these performance standards, the City anticipates that they will be more effective at designing their programs so that homelessness is effectively shortened and reduced. The City will use the performance standards in determining success rates their individual grantees have at addressing the issue of homelessness. Those grantees that are able to document success through meeting or exceeding the performance measures will be given priority consideration for future funding from the City. Those grantees that fall short of meeting the performance standards will be recommended for technical assistance to identify obstacles in meeting the performance standards and help improve their program outcomes.

Discussion

Attachments

COMMENTS RECEIVED FROM PUBLIC

Grantee SF-424's and Certification(s)

Non-State Government Certification

Specific CDBG Certifications

Specific HOME Certification

HOPWA Certification

HESG Certification

DRAFT

Grantee SF-424's and Certification(s)

DRAFT