



**CITY OF PATERSON**  
DEPARTMENT OF COMMUNITY DEVELOPMENT  
**Program Year 2019 ACTION PLAN**

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# 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 2019 Annual Action Plan, which is the fifth (5th) annual action plan of its 2015-2019 Five-Year Consolidated Plans. The 2019 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 2019 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 2019 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, 2019 and concludes on June 30, 2020. 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. The City of Paterson does not limit the beneficiaries of its various HUD-funded programs nor does the City give any preferences to any particular group or segment of the low to moderate income population.

The City issues an RFP to solicit requests for funding from qualified applicants for all HUD-funded programs. The RFP's are available in the Department of Community Development offices at 125 Ellison Street, City Hall located at 155 Market Street and on the City of Paterson web site, [www.patersonnj.gov](http://www.patersonnj.gov). All submitted proposals are reviewed by four separate committees and are ranked based on addressing the criteria outlined in the RFP. A recommendation is made to the City of Paterson Municipal Council to provide funding to qualified applicants that score the highest ranking. The Municipal Council performs a final review and grants their approval through a resolution. Once this process is completed, funding is awarded to the applicants.

## **2. Summarize the objectives and outcomes identified in the Plan**

The 2019 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 for the 2019 Annual Action Plan have been identified based on the housing and homeless needs assessments, housing market analysis and consultation with stakeholders and partner agencies. HOME funds will be used to create more affordable rental and home-ownership housing for low to moderate income households and assist first-time home buyers with down payment and closing costs. CDBG funds will be used for public service, eliminate blight, improve parks in low to moderate income neighborhoods, provide workforce readiness, education and training, improve public facilities including the Paterson Fire Department and promote fair housing. HESG funds will be used to support homeless prevention and rapid rehousing, creating permanent supportive housing for homeless individuals and support the operations of emergency shelters for homeless individuals and families. HOPWA funds will be used to support case management, tenant based rental assistance and other related services for persons living with HIV/AIDS in Bergen and Passaic Counties.

## **3. Evaluation of past performance**

The City of Paterson received four entitlement grants from HUD during the 2018 program year totaling \$5,400,511. The City and its community partners used these funds to address the priorities outlined in the 2018 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 2018 Consolidated Annual Performance Evaluation Report (CAPER).

## **4. Summary of Citizen Participation Process and consultation process**

As outlined in the 2019 Annual Action Plan Calendar of Events, the Department of Community Development held two public meetings in preparation of the 2019 Annual Action Plan. The first public meeting was held on October 25th, 2018 at which time the City solicited needs and priorities from the community and the City held an application workshop in conjunction with this meeting. The deadline for the applications were due back to the City on December 6, 2018.

The City held a second public meeting on Thursday, June 6, 2019 at a City Council workshop meeting, where we presented to the public the draft Action Plan Resolution listing the projects that the City was recommending for approval. The City's staff also presented the Action Plan Resolution to Council members during the Council regular meeting on Tuesday, June 11, 2019. At this meeting, the

recommended proposed projects were approved by the Municipal Council. This meeting was televised. The public 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 draft 2019 Annual Action Plan were made available to citizens for public comments from June 6, 2019 to July 4, 2019 after HUD notified the City of their actual annual allocations. The draft Annual 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](http://www.patersonnj.gov)).

## **5. Summary of public comments**

The City requested that the public submit their comments in writing on a needs survey. The City received 17 needs surveys from residents. Many of the requests were for more affordable housing and greater funding for services for youth, seniors and education. The City also received verbal comments offered at the public meetings included a request for the City to fund more programs for youth, educational, services for seniors and housing for residents at risk of homelessness. The City funds various organizations that address all of these needs.

No public comments were received by the City during the comment period.

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

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

## 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
CDBG Administrator	PATERSON	Department of Community Development
HOPWA Administrator	PATERSON	Department of Health & Human Services
HOME Administrator	PATERSON	Department of Community Development
ESG Administrator	PATERSON	Department of Community Development

**Table 1 – Responsible Agencies**

### Narrative

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

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

**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 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 ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City held conversations with the Chair of the CoC and the CoC's consultants to discuss funding priorities in the County and obtain feedback on the ways in which the City should allocate its 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**

*[SEE TABLE ON FOLLOWING PAGES]*

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**Table 2 – Agencies, groups, organizations who participated**

These agencies should be added to this table:

1. Greater Bergen Community Action – they are installing a new playground
2. Paterson Fire Dept. – leasing of construction equipment

1	<b>Agency/Group/Organization</b>	Paterson Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the Housing Authority to identify the projects they intend to implement over the next year and the needs for their service area.
2	<b>Agency/Group/Organization</b>	Paterson Habitat for Humanity, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to discuss their development efforts for the next year and how City resources might be utilized.
3	<b>Agency/Group/Organization</b>	PATERSON TASK FORCE/HILLTOP HGTS FAMILY SHELTER
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Service-Fair Housing Neighborhood Organization

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

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

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
8	<b>Agency/Group/Organization</b>	EVA'S VILLAGE HOPE CENTER
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Services - Victims Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
9	<b>Agency/Group/Organization</b>	Catholic Families & Community Services
	<b>Agency/Group/Organization Type</b>	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

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
10	<b>Agency/Group/Organization</b>	Passaic County Human Services Dept., NJ
	<b>Agency/Group/Organization Type</b>	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
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.

11	<b>Agency/Group/Organization</b>	Saint Peter's Haven
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless Services - Victims Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
12	<b>Agency/Group/Organization</b>	NJ COMMUNITY DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
13	<b>Agency/Group/Organization</b>	Greater Paterson OIC – they were not part of the 2019 planning process
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
14	<b>Agency/Group/Organization</b>	Grandparents Relative Care Resources Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Referral and Education
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
15	<b>Agency/Group/Organization</b>	Hearth of Hannah
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
16	<b>Agency/Group/Organization</b>	NJ Association on Corrections
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs of persons being discharged from incarceration to prevent them from becoming homeless.
17	<b>Agency/Group/Organization</b>	YMCA OF PATERSON— they were not part of the 2019 planning process
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.



18	<b>Agency/Group/Organization</b>	BOY SCOUTS OF AMERICA– they were not part of the 2019 planning process
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Recreation and Tutoring Service for Young Men
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.
19	<b>Agency/Group/Organization</b>	C-Line Counseling Center
	<b>Agency/Group/Organization Type</b>	Health Agency Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Paterson met with representatives of the organization to identify the needs for their service area.

The following agencies were not recommended for funding; however, they were part of the planning process:

1. Center of Grace
2. WAFAA.ORG

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

All comments were accepted and no agency types were intentionally excluded.

### 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 2018-19 Annual Action Plan.
Five Year Master Plan	Paterson Department of Economic Development	The City of Paterson's 2018-19 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 2018-19 Annual Action Plan includes providing resources to the Paterson Housing Authority to carry out elements of their Action 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**

## **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 2019 Annual Action Plan Calendar of Events, the Department of Community Development held two public meetings in preparation of the 2019 Annual Action Plan. The first public meeting was held on October 25th, 2018 at which time the City solicited needs and priorities from the community and the City held an application workshop in conjunction with this meeting. The deadline for the applications were due back to the City on December 6, 2018.

The City held a second public meeting on Thursday, June 6, 2019 at a City Council workshop meeting, where we presented to the public the draft Action Plan Resolution listing the projects that the City was recommending for approval. The City's staff also presented the Action Plan Resolution to Council members during the Council regular meeting on Tuesday, June 11, 2019. At this meeting, the recommended proposed projects were approved by the Municipal Council. This meeting was televised. The public 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 draft 2019 Annual Action Plan were made available to citizens for public comments from June 6, 2019 to July 4, 2019 after HUD notified the City of their actual annual allocations. The draft Annual 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](http://www.patersonnj.gov)).

## 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
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Arabic</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	At the 1st Public Meeting on October 25 <sup>th</sup> , 2018, there were 25 attendees. The City received 27 CDBG, 2 Home, 7 HESG and 6 HOPWA applications.	The City received 17 needs surveys from residents. Many of the requests were for more affordable housing and greater funding for services for youth, seniors and education.	Those comments that were not included in the plan included requests to fund activities where the City did not receive an application from a qualified organization and requests for activities that are not eligible for funding under any of the various HUD-funded programs.	
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Arabic</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	At the 2nd Public Meeting on June 6th, 2019 there were ___ attendees and ___ potential grantees.	No Comments were received	No Comments were received	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Spanish, Arabic  Persons with disabilities  Non-targeted/broad community	a) Herald News/Bergen Record, b) El Especial Newspapers) c) The Arab Voice	No Comments were received	No Comments were received	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

For 2019 program year, the City of Paterson anticipates receiving funding for four (4) entitlement grants estimated at \$4,976,634. 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 2019-20 program year follows:

- Community Development Block Grant (CDBG) – \$2,277,792 - 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. During the 2019-20 program year the CDBG Program anticipates receiving approximately \$65,000 in program income.
- HOME Investment Partnerships Program (HOME) - \$823,238- 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. During the 2019-20 program year the HOME Program anticipates receiving approximately \$46,000 in program income.
- Emergency Solutions Grant (HESG) - \$192,721 - 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) - \$1,682,883 - 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.

DRAFT

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,277,792	0	0	2,277,792	0	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	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	823,238	0	0	823,238	0	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.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,682,883	0	0	1,682,883	0	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.
HESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	192,721	0	0	192,721	0	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:**

The City requires that all Subrecipients submit proof of matching funds (i.e. ESG requires 100% match, CDBG requires 50% and HOME requires 33% match). HOWPA has no match requirement.

**If appropriate, describe publicly 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.

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## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Goal A	2015	2019	Affordable Housing	City Wide 1st ward, 4th ward and 5th ward	Affordable Housing	HOME: \$127,190 HOME: \$469,524	Rental units constructed: 6 Household Housing Unit
2	Housing Goal B	2015	2019	Affordable Housing	1st ward, 4th ward and 5th ward	Affordable Housing	CDBG: \$ 275,010	Homeowner Housing Rehab: 18 Household Housing Unit
3	Housing Goal D	2015	2019	Affordable Housing	City Wide	Affordable Housing	HOME: \$144,200	Direct Financial Assistance to Homebuyers: 8 Households Assisted
4	Housing Goal E	2015	2019	Affordable Housing	City Wide	Affordable Housing	CDBG: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 125 Households Assisted
5	Homeless Goal G	2015	2019	Homeless	City Wide	Housing and Services to End Homelessness	ESG:\$103,266.93	Homelessness Prevention: (Households) 404 Persons Assisted
6	Homeless Goal H	2015	2019	Homeless	City Wide	Housing and Services to End Homelessness	ESG: \$75,000	Homelessness Prevention (shelters): 440 Persons Assisted
7	Special Needs Goal I	2015	2019	Non-Homeless Special Needs	City Wide Passaic County Bergen County	Address Needs of Special Needs Populations	HOPWA: \$1,682,883	Homelessness Prevention: 447 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Community and Economic Development Goal N	2015	2019	Non-Housing Community Development	City Wide 1st ward, 4th ward and 5th ward	Community Development	CDBG: \$1,212,233.60 Total Facilities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 148,708 Persons Assisted
9	Community and Economic Development Goal O	2015	2019	Non-Housing Community Development	City Wide	Community Development	CDBG: \$610,000	Public service activities other than Low/Moderate Income Housing Benefit: 9,186 Persons Assisted
10	Program Administration Goal Q	2015	2019	Program Administration	City Wide 1st ward, 4th ward and 5th ward Passaic County Bergen County	Affordable Housing and Services to End Homelessness Address Needs of Special Needs Populations Community Development	CDBG: \$455,558.40 HOME: \$82,323; ESG \$14,454	Other: 1 Other

**Table 6 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Housing Goal A
	<b>Goal Description</b>	The City plans to assist local developers with subsidy funding to develop affordable rental housing.
2	<b>Goal Name</b>	Housing Goal B
	<b>Goal Description</b>	The City intends to use its CHDO set aside to fund affordable new housing development
3	<b>Goal Name</b>	Housing Goal D
	<b>Goal Description</b>	The City plans to assist first-time low and moderate-income homebuyers with down payment and closing cost assistance.
4	<b>Goal Name</b>	Housing Goal E
	<b>Goal Description</b>	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.
5	<b>Goal Name</b>	Homeless Goal G
	<b>Goal Description</b>	Rapid rehousing and prevention services for at-risk homeless households
6	<b>Goal Name</b>	Homeless Goal H
	<b>Goal Description</b>	The City will provide assistance to emergency shelter and transitional housing facilities.
7	<b>Goal Name</b>	Special Needs Goal I
	<b>Goal Description</b>	Provide case management, vouchersing services and other related housing services to person with HIV/AIDS
8	<b>Goal Name</b>	Community and Economic Development Goal N
	<b>Goal Description</b>	The City will use CDBG funds to improve public facilities, eliminate blight and purchase equipment that communities with extremely low, very low, low- and moderate-income households.
9	<b>Goal Name</b>	Community and Economic Development Goal O
	<b>Goal Description</b>	Provide funding for public services that benefit extremely low, very low, low- and moderate-income residents.

10	Goal Name	Program Administration Goal Q
	Goal Description	Funding to administer the City's CDBG, HOME, HOPWA and HESG programs

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## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

During the year ending 06-30-2019, the City of Paterson will use its CDBG, HOME, HESG and HOPWA funding to support the projects outlined in this section of the 2019-20 Annual Action Plan.

#### Projects

#	Project Name
1	CDBG: Administration
2	CDBG: Public Services
3	CDBG: Public Facilities
4	CDBG: Housing Services
5	HOME: Administration
6	HOME: First Time Homebuyer Program
7.	HOME: Affordable Housing (CHDO 15% Set-Aside)
8.	HOME: Affordable Housing Construction
9.	HESG Activities
10	HOPWA Activities

**Table 7 - Project Information**

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

The City allocates resources based on the needs identified by the residents during the planning process. During the first public meeting the City distributes a need survey that allow the residents to express their greatest need in the community. The survey has the following need categories: public facilities, public services, neighborhood services, in fractures improvements, special needs services, housing, and business employment opportunities. The major obstacle that the City has identified is the lack of funding to address the needs of the underserved community. However, the City fully attempts to stretch the available funding to address the top three priorities during any given year.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG: Administration
	<b>Target Area</b>	City Wide 1st ward, 4th ward and 5th ward
	<b>Goals Supported</b>	Program Administration Goal Q
	<b>Needs Addressed</b>	Community Development
	<b>Funding</b>	CDBG: \$455,558.40
	<b>Description</b>	Funding to administer the CDBG Program at the City of Paterson.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	125 Ellison Street, Paterson, NJ
2	<b>Planned Activities</b>	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: \$455,558.40
	<b>Project Name</b>	CDBG: Public Services
	<b>Target Area</b>	City Wide 1st ward, 4th ward and 5th ward
	<b>Goals Supported</b>	Housing Goal E Community and Economic Development Goal O
	<b>Needs Addressed</b>	Affordable Housing Community Development
	<b>Funding</b>	CDBG: \$610,000



	<b>Description</b>	Support funding for public services to extremely low-, very low-, low- and moderate-income residents in the City
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	9,186 extremely low-, very low-, low- and moderate-income residents, including children and youth, seniors, special needs residents, unemployed and under employed residents.
	<b>Location Description</b>	Activities will be carried out throughout the City of Paterson (see the project descriptions for more actual locations)

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	<b>Planned Activities</b>	<p>The <b>Office of Neighborhood Assistance</b> will provide public services, including referrals for food vouchers, job training and transportation from their facilities located at 147 Montgomery Street to 8,000 extremely low- and low-income residents of the City of Paterson: \$50,000</p> <p><b>NJ Association on Correction Passaic County Women Center:</b> \$45,000 CDBG funds to support their battered/abused spouse program</p> <p><b>Grandparent Relatives Care Senior Community Resource Center:</b> \$20,000. CDBG funds to support the operation of a food pantry.</p> <p><b>Eva's Village Inc - Mental Health Services:</b> \$50,000. CDBG funds to support a mental health program.</p> <p>The <b>Paterson Housing Authority</b> will provide fair housing and housing counseling services from their facilities located at 60 Van Houten Street to 125 low to moderate income area residents: \$25,000</p> <p>New Jersey CDC will supervise 50 low income program participants and will help identify, plan and oversee projects within the Great Falls Neighborhood as part of their <b>Junior Youthbuild Program</b>. In addition, NJCDC will provide the participants with resume' building, job coaching and interview training: \$60,000</p> <p><b>C-Line Counseling Center</b> will provide substance abuse counselling and other social and health care services at their facilities located at 680 Broadway for 305 low to extremely low-income residents in the City: \$45,000</p> <p><b>Paterson Community Health Center, Inc - Mental Health Services:</b> \$50,000</p> <p><b>Jump Start Community Recreation Program</b> will create an after school performing arts program at Buckley Park for 100 low to extremely low-income children living in the City: \$25,000</p> <p><b>New Jersey CDC - After School youth program:</b> \$60,000</p> <p><b>Catholic Families</b> will provide seniors activities to approximately 350 low to moderate income seniors living in the City of Paterson: \$60,000</p>
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		<p>The <b>Boys and Girls Club</b> of Paterson will provide homework tutoring from their facilities located at 264 21st Avenue to 500 low to moderate income children and youth living in the City of Paterson: \$60,000</p> <p><b>OASIS</b> will provide after school program for youth from their facilities located at 59 Mill Street to approximately 80 low to moderate income residents in the City: \$60,000</p>
3	<b>Project Name</b>	CDBG: Public Facilities
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Community and Economic Development Goal N
	<b>Needs Addressed</b>	Community Development
	<b>Funding</b>	CDBG: \$1,212,233.60
	<b>Description</b>	Support funding for activities that will improve access to public facilities to extremely low, very low, low- and moderate-income residents in the City.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	148,708 residents, the majority of which are low- to moderate-income households or reside in low- to moderate-income areas of the City.
	<b>Location Description</b>	Various locations located throughout the City of Paterson.
	<b>Planned Activities</b>	<p>Planned activities to improve access to public facilities throughout the City:</p> <p>Paterson Fire Department - Annual Lease Payment for Construction/Demolition Equipment used for fire damaged structures: \$107,659.13</p> <p>DPW - Bear Trap Park: \$189,520.00</p> <p>Greater Bergen Community Action Inc - Eastside Head Start Playground Improvements: \$10,802.64</p> <p>DPW - Bauerle Fieldhouse Improvement/Renovation: \$294,808.84</p> <p>DPW - Lou Costello Park Improvement/Renovation: \$334,433</p>
4	<b>Project Name</b>	CDBG: Housing Services
	<b>Target Area</b>	<p>City Wide</p> <p>1st ward, 4th ward and 5th ward</p>

	<b>Goals Supported</b>	Housing Goal B Housing Goal E
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$275,010
	<b>Description</b>	Housing services for extremely low-, very low-, low- and moderate-income residents in the City through the Paterson Homeowner Rehabilitation Program.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Rehab: 18 Household Housing Unit
	<b>Location Description</b>	Various locations throughout the City of Paterson.
	<b>Planned Activities</b>	Paterson Homeowner Rehabilitation Program: \$275,010
5	<b>Project Name</b>	HOME: Administration
	<b>Target Area</b>	City Wide 1st ward, 4th ward and 5th ward
	<b>Goals Supported</b>	Housing Goal A Housing Goal B Housing Goal D Program Administration Goal Q
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$82,323.80
	<b>Description</b>	Administration of the HOME program in FY2019.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Various locations throughout the City of Paterson.

	<b>Planned Activities</b>	Administration of the HOME program in various locations throughout the City of Paterson.
<b>6</b>	<b>Project Name</b>	HOME: First Time Homebuyer Program
	<b>Target Area</b>	City Wide 1st ward, 4th ward and 5th ward
	<b>Goals Supported</b>	Housing Goal A Housing Goal B Housing Goal D
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$144,200
	<b>Description</b>	The City will work with new homebuyers through the First Time Homebuyer Program.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Direct Financial Assistance to Homebuyers: 8 Households Assisted
	<b>Location Description</b>	Various locations throughout the City of Paterson.
	<b>Planned Activities</b>	First Time Homebuyer Program: \$144,200
<b>7</b>	<b>Project Name</b>	HOME: Affordable Housing (CHDO 15% Set-Aside)
	<b>Target Area</b>	City Wide 1st ward, 4th ward and 5th ward
	<b>Goals Supported</b>	Housing Goal A Housing Goal B Housing Goal D
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$127,190.27
	<b>Description</b>	The City will work with CHDO partners to develop new affordable housing through rental construction.
	<b>Target Date</b>	6/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units constructed: 2 Household Housing Unit
	<b>Location Description</b>	Various locations throughout the City of Paterson.
	<b>Planned Activities</b>	CHDO housing development activities: \$127,190.27
8	<b>Project Name</b>	HOME: Affordable Housing Construction
	<b>Target Area</b>	City Wide 1st ward, 4th ward and 5th ward
	<b>Goals Supported</b>	Housing Goal A Housing Goal B Housing Goal D
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$469,523.93
	<b>Description</b>	Non-CHDO affordable housing development activities through rental construction.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units constructed: 4 Household Housing Unit
	<b>Location Description</b>	Various locations throughout the City of Paterson.
9	<b>Planned Activities</b>	Non-CHDO affordable housing development activities: \$469,523.93
	<b>Project Name</b>	HESG Activities
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Homeless Goal G Homeless Goal H Program Administration Goal Q
	<b>Needs Addressed</b>	Housing and Services to End Homelessness

	<b>Funding</b>	ESG: \$192,721.00
	<b>Description</b>	Funding for homeless prevention, rapid rehousing services, emergency shelters, transitional housing and administration of the HESG Program
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2,286 extremely low, very low and low income homeless and at-risk households
	<b>Location Description</b>	Various facilities located throughout the City of Paterson (see the project descriptions for exact locations)
	<b>Planned Activities</b>	<p>\$14,454.08 in HESG 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 estimated at 7.5 percent of the grant amount.</p> <p>\$20,653.39 in HESG funding for Catholic Families for salaries support as the lead agency for the CoC.</p> <p>\$55,000 in HESG funding for Catholic Families to provide homeless prevention services to approximately 404 low to extremely low-income households at their facility located at 24 DeGrasse Street, Paterson, NJ.</p> <p>\$27,613.554 in HESG funding for Catholic Families to provide rapid rehousing services to approximately 1,882 low to extremely low-income households at their facility located at 24 DeGrasse Street, Paterson, NJ.</p> <p>\$25,000 in HESG funding for Eva's Village to operate an overnight shelter for women to serve approximately 160 women.</p> <p>\$25,000 in HESG funding for St Paul's CDC to operate an emergency overnight shelter for 60 low to extremely low-income homeless men located at 451 Van Houten Street, Paterson, NJ.</p> <p>\$25,000 in HESG funding for St Peters Haven to operate a transitional housing shelter for 40 low to extremely low-income Paterson homeless residents located at 390 Clifton Avenue and 322 Burgess Place, Clifton, NJ.</p>
	<b>Project Name</b>	HOPWA Activities

10	<b>Target Area</b>	City Wide Passaic County Bergen County
	<b>Goals Supported</b>	Special Needs Goal I
	<b>Needs Addressed</b>	Address Needs of Special Needs Populations Community Development
	<b>Funding</b>	HOPWA: \$1,682,883
	<b>Description</b>	Provide support funding for organizations in the City of Paterson, Passaic County and Bergen County that assist low to extremely low-income residents living with HIV/AIDS.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	431 low to extremely low-income persons living with HIV/AIDS
	<b>Location Description</b>	60 Van Houten Street, Paterson, NJ One Bergen County Plaza, 2nd Floor, Hackensack, NJ 149 Hudson Street, Hackensack, NJ 286 Passaic Street, Passaic, NJ 100 Hamilton Plaza, Suite 1406, Paterson, NJ 508 Straight Street, Paterson, NJ 125 Ellison Street, Paterson, NJ



<p><b>Planned Activities</b></p>	<p>The Housing Authority of the City of Paterson will provide case management, tenant-based rental assistance, vouchersing services and other housing related services for 190 extremely low, very low and low income households at their facilities located at 60 Van Houten Street, Paterson, NJ to persons living with HIV/AIDS in Passaic County: \$ \$591,488.00</p> <p>The Housing Authority of Bergen County will provide case management, tenant-based rental assistance vouchersing services and other housing related services at their facilities located at One Bergen County Plaza, 2nd Floor, Hackensack, NJ to 35 low to extremely low-income persons living with HIV/AIDS throughout Bergen County: \$486,550.00</p> <p>Support funding for the Buddies of New Jersey to provide case management, vouchersing and other housing related services from their facilities located at 149 Hudson Street, Hackensack, NJ as well as six project-based housing units for low to extremely low-income persons living with HIV/AIDS in Bergen County: \$150,000.00</p> <p>The Passaic Alliance Program of the City of Passaic Department of Human Services will provide case management, vouchersing services and other housing related services from their facilities located at 286 Passaic Street, Passaic, NJ to 50 low to extremely low-income persons living with HIV/AIDS in Passaic County: \$150,000.00</p> <p>CAPCO will provide case management, rental and utility assistance, nutrition counseling, transportation and other housing related services from their facilities located at 100 Hamilton Plaza, Suite 1406, Paterson, NJ for 100 low to extremely low-income persons living with HIV/AIDS in Passaic County: \$150,000.00</p> <p>Straight &amp; Narrow will provide case management, rental and utility assistance, nutrition counseling, transportation and other housing related services from their facilities located at 508 Straight Street, Paterson, NJ for 50 low to extremely low-income persons living with HIV/AIDS in Passaic County: \$104,359</p> <p>Administrative 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 estimated at three percent of the HOPWA funds: \$50,486</p>
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## **AP-50 Geographic Distribution – 91.220(f)**

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

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

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City Wide	40
1st ward, 4th ward and 5th ward	50
Passaic County	5
Bergen County	5

**Table 8 - 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 throughout Passaic and Bergen Counties based on needs.

### **Discussion**

The Geographic Distribution is discussed in the sections above.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The tables below show the one-year goals for LMI households to be assisted through affordable housing program by the City in the program year.

One Year Goals for the Number of Households to be Supported	
Homeless	844
Non-Homeless	217
Special-Needs	859
<b>Total</b>	<b>1,920</b>

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,689
The Production of New Units	88
Rehab of Existing Units	18
Acquisition of Existing Units	125
<b>Total</b>	<b>1,920</b>

Table 10 - One Year Goals for Affordable Housing by Support Type

## **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 extremely 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 has undertaken a planning effort in the 4th Ward of the City to address the housing and community development needs of this community. The planning firm, Wallace Roberts and Todd were retained as consultants with funding from the City of Paterson and HACP. The Department of Community Development committed previous years' CDBG admin funds to this planning effort.

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 completed the development of the rental units at Alexander Hamilton, which HACP redeveloped with the HOPE VI program. HACP is currently completing Alexander Hamilton Phase IV which consists of 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 years' HOME funds to partially fund the construction of the twenty-three affordable units at this development. The project is under construction and 16 houses have been completed. There have been 15 homes sold to income-eligible households. The remaining nine units are under construction. Still to be constructed at the site is a 24,000 square foot educational facility for children 5 years old or less.

The seventh phase of the Alexander Hamilton Hope VI offsite development (Freedom Village) was completed June 30, 2017. This phase includes 63 units of housing for the elderly of which 30 units are project-based vouchers and 16 units with ACC subsidies. In addition, the HACP has completed construction of the redevelopment of a 2.07-acre site adjacent to Freedom Village in City's 4th Ward. The project 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.

The ongoing development strategy for the 4<sup>th</sup> Ward continues to build on the existing successful affordable housing sites. Future plans include; 15 units of new construction for homeownership; veteran rentals or grandparents as parents. In addition to the above opportunity, the HACP is explosive the Rosa Parks development a 20 units re-entry housing project for returning citizens.

The HACP has completed the predevelopment work on a new housing development, which will create 34 units of new affordable rental housing for veterans. The \$19 million in financing is in place, including project-based vouchers. Construction is expected to commence during the first quarter of 2019 with a completion date of first quarter 2020. 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.

During 2018, the HACP plans to begin implementing the demolition, disposition and revitalization of the Riverside Terrace Development, a \$125 million, 245-unit housing development that will also include commercial space across from HOME Depot. The HACP anticipates the development will take place in two phases and be completed in 24 months from the June 2019 closing during the summer of 2019.

### **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 ROSS coordinator 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 board who meet quarterly to review policy changes, CFP performance reports and provide meaningful input.
3. The Executive Committee members of each resident council meet with the Executive Director and staff liaison quarterly or as needed to discuss management issues.

4. The HACP provides Funding (when available) 24CFR 964.150 for Tenant Participation and offers assistance with administrative oversight.
5. The HACP is a HUD Certified Housing Counseling Agency offering purchase counseling. HACP also offers Fair Housing counseling to residents in the City. The City is providing CDBG resources to support HACP's housing counseling program, including the administering of the Fair Housing counseling services. Housing counseling classes are offered monthly and residents are encouraged to participate. In addition, Section 8 residents are encouraged to utilize their voucher to purchase a home. 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.
6. Annually, the HACP in partnership with service providers connect residents with services through a social event.

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

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

**Discussion**

The City 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, New Jersey Association on Corrections, Paterson Task Force, St Paul's CDC, St Peter's Haven, Heart of Hannah, NJCDC and Eva's Village.

#### **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 Catholic Charities, New Jersey Association on Corrections, Paterson Task Force, St Paul's CDC, St Peter's Haven, Heart of Hannah, NJCDC 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**

Through its ESG funding, the City will support the efforts of organizations that provide supportive services to homeless individuals and families to assist them in transitioning into permanent housing. The City will also support efforts that prevent homelessness, including rapid rehousing efforts.

#### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving**

**assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Through its ESG funding, the City will support the efforts of organizations that prevent homelessness, including provide funding for rapid rehousing efforts.

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 local to agencies that provide supportive services and outreach programs to individuals with mental illness, including Eva's Village Inc. with funding for their Mental Health Services, C-Line Counseling Services Center, and Paterson Community Health Center, Inc. .
- 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 persons with substance abuse problems. 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 homeless and 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 homeless and non-homeless special needs individuals and families.



**AP-70 HOPWA Goals– 91.220 (I)(3)**

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	345
Tenant-based rental assistance	95
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	6
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	1
Total	447

DRAFT

## **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 number 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 the 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:**

The City is working with Passaic County to draft a County-wide Analysis of Impediments to Fair Housing Choice.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

### **Actions planned to address obstacles to meeting underserved needs**

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

<b>HOME Investment Per Unit</b>	<b>Minimum Affordability Period</b>
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 recognizes that HUD guidance only permits use of both resale and recapture provisions for different projects or programs, when it explains in this plan, how it will determine which provisions will be used in each case. The following paragraphs provides that explanation.

The City uses the recapture provision for its homebuyer program that assists homebuyers with down payment and closing costs; whereas, the resale provision is used for the homebuyer program that assists homebuyers through subsidies for the construction and rehabilitation of for-sale units. 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.

### **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 2018-19 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.



## Program Specific Requirements

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

#### Introduction:

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

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$63,244.56
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

## HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

The City 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:

City uses either the Resale or Recapture provisions to ensure compliance with HOME regulations, depending on the particular program. 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 sold to a low-income household, the City uses 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. The homebuyer must sell to another Low-Income homebuyer (as defined by HUD), with the home being affordable to the new buyer. The new homebuyer may not pay more than 35 percent of gross income for Principal, Interest, Taxes and Insurance (PITI). 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, if the homebuyer decides to sell the house during the affordability period to a non-income eligible household, the seller (i.e., the original homebuyer) must repay all of the HOME funds invested in the house. If the seller decides to sell the house to an income-eligible household during the affordability period, the seller will be allowed a fair return (as defined below) plus any cash down payment made by the seller at the time the home was originally purchased plus the cost of any capital improvements made to the home by the seller. A fair return is defined as 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 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. 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 (ESG)**  
**Reference 91.220(I)(4)**

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

In August 2016, the CoC adopted their policies and procedure manual that outlines eligible programs for funding. These include nonprofit organizations, state governments, local governments and instrumentalities of State and local governments. The policies manual also describes the eligible applicants, defines the four categories of homeless (literally homeless, imminent risk of homelessness, homeless under other federal statutes and fleeing/attempting to flee domestic violence) and documents which categories are eligible for the different funding. The CoC Policies and Procedures manual also outlines that the CoC will place a prioritization for funding on households under Category 1 (literally homeless), those experiencing the longest length of homelessness and those that have the highest needs. There is also a description of the required documentation that applicants must collect to determine homelessness as well as the length of time that assistance will be administered. These policies and procedures are on file at the Department of Community Development.

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. The CoC has provided grant funding to NJ-211 to be the single point of entry for the coordinated assessment process. NJ-211 is the virtual Coordinated Assessment access point accessible to the community via telephone availability 24 hours a day 7 days a week. NJ211 strives to make materials and phone conversations accessible to persons with limited English proficiency through translation. NJ211 is a key partner in conducting point of entry referrals into shelters, permanent housing, and services. The Continuum of Care's Coordinated Assessment system covers the entire Passaic county geographic area through strategic outreach from PATH and SSVF partners. Strategic outreach covers the CoC's geography annually, but also proactively outreaches to the hardest to serve individuals who are not actively seeking services who are identified or staying in known locations.

As part of the coordinated system, the CoC has created a Housing Prioritization Tool (HPT) to assist the most vulnerable households in the Coordinated Assessment system.

Using the tool ensures that people with the greatest needs will be prioritized when housing providers are seeking referrals for permanent supportive housing and rapid re-housing placements. The CoC

tracks the length of time clients remain on the list and where clients are discharged to, ensuring the effectiveness of the CoC and the prioritization process. The CoC can monitor bed availability in real-time for housing projects using Homeless Management Information System.

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

The City is an active member of the CoC and attends the monthly CoC meetings to coordinate the City's efforts in the HESG program with the programs of the CoC.

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

The City attends the monthly meetings of the CoC to coordinate the services funded by the City with those provided by other organizations in the County. The City held conversations with the Chair of the CoC and the CoC's consultants to discuss funding priorities in the County and obtain feedback on the ways in which the City should allocate its allocation of 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.

In order to allocate HESG funds to subrecipients, the City issues an RFP notifying the public of the availability of funding. We advertise that the RFP is available in the various City newspapers. The City also holds public meetings notifying the service provider agencies that funds are available. Applications that are received by the deadline are submitted to the HESG review committee to review and rank according to merit and eligibility. A member of the CoC serves on the review committee. Each proposal must meet certain criteria including they have to be in operation as a service provider for at least 5 years, be in good standing with the State of New Jersey and serve populations within the City of Paterson. Once the applications are reviewed and rank funding determinations are made based on those applications that received the highest scoring.

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

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

5. Describe performance standards for evaluating ESG.

The current performance standards are as follows:

- At least 80 percent of persons exiting permanent housing programs have been stable in housing for six months or longer.
- At least 70 percent of households exiting transitional housing exit to a permanent housing placement.
- At least 20 percent of all households exiting any program supported with HESG funds through the City will have employment income.

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

#### **Housing Opportunities for Persons with AIDS**

**For the HOPWA Program, identify the method for selecting project sponsors (including providing full access to grassroots faith-based and other community organizations).**

In order to allocate HOPWA funding to the various service providers in Passaic and Bergen Counties, the City has a HOPWA Committee which is made up of participants from Paterson, Clifton, Passaic and Wayne in Passaic County and the Bergen County Community Development office. The HOPWA Committee: Assist the City on decisions effecting the consumers of both counties, helps the City with determining the percentage of funds awarded to each county, the choice of housing programs to administer the long term housing program, and the service categories funded to keep consumers housed. The division of HOPWA funding is based on the prevalence of cases of the persons living with HIV/AIDS as reported to the NJ Department of Health. Bergen County represents 40% of the persons living with HIV/AIDS and Passaic County represents 60%. Funding allocation is determined by Ryan White Grants Division who uses prevalence of HIV data and historical ranking and prioritization of services by the

HOPWA Committee. An RFP is issued to solicit applications for funding. The City advertises the availability of funding through various newspapers, the HOPWA Committee, public meetings and outreach to the various social service providers throughout Passaic and Bergen Counties. All proposals received by the deadline are reviewed by the HOPWA Committee to determine eligibility and ensure the service provider meets the criteria for funding established by the HOPWA Committee. The applications are ranked and then an allocation of funding is made to the applications with the highest ranking.

The Passaic/Bergen County HOPWA grant will be administered by the City of Paterson Department of Health & Human Services Ryan White Division. The grant covers two counties, Passaic and Bergen, and the cities of Paterson, Passaic, Clifton, and the Township of Wayne, providing housing assistance and supportive services to help low-income persons living with HIV and their households establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to health care and supportive services.

During the year 2019-2020 the estimated funding allocations will be used for long term tenant based housing and housing supportive services in both Bergen and Passaic Counties as defined in the following chart:

#### GY2019

S.T.R.M.U. *Short-Term rental, mortgage, utilities assistance	85
Tenant Based Rental Assistance	95
Permanent - Housing /Security	10
Support Service Case Management	210
Support Service other	262
Emergency Housing	24
3% Administrative Fee	3%

Paterson Housing Authority	591,488.00
Bergen County Housing Authority	486,550.00
Buddies of NJ	150,000.00

City of Passaic/Passaic Alliance	150,000.00
CAPCO	150,000.00
Straight and Narrow, Inc.	104,359.00
City of Paterson 3% Administrative Cost	50,486.00
	<b>\$1,682,883.00</b>

The HOPWA program allocation of funding is based on the prevalence of cases of the persons living with HIV/AIDS as reported to the NJ Department of Health. Bergen County represents 40% of Persons living with HIV/AIDS, with Passaic County representing 60%. Funding allocation is determined by Ryan White Grants Division who uses prevalence of HIV data, and historical ranking and prioritization of services by the HOPWA Committee, that consists of organizations from both Bergen and Passaic Counties dedicated to the special needs of the HIV/AIDS community.

All of 2019 direct service funding will be used for tenant-based rental housing assistance, STRMU services, and supportive housing services. Our mission is to foster and support efforts within Bergen/Passaic Counties communities at large by improving the quality of life for individuals and their families affected and infected by the disease HIV/AIDS and those who are homeless. The goal of the Bergen/Passaic TGA is to increase the number of long-term tenant-based housing units and facilities in the region for persons living with HIV/AIDS, by continuing to provide and maintain housing and supportive services to those occupants who may or may not be physically capable of living on their own.



## Housing Opportunities for Persons with AIDS - 2019 Action Plan

1. The Passaic/Bergen County HOPWA grant will be administered by the City of Paterson Department of Health & Human Services Ryan White Division. The grant covers two counties, Passaic and Bergen, and the cities of Paterson, Passaic, Clifton, and the Township of Wayne, providing housing assistance and supportive services to help low-income persons living with HIV and their households establish or maintain affordable and stable housing, reduce their risk of homelessness, and improve their access to health care and supportive services.

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GY2019

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Tenant Based Rental Assistance	95
Permanent - Housing /Security	10
Support Service Case Management	210
Support Service other	262
Emergency Housing	20
7% Administrative Fee	7%
	100%

Paterson Housing Authority	591,488.00
Bergen County Housing Authority	486,550.00
Buddies of NJ	150,000.00

City of Passaic/Passaic Alliance	150,000.00
CAPCO	150,000.00
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attaining suitable and affordable basic living necessities for themselves, empowering individuals to make healthy life choices. The HOPWA program continues to strive to prevent HIV clients and their families from becoming homeless through proper management, by addressing their needs and improve their access to care and retention by providing households with permanent/stable housing such as: TBRA, short-term rental, utility assistance, and stabilizing interventions and other support services to eligible HOPWA households experiencing crisis as a result of their HIV/AIDS health condition and circumstances within the Bergen /Passaic County community. HOPWA funding is targeted to low income households experiencing the disabling conditions of HIV/AIDS, and allows sub-recipients to function at a capacity being able to meet HOPWA program targets and requirements.

2. The City of Paterson's HOPWA Program partners with local and state agencies who strive to meet the needs of those who lack support, assistance, and guidance in achieving their life goals. Our

Sub-recipients strive to identify the needs and wants of the consumers, encouraging and supporting healthy life choices through housing assistance an array of support services.

Actions taken to assist the homeless and persons not yet homeless within Bergen/Passaic Counties include but are not limited to:

- Referrals to emergency shelters; Outreach Angels,
- Centers for Food Action,
- Bergen Regional Medical Center (to assist with the prevention of homelessness and access to medical care)
- YMCA, Salvations Army, Board of Social Services, and local drop-in centers to shower and wash their clothing, while we assist them with housing program applications.
- Those who are homeless and with histories of mental health problems, get referred to assisted living programs for the mental illness, as it is difficult for them to access mental health care services which will help to impact their health and homelessness.
- Psychosocial programs and support groups
- Individualized compressive risk counseling services and Healthy Relationships group which support clients around their HIV disclosure issues to family, friends and partners. (Services are provided for clients who are homebound and or hospitalized as well)

**Sub-recipients:**

Buddies of NJ, (Bergen County)

City of Passaic/Passaic Alliance, (Passaic County)

Straight and Narrow Inc. (Passaic County)

CAPCO (Passaic County)

Bergen County Housing Authority (Bergen County)

Paterson Housing Authority (Passaic County)

With other community based and local non-profit organizations the City of Paterson's HOPWA program continues to provide housing and support services to the extremely low income clients in the HIV/AIDS community by the following assistant services:

- Tenant -Based Rental Assistance (TBRA) used to help households obtain permanent housing, including assistance for shared housing arrangements, in the private rental housing market. TBRA works like the Housing Choice Voucher (HCV) Program in that the

assistance pays the difference between the contractual rent to the owner and the household's calculated rent payment. Gross rent of the proposed unit must be at or below the lower rent standard or reasonable rent.

- **Short -Term Rent, Mortgage (STRMU)** for households experiencing a financial crisis as a result of their HIV health condition or changes in their economic circumstances. It is designed to prevent households from becoming homeless by helping them remain in their own dwellings.
  - **Utility Assistance** to clients with shut off notices and short-term rental assistance for those who are being evicted, that allows them to remain in stable housing, and engaged in an on-going health care environment.
  - **Permanent Housing/Security Deposits** are given to help households establish permanent residence in which continued occupancy is expected. Eligible costs include applications fees, related credit checks, utility hookup fee and deposits, and reasonable security deposits necessary to assist clients and help support them with the process of moving into permanent housing.
  - **Emergency Housing** --Temporary/non-permanent housing arrangement, unstable situation
  - **Case management** services continue to assist clients by providing Housing Information Services, ensuring that the client's needs for housing assistance are met by partnering with other Ryan White Parts, Social Service Agencies, Shelters, and Transitional Housing Agencies to promote adequate affordable housing, economic opportunities, as well as a suitable living environment free from discrimination.
  - **Nutritional Service** is provided to complement housing assistance services for clients who lack the resources to maintain a healthy diet for a healthier life, and promote housing stability.
  - **Medical Transportation** - Is provided for clients to get to their clinical/medical appointments by bus tickets and agency van transport.
3. The HOPWA program consistently demonstrates ongoing program stability, with the overall goal of the program determining to, ensure and provide adequate and affordable housing, a stable living environment for its participant, and provide Housing Choice Vouchers as measured and established by the HOPWA program, and US Department of Housing. During the previous year both Bergen and Passaic County housing units were maintained by HOPWA funding. With the goal of increasing the number of long term tenant based housing units, and facilities for those individuals who meet the eligibility criteria for placement and access to care. HOPWA beneficiaries are enabled to establish and /or better maintain a stable living environment in housing that is safe, affordable, decent and sanitary. With stable housing provisions clients are

enabled to have access to their Primary Medical Care. Impoverished PLWHA's continue with struggling to meet their basic needs.

Housing is a basic need that presents significant challenges to the poor PLWHA living in Bergen and Passaic counties. Due to limited funding additional households with unmet needs cannot be assisted, and persons living with HIV who have felony conviction or arrest for possession of control dangerous substance are not eligible for General Assistance (Welfare) or cash benefits. Immigrants who have recently received their citizenship within the last 5 years are not eligible for General Assistance (Welfare benefits) until they are a citizen for 5 years or more. The City of Paterson and Passaic have a large number of immigrants. The "undocumented" are not eligible for HOPWA services.

The Recipient's office is responsible for the waiting list, and uses the housing authorities in both counties to monitor all referral services by the four Sub-Recipients which include: intake, income eligibility verification, apartment inspection, referral services, voucher briefing, annual recertification, and the release of HAP contract rents to the landlords, program reporting, and accountability and regulation adherence. The continued support of program activities meets all the State of NJ objectives, and collaboration agreements of community based organizations.

4. **The Housing Authority of Bergen County** - Bergen County's largest public housing authority of its 70 municipalities providing affordable housing opportunities to low and moderate income families. The overall goal of the program is to determine, ensure and provide adequate housing through Housing Choice Vouchers. The HOPWA grant is a direct service provider of rental assistance to eligible households within Bergen County. This is the only type of housing activity funded under the HOPWA grant.

HABC has met and not exceeded program targets by assisting more households than projected. The program assisted 36 households in the past year with HOPWA rental assistance, 29 singles and 7 families; for a total of 48 total persons. Housing types assisted were 1 efficiency, 29 one bedroom, 5 two bedrooms and 2 three bedroom apartments. The program maintains 100% occupancy, while the wait list exceeds the current program capacity to house or assist additional households. The program provides a stable resource for permanent housing for people infected and affected living with HIV and AIDS. Due to greater accessibility to their services the 36 households assisted in the program year are located throughout Bergen County's 70 municipalities, with the majority located in the southern part of Bergen County due to the greater housing affordability there.

An increase of 5 additional units are expected for 2019. 43% of those Head of Household receiving assistance at year end were between the ages of 40 and 59, 50% of those assisted were Black/African American and half 50% are Caucasian. There were 22 male and 13 female head of

households (HH), 7 Hispanic, and 28 non-Hispanic households. Income analysis for program participants is received from general assistance, SSI, Social Security and wages. Income characteristics are: 19 households received Social Security (average \$10,742 annually), 11 households received SSI (average \$8,204 annually), 9 received General assistance (average \$3,140 annually), 1 household reported zero (0) income, and 8 are employed with average wages at \$19,880 annually. Overall the program assisted 48 persons this past year. The average Housing Assistance Payment (HAP) is \$860/month, the average tenant rent is @270/ month and the average contract rent is \$1130/month.

Increased rental cost remains a major challenge in the Bergen County area causing a dearth of affordable units for persons receiving Social Security and other low to moderate income persons and families. Economic conditions in general have put a burden on households and agencies, in that the cost of food, housing, utility rates continue to increase, and Social Security and Food Stamps programs have not kept up with those cost of living increases. In past year income changes for program participants resulted in a larger number receiving General Assistance. Still, HOPWA assisted households differ from others supportive housing populations in that they are employed and the average household income is higher than other assisted supportive housing. The income losses experienced by participants has naturally affected subsidy and resulted in slightly higher housing assistance payments (HAP), lower HAP means more households can be served by the program.

5. **Housing Authority City of Paterson** - As one of Paterson's principal housing agency, the Housing Authority of the City of Paterson (HACP) administers the Housing Choice Vouchers (TBR) for Housing Opportunities for persons living with HIV/AIDS through the (HOPWA) Program for the City of Paterson and Passaic County. HACP is a governmental instrumentality and is the third largest public housing authority in the State of New Jersey.

Utilizing a team approach, HACP services extremely low, very low, and low income clients primarily living in the City of Paterson, provides and maintains voucher administration and program assistance to 42 HOPWA clients referred by Social Service, contracted Ryan White Sub-recipients and agencies throughout Passaic/Bergen Counties. This includes but is not limited to intake, EIV review, apartment inspection, referral services, voucher briefing, annual recertification, and release of HAP contract rents to landlords, program reporting, accountability, and regulation adherence.

Through collaborations and partner services and analysis of service needs with local and state agencies, HACP continues to implement programs that further HACP's and U.S. Department of HUD goals and policies priorities. A team approach is utilized for the HOPWA program, and all HACP's services staff and Board of Commissioners are reflective of the targeted population. HACP's mission is to provide leadership, policies, and programs to expand and preserve safe and

affordable housing opportunities and promote strong communities for all Paterson and Passaic County residents. HACP entered into a revised agreement with the Passaic County Board of Social Services (TANF Agency) to share information and or target support services. Coordination efforts between HACP and TANF agency includes:

- Client referrals
- Information sharing regarding mutual clients for rent determination
- Coordination of the provision of specific social and self-sufficiency services and program eligible families.

Analysis of HACP's client profile:

- 45% are families with disabilities
- 80% are female and head of households
- 45% are White/Hispanic head of households
- 54% are Black/Non - Hispanic head of households
- 0.7% are Multiple head of households

HACP promotes adequate and affordable housing, economic opportunities and provide a suitable living environment free from discrimination, and embraces high standards of ethics, management and accountability and forged new partnerships with community based organizations that leverage resources and improve HACP's ability to be effective at the community level as a whole, and to the HIV/AIDS population. An increase of 5 additional units are expected for 2019.

6. **Straight and Narrow Inc.** Over the past years served and assisted households with housing, and supportive services to provide housing assistance services to low income persons living with HIV/AIDS. Straight and Narrow's STRMU services are available to income eligible clients for 21 (non-consecutive) weeks during the program year in cases of evictions to homelessness. Straight and Narrow's goals are to continue assisting clients with obtaining permanent, affordable, and safe/sanitary housing, working diligently with each client ensuring that housing is obtained and fits within each client's budget. Client are screened for eligibility for HOPWA services, and if deemed eligible are issued payment vouchers for housing related services. Clients complete a budget with case managers during their initial intake assessment, and annual re-certifications, or whenever there is an income change, (or if less than annual income remains stable) to ensure appropriate housing is obtained and also retained.

Lack of stable housing, low income, and poor nutrition; have been identified as major gaps with the community. Straight and Narrow anticipates mental health issues, such as untreated mental illness, cumulative trauma, and substance abuse to enter into discussion of major barriers impacting the HIV epidemic with funding contributing to the ongoing challenges in providing HOPWA services to this population. As the HIV/AIDS community ages, it is also anticipated that there will be more people requiring services as ancillary medical conditions arise. With high housing costs in New Jersey, it is difficult for clients to obtain security deposits, provide first month's rent, and qualify for a market-rate unit without some form of rental subsidy assistance.



Many clients report that they are homeless or virtually homeless due to the lack of affordable housing. Straight and Narrow's program continue to work diligently with local community-based organizations, and government state agencies to establish adequate housing, support services, and prevent homelessness in the HIV/AIDS community.

7. **City of Passaic/Passaic Alliance** - The Passaic Alliance has provided quality services through the Ryan White program since 1998. A municipal government social service agency under the aegis of the City of Passaic-Department of Human Services, whose principal objective is to administer and deliver an array of comprehensive coordinated services to those who are infected and/or affected by the HIV spectrum disease and reside in the City of Passaic/Paterson Passaic County. Passaic Alliance assisted consumers with a homeless status into permanent housing by preventing homeless. Other households were prevented from becoming homeless with rental and/or utility assistance. Consumers are assisted with nutritional assistance through the HOPWA program and do not have to make a choice between paying rent, utilities, from having food to eat.

Passaic Alliance recognizes that HIV infection is a chronic illness, and that the quality of life of the target population would be improved with proper management. The economic conditions in general have put a burden on households and agencies, in that the cost of food, housing, and utility rates have increase immensely, unfortunately Social Security and the Food Stamp programs have not kept up with the increase.

Ongoing challenges continue to be that the Housing Vouchers from the Tenant Based Rental Assistance program as well as Section 8, and other housing programs allocated for this area have never been adequate to meet the increasing program needs. These programs are full and have extensive waiting list that continue to grow. The other major challenge is that rents in this area continue to increase making it difficult to obtain affordable units for persons receiving Social Security, and all other low to moderate income persons and families.

The Alliance collaborates with other service agencies to assist clients with paying portions of their electric bills, finding nutritional assistance, as well as furniture and appliances, some of the agencies include: The United Passaic Organization, Catholic Community Services, Paterson Division of Health, and the Salvation Army. Passaic Alliance has included a Spanish Language Substance Abuse program, and will be providing an array of Mental Health services in the future.

8. **Buddies of New Jersey** - Serves as Bergen County's premier community based HIV/AIDS Service Organization that primarily operates and services Bergen County, but serves clients from all municipalities within Bergen County who qualify for HOPWA support service assistance, as well as are the homeless. Buddies of NJ is a major hub for HIV services throughout Bergen County, with significant numbers on individuals needing case management, and housing plan maintenance. Funds are distributed by intake and assessment by Case Managers according to plan, as funds were available. Buddies maintained stable housing by partnering with Bergen County Housing



Authority and other collaborative partnerships with other organizations in the county such as the Center for Food Action and NJ211.

Long term housing units have increased by 6% since the previous year. Buddies achieved a 34% increase in Access to Care, primarily through collaborating closely with New Bridge Medical Center, and Hackensack University Medical Center, as well as other collaborations with various infectious disease doctors, and other case managers and agencies. Buddies EIS Outreach efforts have played a roll, as has their new PrEP program, which has also increase HIV + access to care through outreach. Supportive Services increased from the past year. The support services provided by NJ Buddies HOPWA program include: Case management, Emergency Shelter, Security Deposits, Short-term Rent, Utilities, Project Based Housing, and long Term Housing.

Individual service plan contact with case managers continue to rise as noted in the past year. Primary health care contact, medical insurance contact, and sources of income accessed or maintained were also up in the prior year.

In addition, Buddies of NJ provides 6 tenant based housing units at the Harrison House facility located on the grounds of New Bridge formally known as the Bergen Regional Medical Center, and another 2 TBRA's through the Bergen County Shelter + Care Program. The HOPWA program at Buddies of NJ is promoted throughout Bergen County by means of local health fairs attended throughout various cities, schools, and parks as well as various other events targeted and aimed at the HOPWA population.

9. **Coalition on AIDS in Passaic County (CAPCO)** was founded in 1985 and is still considered the information hub in Passaic County for the HIV community. CAPCO is a community service agency that strives to meet the needs of those who lack support, assistance, and guidance in achieving their lifetime goals. Many agencies contact or refer to CAPCO to utilize its historical expertise when they encounter systemic and other barriers to providing services to their clients. Its philosophy encompasses the delivery of client-center services that empower individuals to make healthy choices, and to maximize local public health. CAPCO is committed to the concept that HIV prevention without the integrated support services is not an efficient use of resources, believing that integration of services must address the pre-existing needs of the client in order to maximize the prevention effectiveness.

CAPCO host quarterly meetings to provide networking and educational opportunities. CAPCO has managed and successfully implemented many programs throughout the county; HIV Care Consortium that was responsible for significantly upgrading access to HIV-related services, the Passaic County Resource Center, a regional network of comprehensive HIV/AIDS services, Drug Reimbursement, Emergency Financial Assistance, Housing, Transportation and Nutritional assistance, OASIS (Older Adults Strength in support) program, to provide case management and

financial assistance to affected older adults. Currently ACAPCO delivers the following HOPWA services: Short-term rental, mortgage, and utility assistance. Payments cannot be more than 21 weeks in any 52-week period to allow clients to stay in their units. Case Management is a range of consumer-centered services that link consumers with healthcare, psychosocial, housing and other services, which includes resource identification, budget development and management, long-term housing plan and other activities. Supportive Services are provided to assist clients in obtaining food and transportation services. Permanent Housing Placement and Security payment; providing a once in a lifetime security deposit. During the previous year CAPCO was able to provide assistance for:

- 115 families, with an additional 36 households with unmet needs. These households could not be assisted due to limitation of funds.
- There was 17 PLWHA's received STRMU assistance which allowed them to remain focused on their continued health care.
- CAPCO provided more than 1,200 thirty-minute housing case management sessions.
- The Case Managers were able to transition clients who were on the waiting list were assisted in finding suitable apartments.
- Numerous clients have increased their treatment adherence due to transportation assistance.
- 100% of all clients served document their engagement in medical care every six months for their disease.

CAPCO seeks to maintain current services while expanding its services. As part of Passaic County HOPWA services, CAPCO continues to coordinate with other HOPWA sub-recipients.

**10. The following are the established partnerships within Bergen/Passaic Counties:**

The Shelter + Care Program in Bergen County assisting in providing long term housing, as well as other collaborative programs that provide supportive services throughout Bergen/Passaic Counties such as: The Ryan White Part A Program funding emergency housing and rental assistance, Center for Food Action- (rent, security, utilities) Urban League - (Mortgage assistance), Passaic County Board of Social Services, and Bergen County Board of Social Services, Local shelters, Outreach Angels (wide range of support assistance), Furniture Assist, Dackks Group - (long term housing), and the Home Keepers Program.

**11. HOPWA funding is targeted to low income households experiencing the disabling condition of HIV/AIDS. The service catchment area is Bergen and Passaic Counties. Bergen County represents 40% of persons living with HIV/AIDS and Passaic County representing 60%. The funding allocation is determined by the Ryan White Grants Division who uses prevalence of HIV data, and historical ranking and prioritization of services by the HOPWA Committee. Participants can live anywhere within the two counties as long as the unit is a legal residence. The Delivery of client-centered**

Housing Assistance and STRMU services are provided by the Paterson Housing Authority from Passaic County, and Bergen County Housing Authority, and four sub-grantees: Straight & Narrow, CAPCO, Buddies of NJ, and the City of Passaic/Passaic Alliance in coordination with the Ryan White Part A program.

- 12.** Approximately 50% of HIV/AIDS persons pay more than 30% of their income for rent or mortgage, especially in Passaic County. But the primary barrier still remains in cuts in HOPWA funding, less affordable housing each year, and the limited amount of other sources to provide long term housing. The cost rental units continue to rise, while the numbers of units have not increased. 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 due to funding. Many clients have a bad credit history which makes it difficult to obtaining housing.

With the rising cost of food increase, and the lack of available jobs continues to make it is difficult for these clients to secure gainful employment sufficient enough to support their households. Persons living with HIV who have a felony conviction or arrest for possession of control dangerous substance (CDS) are not eligible for any General Assistance such as (Welfare) cash benefits. They may however be eligible for Medicaid assistance or food stamps. Similarly, immigrants who recently received their citizenship, within the last 5 years or more are not eligible for General Assistance /Welfare benefits. They must be citizens for at least 5 year or more to be considered eligible for General Assistance/Welfare. Passaic County, especially the cities of Paterson and Passaic have large immigrant population.

Those who are undocumented are not eligible for HOPWA services, but may receive Ryan White services. There are declines in the ability to obtain and or maintain medical insurance and healthcare. Maintaining income and employment are partially due to a difficult economy in conjunction with the rising cost of living for (rents, 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 also assist in housing could be more assessable to the program participants. Meeting the housing needs of people living with HIV/AIDS continues to be difficult with the continuing rise in rents, and the lack of residence facilities, as well as the waiting list for Section 8 housing.

- 13.** We expect a trend of more homelessness in the coming year as current federal sources are decreasing. Medical care cost and availability cannot keep up with the demand, and there is a great concern regarding changes made in 2019 as it relates to the Patient Protection Affordable Care Act. HIV cases continue to increase among young minority patients in Passaic and Bergen Counties, despite the progress troubling trends remain. Unemployment rates are high especially amongst communities of color. The African American population statistics are even grimmer.

The virus continues to strike a disproportionate number within the black community of this TGA.

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

(The highest proportion in the state of New Jersey)

We discovered in the previous year that due to the unavailability of additional vouchers, some clients from our TGA were being housed out of county, based on the needs of the community we serve we are excited to be able to expand our HOPWA services in 2019 to include (5) additional vouchers per county to both Bergen and Passaic Counties Housing Authorities for a total of 10 new vouchers with additional funding being provided by the SPNS grant (The Employment and Housing Initiative). The SPNS Employment and Housing Initiative funding will not only provide additional housing vouchers and support services, but in addition some HOPWA clients in the TGA will have the opportunity to enhance their education, and be given employment opportunities as well.

14. Sub- grantees within the TGA continue to monitor, assess and evaluate programs which include but are not limited to client interviews, State and local data analysis, and research. Participation in surveys.