

CR-05 - Goals and Outcomes**Progress the jurisdiction has made in carrying out its strategic plan and its action plan.****91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

During the 2019-20 program year, the City of Paterson's (the City) Department of Community Development (the Department) worked with our partners and grantees to implement the activities outlined in our Annual Plan. The COVID-19 pandemic negatively impacted our ability to fully realize much of our mission as the City and our grantees spent much of the fourth quarter in quarantine and adjusting to working remotely. During the year we were able to achieve the following goals:

The Department funded multiple organizations to deliver public services to extremely low- to moderate-income (LMI) households and individuals. During the 2019-20 program year, the City worked with organizations that provide services to seniors to help them stay healthy and age in place as well as care for their grandchildren. The City also funded multiple programs designed to assist children and youth including after school programs, homework tutoring, a performing arts program and a workforce development training program. The City provided resources to organizations that combat substance abuse, address mental health challenges and provide housing counseling services, including addressing issues surrounding fair housing. Many of these organizations faced challenges implementing their services due to the COVID-19 pandemic as all were forced to cease operations during most of the fourth quarter in an effort to stop the spread of the disease. As a result, the city did not achieve its goal of assisting 9,186 LMI households. In total, 5,752 LMI persons were assisted with public services through the CDBG program.

The City is implementing public facilities and infrastructure improvements to four neighborhood parks located in LMI areas in the City. During the 2019-20 program year Greater Bergen Community Action completed installation of a shaded area as part of the Eastside Park Head Start Playground Improvement Project. The Department of Public Works (DPW) began work on improvements to the playground equipment in Bear Trap Park. DPW is starting the planning process to implement the improvements to Lou Costello Memorial Park and the historic fieldhouse in Bauerle Park. These activities were delayed during the 2019-20 planning year due to staff focused on the improvements to Baer Trap Park and improvements to facilities begun during the 2018-19 program year. The COVID-19 pandemic caused further delays as workers were forced to work remotely during the last quarter of the program year.

The City rehabbed five housing units occupied by LMI households through the CDBG-funded Homeowner Rehab program. All five housing units were single-family housing units. The City also cleared and demolished one dilapidated property; however, a challenge with the Fire Department

placing a lien on this property has prevented the City from dispersing CDBG funds to the Fire Department for this activity. The condition of this property was dangerous to the health and safety of residents in the City and increased the hazards of fire, accidents and other calamities.

During the 2019-20 program year, the City continued our successful relationship with Paterson Habitat for Humanity (Habitat) to develop several new construction affordable homeownership housing units for LMI homebuyers. Habitat completed and sold four housing units during the program year. As of the writing of this report, Habitat has completed and sold a total of 11 houses with an additional six house completed and under agreement of sale. Habitat is currently developing five additional houses. The City also assisted one LMI households under the First-Time Homebuyer program through the HOME program. Our ability to implement this program was negatively impacted by staff turnover and then the COVID-19 pandemic. The Department has hired and trained new staff and the program is now operating more effectively.

The City allocated its HESG funds in consultation with the Continuum of Care (CoC) to assist homeless persons by providing greater coordination and responding to their needs. The HESG program addressed the needs of homeless people in emergency shelters through our subrecipients Eva's Village, St Paul's CDC and St Peter's Haven. The City also used our HESG resources to fund Catholic Charities to support homeless prevention services and assist people to regain stability in permanent housing after experiencing a housing crisis and or homelessness. There were 585 extremely low-income persons, of which 145 were children, served through various homeless assistance programs during the 2019-20 program year.

The City uses HOPWA funding to administer affordable housing and supportive services to persons living with HIV/AIDS with the help of six sub-recipient agencies that cover Passaic and Bergen Counties along with the Cities of Paterson, Passaic, Clifton, and the Township of Wayne. Our mission is to provide leadership, policies, and programs to expand and preserve safe affordable housing by fostering and supporting efforts within Bergen and Passaic Counties to improve the quality of life for people infected and affected by HIV/AIDS. There were 211 LMI households assisted through HOPWA Housing Subsidy Assistance throughout the area.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Community and Economic Development Goal N	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	244655		148708	159595	107.32%
Community and Economic Development Goal O	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	162214		9186	5752	62.62%
Community and Economic Development Goal P	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	20	14	70.00%	4	0	0.00%
Homeless Goal G	Homeless	ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	500	322	64.40%	100	0	0.00%
Homeless Goal G	Homeless	ESG: \$	Homelessness Prevention	Persons Assisted	0	270		326	270	82.82%
Homeless Goal H	Homeless	ESG: \$	Other	Other	500	956	191.20%	260	315	121.15%
Housing Goal A	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	30	11	36.67%	6	0	0.00%

Housing Goal C	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	20	23	115.00%	18	5	27.78%
Housing Goal D	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	15	24	160.00%	2	4	200.00%
Housing Goal D	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	25	24	96.00%	8	1	12.50%
Housing Goal E	Affordable Housing	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	125	95	76.00%	50	51	102.00%
Special Needs Goal I	Non-Homeless Special Needs	HOPWA: \$	Homelessness Prevention	Persons Assisted	430	1346	313.02%	425	193	45.41%
Special Needs Goal I	Non-Homeless Special Needs	HOPWA: \$	HIV/AIDS Housing Operations	Household Housing Unit	5	28	560.00%	22	18	81.82%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City extended efforts to expend its resources on a multitude of projects and programs that serve extremely low-, low- and moderate-income residents.

The Department funded multiple organizations to deliver public services to extremely low- to moderate-income (LMI) households and

individuals. During the 2019-20 program year, the City provided the Grandparents Relative Care with CDBG funds to create a local food bank for seniors to help them stay healthy as well as care for their grandchildren. This program attracted seniors from 19 Census Tracts in the City all of which have well over 51% LMI households. The City also funded multiple programs designed to assist children and youth including after school programs, homework tutoring, a performing arts program and a workforce development training program. NJCDC used CDBG resources to implement a neighborhood beautification initiative that benefited an area of the City with over 15,600 people, of which 82% are LMI. The City provided resources to organizations that combat substance abuse, address mental health challenges and provide housing counseling services, including addressing issues surrounding fair housing. Many of these organizations faced challenges implementing their services during the fourth quarter due to the COVID-19 pandemic as all were forced to cease operations or implement virtual services in an effort to stop the spread of the disease. Despite the negative effects of the pandemic, in addition to the area benefits of the Grandparents Relative Care and NJCDC's neighborhood beautification program, a total of 5,731 LMI persons were directly assisted with public services through the CDBG program.

Only one organization, the Paterson Community Health Center, was not able to implement their program using CDBG funding due to staff turnover and a lack of qualified mental health counselors. This activity was never set up in IDIS nor were any CDBG resources drawn down. The funds will be reprogrammed to other activities.

The City is implementing public facilities and infrastructure improvements to four neighborhood parks located in LMI areas in the City. During the 2019-20 program year Greater Bergen Community Action completed installation of a shaded area as part of the Eastside Park Head Start Playground Improvement Project. The Department of Public Works (DPW) began work on improvements to the playground equipment in Bear Trap Park. DPW is starting the planning process to implement the improvements to Lou Costello Memorial Park and the historic fieldhouse in Bauerle Park. These activities were delayed during the 2019-20 planning year due to staff focused on the improvements to Buckley Park and Baer Trap Park begun during the 2018-19 program year. The COVID-19 pandemic caused further delays as workers were forced to work remotely during the last quarter of the program year.

The City rehabbed five housing units occupied by LMI households through the CDBG-funded Homeowner Rehab program. All five housing units were single-family housing units. The City also cleared and demolished one dilapidated property located at 164 Butler Street; however, a challenge with the Fire Department placing a lien on this property has prevented the City from dispersing CDBG funds to the Fire Department for the lease payments for the Fire Department's demolition equipment to undertake this activity. The condition of this property was dangerous to the health and safety of residents in the City and increased the hazards of fire, accidents and other calamities.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME	ESG
White	809	0	153
Black or African American	2,475	5	219
Asian	7	0	3
American Indian or American Native	0	0	3
Native Hawaiian or Other Pacific Islander	0	0	83
Total		5	461
Hispanic	3,417	4	148
Not Hispanic	2,314	6	313

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The racial and ethnic composition of the grantees assisted with HUD funds reflects the diversity of the City. In addition to the racial categories above, five HOME participants identified as multi-racial or other. There was one person assisted with CDBG funds who identified as multi-racial and 470 who identified as other.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	2,342,792	485,792
HOME	public - federal	869,238	31,038
HOPWA	public - federal	1,682,883	23,934
ESG	public - federal	192,721	103,396

Table 3 - Resources Made Available

Narrative

During the 2019-20 program year \$2,342,792 was made available for the CDBG program and \$485,792 was expended. Funds allocated to public facilities and infrastructure improvements were not spent during the program year due to a longer than anticipated planning phase. Many of the public services programs were also hindered due to the COVID pandemic. Housing rehab activities started in prior program years were completed during the 2019-20 program year but funded with prior year resources.

For the HOME Program, \$869,238 was made available and \$31,038 was expended. , which included HOME grant funds and program income. Given the extensive amount of predevelopment work with the projects funded under the HOME program, the City typically does not use much of the current year resources during the year. This year the City also experienced issues with the FTHB program resulting in fewer homeowners being served. The program is now back on track. Most of the funds expended during the current year were prior year resources that had previously been committed.

For HOPWA, \$1,682,883 was made available; however, only \$23,934 was expended. The City is behind in drawing down HOPWA funds and mostly expended funds from prior years

For ESG, \$192,721 was made available and \$103,396 was expended. Expended ESG program funds went towards homeless prevention services in the amount, rapid rehousing and emergency shelter operations.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
1st ward, 4th ward and 5th ward	50	50	Improvements to neighborhood parks. HOME housing development projects.

Bergen County	5	5	HOPWA
City Wide	40	40	CDBG Public Services programs. CDBG Homeowner Rehab projects. HOME direct assistance to first time home buyers. HESG assistance to homeless and at risk of homelessness.
Passaic County	5	5	HOPWA

Table 4 – Identify the geographic distribution and location of investments

Narrative

All four program (CDBG, HOME, HOPWA and HESG) funds were invested throughout the City. The City, however spends a portion of its HOPWA resources in other communities throughout the balance of Passaic County and throughout Bergen County. Areas in the City of Paterson containing the largest concentration of very low, low and moderate-income residents, have been identified as the City's 1st, 4th, and 5th Wards. This target area still receives funding for public facilities improvements and new housing developments.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The Department continues to seek funding from other funding sources to support the goals and priorities outlined in the 5-Year Consolidated Plan and the projects outlined in the Annual Action Plan.

The Department urges all grantees to leverage our funding with resources from other public and private sources. In order for services to continue within the City, we encourage these organizations to develop and adopt sustainability plans, which call for a diversification in funding sources.

HOME Match

The City of Paterson had a 100% HOME Match waiver reduction during the 2019-20 program year. Although the City is allowed an exemption from match requirements, all of the City's HOME funded projects include a multitude of other sources including private debt financing and developer sponsored equity. Paterson Habitat for Humanity performs fund raising for each housing unit developed to leverage City HOME funds. The City invested \$539,000 in HOME funds in the four houses that Habitat completed during the 2019-20 program year and Habitat leveraged \$839,000 in mortgage funds and philanthropic support.

Many of the sites developed by Paterson Habitat for Humanity are located on sites that were once public owned properties. Many of these sites are former tax delinquent properties that are now being put back into productive use by Habitat. No HOME funds are used to reimburse Habitat for the acquisition costs of these properties.

All of the City's First-Time Homebuyer projects leverage the City HOME funds with private mortgage debt financing and homeowner equity.

ESG Match

The City works with our HESG subrecipients to leverage HESG funds from both federal and non-federal sources. It makes matching contributions to supplement the ESG program in an amount that equals the fiscal year grant for ESG. This amount includes contributions to any project under the City's ESG program, including any Subrecipient's ESG project. The City follows the requirements under 2 CFR 200.306.

HOPWA Match

The Department of Health and Human Services works with our subrecipients to leverage HOPWA funds from both federal and non-federal sources. Eligible beneficiaries are low-income persons that are medically diagnosed with HIV/AIDS and their families and are eligible to receive HOPWA-funded assistance. There is no match requirement.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	
2. Match contributed during current Federal fiscal year	
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	
4. Match liability for current Federal fiscal year	
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
\$19,607.24	\$98,140.46	\$22,292.05	\$0	\$95,455.65

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	12				1	11
Dollar Amount	1,184,257				312,690	871,567
Sub-Contracts						
Number						
Dollar Amount						
	Total	Women Business Enterprises	Male			
Contracts						
Number	12	6	6			
Dollar Amount	1,184,257	818,397	365,860			
Sub-Contracts						
Number						
Dollar Amount						

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0				
Businesses Displaced						
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	2,286	146
Number of Non-Homeless households to be provided affordable housing units	32	10
Number of Special-Needs households to be provided affordable housing units	447	193
Total	2,766	349

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	2,734	339
Number of households supported through The Production of New Units	6	4
Number of households supported through Rehab of Existing Units	18	5
Number of households supported through Acquisition of Existing Units	8	1
Total	2,766	349

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City fell short of our goals in providing affordable housing opportunities. This was partially due to the outbreak of the COVID-19 pandemic during the fourth quarter. It was also due to staff turnover in the FTHB program and timing of the delivery of new housing units. The City has several housing developments in our pipeline and under construction which will create additional affordable housing opportunities over the next few years. These include six new housing units by Habitat that are completed and waiting to close, a new five-unit homeownership housing development with Habitat, a 75-unit affordable senior rental building with a private developer, of which 15 units will be HOME-assisted and a four-unit affordable rental development with NJCDC.

Discuss how these outcomes will impact future annual action plans.

Now that staffing in the FTHB program has been trained, we expect this program to be able to deliver more units, unless the COVID-19 pandemic forces the City into further lockdowns. We also anticipate that our new housing production will continue to deliver new housing units. Finally, the City plans to continue the homeowner housing rehab program with excess CDBG funds from previous years. Absent further lockdowns from the pandemic, the City should be able to meet further housing production goals.

The City intends to screen applications for future funding to determine if the goals outlined by the grantees are realistic over the grant year period and make adjustments to our goals.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	4,421	4
Low-income	984	2
Moderate-income	326	4
Total	5,731	10

Table 13 – Number of Households Served

Narrative Information

The City uses our CDBG resources to predominately assist individuals and families with the greatest needs including those with incomes below 30% AMI.

The City's various housing initiatives are assisting households at all income levels below 80% AMI.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The Bergen-Passaic TGA consists of the two northeastern counties in New Jersey with epicenters in Paterson, Passaic City and Hackensack. Paterson, being the epi-center in its region and one of the ten impacted cities in New Jersey, is characterized with high concentrations of HIV infections. By referrals, homeless HIV/AIDS persons are referred to sub-recipients in both counties of the TGA. A bio-psychosocial assessment is completed that includes an evaluation of a client's life in areas such as: health & drug use, mental illness, legal, educations, employment/vocational and psychosocial. The assessment leads to developing a Comprehensive Service Coordination Plan, which includes the evaluation and eligibility for SSI, SSD, General Assistance, Food Stamps, TANF, Section 8, Medicaid, etc. Clients are then assisted in applying or accessing all HOPWA services for which they are eligible. Also client's peer referrals and maintaining relevant housing resources materials at the Grantee's office

Addressing the emergency shelter and transitional housing needs of homeless persons

HIV/AIDS clients who are in need of emergency shelters or transitional housing are referred to HOPWA sub-recipients within Passaic and Bergen Counties that can provide an immediate housing source, such as community shelters and local drop-in centers where residents can shower and wash their clothes. Clients, with histories of mental health problems, get referred to assisted living programs for the mental illness. Once clients are put in touch with a HOPWA Case Manager, his/her case is screened to determine if services are needed immediately, such as emergency shelter or food. Clients with non-emergency needs are scheduled for an appointment. Each client is screened at in-take for eligibility of HOPWA services, and if deemed eligible, issued payment vouchers for housing related services. Due to limited funding for shelter and transitional housing, sub-recipients have in place a hotel voucher process, which includes transportation to and from the hotel and nutrition assistance is also provided in those emergencies.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

After case managers complete a bio-psychosocial assessment for HIV/AIDS clients, it is translated into a

Comprehensive Service Coordination Plan and clients are engaged into an educational process. The informational and educational sessions assess the client's understanding of financial management. The goal is for clients to understand the differences between fixed and flexible expenses. Clients are then assisted with support in looking at their decision making expenses. This allows low income individuals to create a budget based on their income and their expenses. Clients who are referred and linked to homeless shelters are placed on the waiting list of the local Housing Authorities which have long-term housing. Some may be eligible for Mental Health Redirection Project, which offers long term housing for people with mental health and other co-occurring illnesses.

A prioritization list is managed of all applicants referred by Social Services Providers, Shelters, Transitional Housing and Ryan White providers by the grantee's office. Individuals are helped in a case by case situation by being placed in a hotel while case managers work with them in finding affordable housing. In many cases security deposits and the first month rent is covered by the sub-recipient. Assistance is given by paying off shut-off notices, back rent up to 21 weeks. Case Managers work with clients to provide Housing Information Services to ensure client's need for housing assistance annually are assessed, resulting in a number of applicants, who decline, or who had challenges move in after challenges were resolved.

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

Sub-recipients apply for Continuum of Care (CoC) grant funds from HUD to permanently house chronically homeless HIV/AIDS individuals. The CoC grant vouchers combine supportive services with rental assistance to ensure that the most vulnerable populations receive the supports needed in order to remain successfully housed. The success of the HOPWA program is its impact on the reduction of those chronically homeless as well as the overwhelming success of those assisted that remain permanently housed. The Housing Authorities in both counties participated in the Zero 2016 initiative which gave voucher preference to homeless veterans and chronically homeless individuals. Bergen County is now operating at functional zero having declared ending both veteran and chronic homelessness.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Housing Authority of City of Paterson (HACP) is a governmental instrumentality and is the 3rd largest public housing agency in the State of New Jersey, which owns and operates 712 Public Housing ACC units, administers 3,079 Section 8 Housing Choice Vouchers and administer 52 HOPWA Vouchers on behalf of the City of Paterson. In addition, since 1996, the HACP demolished 1,456 Public Housing units and replaced those with new town houses totaling 711 affordable Mixed-Finance/LIHTC units of which 273 units are Public Housing ACC-units. Furthermore, under construction at the former Riverside Terrace Housing Development, a 245-unit project consisting of 80 senior units and 165 family units. This project is currently under development and is expected to be completed within 24-months.

As one of Paterson's principal housing agencies, HACP's mission is to provide leadership, policies and programs to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. To fulfill this mission, HACP has embraced high standards of ethics, management and accountability and forges new partnerships in order to carry out this mission.

To further its mission, HACP has developed unique partnerships with various organizations, business, educational institutions and government entities to deliver the needed support services and affordable housing opportunities for City residents. Currently HACP administers a variety of self-sufficiency, community development initiatives including among others the Housing Choice Voucher (HCV), Family Self Sufficiency (FSS) Program, Resident Opportunity and Self Sufficiency (ROSS), Service Coordinator Family/Elderly program, Juvenile Reentry Assistance Program (JRAP) and enforce Section 3 requirements. In addition HACP receives Public Housing Capital Funds annually for capital and management activities for the development, financing and modernization of public housing developments and management improvements.

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

HACP conducts bi-monthly resident engagement meetings with seven established Residents' Council Boards to engage the residents in activities to promote resident participation for the entire building population. The resident council boards and a number of Housing Choice Voucher participants make up the Resident Advisory Board (RAB) at HACP and the RAB board participates in HACP annual and five year planning for the agency. The HACP has been a HUD Certified Housing Counseling Agency since June 2000, with a HUD Approved Section 8 Homeownership Program since 2001. It is the Authority's goal to improve financial literacy, stabilize neighborhoods, expand/preserve homeownership opportunities and improve access to affordable housing for LMI residents in Paterson. Within the past five years, outcomes associated with the Housing Counseling program include over 2,500 residents receiving education/counseling services and HACP has provided services that have helped close to 500 residents successfully purchase a home and/or avoid foreclosure. During the 2019-20 program year, 119 LMI

residents who were interested in becoming first-time homebuyers received housing counseling services through HACP's housing counseling programs and 44 individuals purchased a home.

Actions taken to provide assistance to troubled PHAs

HACP offers residents a comprehensive array of supportive services and empowerment initiatives that promotes long-term economic success and housing self-sufficiency.

Working collaboratively with community partners HACP has made a significant impact on the lives of residents that require distinctive assistance. HACP administers Housing Choice Voucher/Section 8 program to provide housing assistance to the following special needs population:

- Housing Opportunity for People with Aids (HOPWA);
- Veterans Affairs Supportive Housing (VASH) for homeless veterans; and,
- Family Unification Program (FUP) for families in danger of being separated due to inadequate and/or unaffordable housing.
- Non-Elderly Disabled Vouchers (NED)

The largest special needs HACP population is the 692 public housing elderly/disable residents living in six senior developments. Fortunately, through intricate planning and collaborative partnerships HACP has been able to provide a comprehensive array of services to residents that allow them to continue to live independent. These services include individual case management, medical monitoring, senior enrichment program, family counseling, mental health services and socialization opportunities. Understanding the importance of socialization and wellness education. HACP continues to partner with the New Destiny Family Success Center, Women Empowerment Center, the Center for Alcohol and Drug Resources to facilitate the Wellness Initiative for Senior Education (WISE) Program to residents. WISE celebrates healthy aging and aims to help seniors reframe how they view aging. During 2019-20, HACP continued the horticultural therapy program in partnership with City Green. Gardening is therapeutic, not only to admire the beauty of the flowers and plants but it also serves as an extracurricular activity and socialization for senior residents. In addition, during COVID-19 HACP was able to expand the availability of the food drive provided by the Paterson Task Force and the Passaic County United Way Common Market Food Bank.

In house programs at HACP such as the Community and Supportive Services (CSS) component, Resident Opportunity and Self Sufficiency Program (ROSS) and Family Self Sufficiency Program (FSS) are an integral component of HACP case management plan. HACP has two ROSS Coordinators, one for the Riverside Terrace Family Development and one that works exclusively with older residents living in the six senior developments.

The ROSS Program continues to provide outreach and case management to public housing households agency wide.

Accomplishments of the program include the following:

- Referrals for health and dental care
- Job skills training placement/preparation
- Early child care enrollment
- Self-sufficiency computer/technology
- Adult Basic Education/GED.
- Assistance with daily living

- Medical monitoring
- On-site senior enrichment and family counseling
- Nutrition assistance
- Horticultural therapy
- Wellness Initiative for Senior Education

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The State of NJ Department of Community Affairs required the City's Department of Economic Development Division of Community Improvements to revise their policies and fees, to make the office more user friendly. The Director of the Department of Economic Development worked with the municipal council to remove some of these barriers and restrictions that had been outdated and unnecessary. Historically these policies and restrictions prevented the public from accessing much of the services available (i.e. inspections, permits, licenses, complaints, violations, etc.). Prior to the COVID-19 pandemic, the Department of Economic Development Division of Community Improvements was beginning to operate more efficiency. The pandemic has forced the City to rethink the way we interact with the public to reduce the spread of the disease. The City is also working with our housing development partners to get new housing developments through the permit and approval process.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City has identified several obstacles that will impede its ability to address the identified needs in the five-year Consolidated Plan. These include the following:

The primary obstacle to meeting underserved needs in the City is the limited financial resources available to address identified priorities. To address this, the City is working with our grantees to leverage the City's funds with other public and private resources.

The devastating impacts of the COVID-19 pandemic on the local economy has negatively impacted households and businesses throughout the City. Many Paterson residents are facing eviction and foreclosure. The City, State and Federal government has implemented various programs, including tenant based rental assistance and mortgage payment assistance. Implementing these programs has been a challenge for the City

The City still has a large percentage of the population that is extremely low income, over 39% according to the most recent American Community Survey data. The City has even fewer resources available to address these issues as loss in tax revenue due to the economic slowdown this past year. The CAREAS funds awarded to the City in the spring has been the lifeblood preventing many residents from becoming homeless.

The City continues to work with our grantees to develop more affordable housing, create greater economic opportunities and connect unemployed and underemployed residents to area jobs through training and placement services.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The Department of Health and Human Services is the lead entity charged with assessing lead paint hazards within the community. As with many urban cities, the problems with the older housing stock and lead paint in the City are a real concern. Lead based paint hazard reductions are integrated into the City's housing policy and programs. The City is a participant in the New Jersey Health Department's Lead Abatement initiative. The City is in compliance with the guidelines in the housing programs and the latest lead-based paint regulations. The Department of Community Development will continue its partnership with the Department of Health and Human Services in addressing the lead paint hazards within the community.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City's strategy has been to reduce poverty by empowering low income individuals and families and improving neighborhoods. The City will continue to utilize this strategy through concentrated efforts to improve the housing stock and the neighborhoods.

The City will continue to support endeavors that create new and substantially improve housing that is affordable to low income residents; as well as reduce the housing cost burden of families of poverty and low income. Another effort to alleviate poverty is through job creation. The Department focuses resources on efforts that assist businesses in start-up and expansion with an emphasis on job creation and tax-base enhancement. By accessing other funds, the City will work to provide employment opportunities within the community where people live. The City includes 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. Despite the City's efforts, no Section 3 hiring was reported during the 2019-20 program year. Staff at the Department are scheduled for HUD training on enforcing Section 3 hiring in January 2021.

The City works with a wide range of social service agencies that provide direct services to low income people. 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. Some social services are: Senior Activities, Mental health services and substance abuse treatment. Also, a GED program for Low-income women and referral services for the entire city. After school programs for Low-income children and a neighborhood clean-up program for the Great Falls District area in the City's 1st Ward.

Poverty is a result of lack 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; but will continue to actively engaged conversation with its stakeholders, in strategizing a plan of attack to address the social problems of poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work, to name a few.

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

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

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

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Department coordinates programs and projects, as well as works with other City agencies, non-profit and for-profit partners, in realizing the goals, objectives and priorities outlined in the 5-Year Consolidated Plan (2015-2019), as well as the 2019 Action Plan. The Department is focusing our community development efforts around our existing investments in housing developments. The Department has put in place a systematic approach to administering our federal grants programs with a set calendar of our funding cycle, public meetings and deadlines for submission of applications. The Department has implemented policies regarding review and approval of all grant applications including new underwriting guidelines for all real estate developments. The Director of the Department serves on the Mayor's Cabinet and addresses issues and challenges with the Mayor and other Cabinet members at weekly meetings to ensure the various programs and projects are moving forward.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

HACP offers residents a comprehensive array of supportive services and empowerment initiatives that promotes long-term economic success and housing self-sufficiency.

Working collaboratively with community partners HACP has made a significant impact on the lives of residents that require distinctive assistance. HACP administers section 8 programs and provides case management services for various special needs populations including:

- Housing Opportunity for People with Aids (HOPWA);
- Veterans Affairs Supportive Housing (VASH) for homeless veterans; and,
- Family Unification Program (FUP) for families in danger of being separated due to inadequate

and/or unaffordable housing.

The largest special needs HACP population is the 789 public housing elderly/disable residents living in six senior developments. Fortunately through intricate planning and collaborative partnerships the HACP has been able to provide a comprehensive array of services to residents that allow them to continue to live independent. These services include individual case management, medical monitoring, adult day care program, medical transportation, mental health services and socialization opportunities. Understanding the importance socialization and wellness education, the HACP continues to partner with the Center for Alcohol and Drug Resources to facilitate the Wellness Initiative for Senior Education (WISE) Program to residents. WISE celebrates healthy aging and aims to help seniors reframe how they view aging.

In house programs at HACP such as the Community and Supportive Services (CSS) component, Resident Opportunity and Self Sufficiency Program (ROSS) and Family Self Sufficiency Program (FSS) are an integral component of HACP case management plan. HACP has two ROSS Coordinators, one for the Riverside Terrace Family Development and one that works exclusively with older residents living in the six senior developments.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In 2019, the City issued an RFO for consulting services to assist the City with preparing an update to the Analysis of Impediments to Fair Housing Choice. The AI sets forth how the City fulfills its requirements under the Housing and Community Development Act of 1974, as amended, which requires that each community receiving entitlement funds from HUD (Community Development Block Grant and HOME Investment Partnership Program), certify to HUD that it will affirmatively further fair housing.

The Analysis of Impediments to Fair Housing Choice allows the City to complete a review of its laws, regulations and administrative policies, procedures and practices to see how they affect the locations, availability and accessibility of housing, particularly for low- and moderate-income individuals and families. In addition, the AI ensures the City conducts an assessment of the conditions of both public and private housing that may be affecting an individual's and/or family's fair housing choice.

The last AI, completed in 2013, identified 7 Impediments that were barriers to fair housing choice. They were:

Impediment #1: Declining housing affordability, particularly for low-income households, with a rising proportion of low-income households experiencing inadequate or cost-burdened housing.

Impediment #2: A rising proportion of people with Limited English Proficiency, fueled by strong levels of immigration, implying more difficulty in accessing housing and understanding the home rental or purchase process.

Impediment #3: A concentration of subsidized housing in neighborhoods with relatively high levels of poverty.

Impediment #4: Lack of public information about fair housing law rights and responsibilities and lack of dialogue among groups with similar interest in access to fair housing and fair housing protections.

Impediment #5: The continuation of land use and zoning barriers to the production of housing for low-income households in some localities.

Impediment #6: The need for housing for special needs populations, including the disabled, veterans, and the homeless.

Impediment #7: Racial and Ethnic Housing Concentration.

Some actions the City has taken to address a few of these impediments, especially in regards to declining housing affordability is working to create affordable housing opportunities through the First-Time Homebuyer program and new housing development programs. The City is also working to help special needs populations in the City with supportive housing. HOPWA funds are used to assist persons with HIV/AIDS with a housing subsidy assistance and rental assistance. ESG funds are used to help the homeless with their needs, which includes assistance to find stable housing.

The City will be drafting a new AI planning activity over the next year that will produce the next Analysis of Impediments to Fair Housing Choice. This planning exercise will ensure collaboration and a coordinated approach to overcoming the impediments to fair housing choice.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG Monitoring:

At the beginning of the Annual Plan, the Department assigns a monitor to each approved CDBG activity funded in the 2019-20 Action Plan and provides each funded agency with a copy of the City's Subrecipient Monitoring Handbook. The program monitors are responsible for on-site, as well as desktop monitoring activities. Prior to the reimbursement of funds, each monitor is responsible for reviewing the expenditures and recommending reimbursement of all approved expenses. For subrecipients that are new to City, the program monitors were directed to provide more hands-on assistance. The program monitors met with these subrecipients on a more frequent basis and provided guidance in relation to HUD rules and regulations.

Each subrecipient is required to submit quarterly programmatic and fiscal reports for review by the Department. Each monitor is required to conduct at least one on-site monitoring visit to each of their subrecipients during the program year.

Every project funded with CDBG is monitored throughout each fiscal year. Public service and public facility activities are reviewed monthly and quarterly through reports submitted by the subrecipient as a part of desk-based monitoring. Construction projects are also monitored throughout the construction period to determine if applicable regulatory requirements such as Davis Bacon and Section 3 hiring requirements are being adhered to by the contractors and subcontractors. In addition to monthly and quarterly monitoring, subrecipients receive at least one annual on-site monitoring of their project or activity.

The program monitor enables the Department to better gauge the progress of each activity and stay more involved with each of their subrecipients. They are also able to better identify technical assistance needs and offer support. Additionally, the Department has implemented Program Monitoring Meetings where the program monitors meet with the Director to inform the Director on each activity and any accomplishments and/or challenges faced by the subrecipients. These meetings allow for any issues to be addressed in a timelier manner and for brainstorming to occur among the individuals assembled that may be implemented to better operate the programs.

HOME Monitoring:

The Department staff conducts on-site monitoring according to a schedule developed in accordance with governing HOME regulations. In addition to the annual monitoring, the Department may schedule additional on-site monitoring of HOME assisted rental housing to determine compliance with the property

standards and affordability requirements of 24 CFR 92.251 and 92.252. Project oversight will be provided on all active development projects and will be similar to but generally more rigorous than ongoing monitoring. Ongoing monitoring will primarily be based on an analysis of regular reports, reports from in-house or third-party inspections and documents submitted for review as projects are developed and managed through the affordability period. In addition, periodic reviews of market data and cost data may be undertaken. This desk monitoring will be supported by field visits to funded organizations and examinations of housing product. To document our monitoring, the Department will maintain program files and file checklists to assure that all required documentation is produced, reviewed and on hand as needed. The documents to be maintained in the City's electronic and paper files utilize a risk reduction approach and include: project checklists, IDIS reports, relevant correspondence by the developer, previous monitoring reports and audits by the developer, project budgets and contractual agreements, deed restrictions and mortgage agreements, current and historic files of HOME income, rent, subsidy and sale price/valuation limits as regularly published by HUD. The City will place priorities on projects in the predevelopment/development and lease up phases. After that, our priority will be focused on projects that are sponsored by new developers or have new staff, projects that have special circumstances or complex issues such as complexity, size or other factors. During the affordability period, the City's program monitor will monitor and inspect a sample of units in completed projects to ensure compliance with HUD's affordability requirements.

Resources required for monitoring include: the HOME Final Rule, as amended; applicable cross-cutting regulations; CPD Notices dealing with HOME; the Technical Guide for Determining Income and Allowances for the HOME Program (HUD-1780-CPD). Note that oversight and monitoring relies on the use of the tools indicated above and addressing the issues raised by evaluating performance in relation to the published checklists and limits, and in relation to the contractual terms for each project is the essence of effective action.

ESG Monitoring:

At the beginning of the Annual Plan, the Department assigns a monitor to each approved ESG activity funded in the 2019-20 Action Plan and provides each funded agency with a copy of the City's Subrecipient Monitoring Handbook. The program monitor will be the primary point of contact for the subrecipient. The program monitor will meet with each subrecipient and discuss performance, rules, processes, coordination of services, exchange of best practices and discuss concerns in administering the program. The assigned program monitor will conduct on-site monitoring and audits of selected subrecipient agencies to ensure proper administration of the program. All subrecipients will be required to submit monthly and quarterly reports to their assigned program monitor. Additionally, the Department will audit requests for reimbursement of ESG funds before expenses are reimbursed. Each of the subrecipient files retained by the Department will contain copies of all solicitations and agreements with subrecipients, records of all payment requests, dates of payments, documentation of all monitoring and sanctions. In addition, copies of all procurement contracts and documentation of compliance with procurement requirements will be retained. Lastly, the program monitors will be responsible for ensuring that their subrecipients are complying with the record-keeping requirement specified by HUD for the City.

HOPWA Monitoring Part 1:

The City's HOPWA funding is administered by the Department of Health and Human Services (HHS), which is responsible for monitoring the HOPWA activity funded in the 2019-20 Action Plan. The Bergen-Passaic HOPWA Program utilizes a web based platform to manage and monitor all HOPWA contracts. The web-based system utilized by the network of subrecipients, Electronic Comprehensive Outcomes Management Program for Accountability and Success (eCOMPAS) is utilized to track formula allocations, supplemental and carryover funds as well as unobligated dollars by service type and by subrecipient. Additionally, the online system is able to track services by subrecipient, staff, service type, date and type of grant. The system provides client level and aggregate data for the subrecipient and has been used in the monitoring and redistribution of funds by the Recipient. HHS is able to monitor client records for all services through the eCOMPAS program as well as part of the subrecipient site visits. Medicaid cards payer and all other required documentation of eligibility from third parties are reviewed for every eligible client. If subrecipients are receiving third-party reimbursements, they are required to provide that information on a monthly basis to HHS, which uses it to determine the client's actual revenues received. HHS also conducts on-site monitoring.

While adhering to confidentiality standards, HHS undertakes a review of client files to ascertain that the subrecipient is assessing the need and the development of service plan related to housing care. During the on-site monitoring, HHS staff review program management, client needs assessment, intake, and eligibility determinations. HHS staff will make a determination if additional technical assistance, supervision and trainings are required for the subrecipient. HHS staff will also review the housing inspection report to confirm that the client files have the required rent calculation forms in place. HHS monitors contractual obligations and ensures the subrecipient is in compliance with eligibility and performance standards. As part of the monitoring, HHS staff reviews organizational capacity, staff development, program accomplishments/barriers, record keeping and financial management. HHS uses utilization and expenditure reports as a monitoring tool when conducting both program and fiscal site visits. The expenditures reports are used to compare financial reports against general ledgers and canceled checks during on-site visits.

Any subrecipient who is cited for follow-up visits or warrants corrective action will be given a set time to resolve those matters, and are subsequently monitored for compliance. Normally, the timeline is one month but may change according to the severity of the problem.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to

comment on performance reports.

The City of Paterson places public notices in local newspapers, including Spanish and Arabic newspapers, notifying the public of funding availability to inspect, review and comment on the performance report. The local papers are The Herald News, The Record (English), the Arabic Voice (Arabic) and El Especialito (Spanish).

Copies of the 2019-20 CAPER are available for public review for five (5) days, from December 7, 2020 through December 11, 2020. Due to the COVID-19 pandemic, the City requested and was granted by HUD a waiver to the required 15-day public comment period. The 2019-20 CAPER was made available on the City's website at www.patersonnj.gov. Hard copies are available at the Department of Community Development's offices located at 125 Ellison Street, 2nd floor, Paterson, New Jersey, between the hours of 9:00 a.m. and 3:00 PM and at City Hall. Written comments on the 2019-20 CAPER are considered until 3:00 pm on December 11, 2020. Written comments should be addressed to Barbara Blake-McLennon, Acting Director of the Department of Community Development at the address shown above.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City has not made any changes to its program objectives. The Department from time to time does make changes to our program recipients and funding allocation based on performance, utilization of funds and needs in the community. Recently, the Department revised our funding policies to provide resources to projects that are ready to move forward within a shorter time frame. At this time, there are no changes that will be made to the City's program objectives.

Currently, the City does not have an existing Section 108 guaranteed loan in use.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

There are eleven projects that required inspection during the 2019-20 program year. All were scheduled to be inspected during the months of April, May and June of 2020 but were not inspected due to the Covid-19 restrictions and the HUD waiver through to January 1, 2021. These projects are: Paterson Commons I, Straight and Narrow II, Rising Dove Senior Apartments, Belmont Senior Apartments, Alexander Hamilton Phase III, Acorn New Jersey Straight Street Apartments, NJCDC Park Corner, MPM Properties, Trading Places, Spruce Terrace, and the Elm Street Apartments. Our office intends to carry out these inspections after January 1, 2021 subject to COVID-19 restrictions. Fourteen projects were to be monitored for incomes, rents and overall compliance but were not able to be monitored due to Covid-19 related problems regarding accessing project file data and project management offices. These projects are: Paterson Commons I, Straight and Narrow II, Rising Dove Senior Apartments, Belmont Senior Apartments, Alexander Hamilton Phase III, St. Luke's House of Mercy, and Acorn New Jersey Straight Street Apartments, NJCDC Park Corner, NJCDC Spruce Terrace Apartments, NJCDC Elm Street Apartments, Liberty Street Apartments, NJCDC Birch Arms, MPM Properties Trading Places and St. Paul's Women Living Independently. We are working to gain project office and file access and to get more data and files to be sent to our office. We hope to complete this more limited file monitoring by January 1, 2021 and overall monitoring by April 1, 2021.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

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

The City requires that developers of rental properties or homeownership units assisted with HOME funds must advertise at least 120 days prior to rent up or the sales period in the following local newspapers: Herald News/Bergen Record, Arab Voice and El Especialito. The owners are required to

provide the City with proof of advertising.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

In the HOME Program, the City only receives Program Income from first-time homebuyers who are looking to refinance or sell their homes. All Program Income funds received in the HOME program are allocated to new HOME-eligible activities, specifically new affordable housing development and assistance to low-income first time home buyers. During the 2019-20 program year, the City expended \$22,292 in HOME Program Income funds. The City had a balance of \$95,455 at the end of the 2019-20 program year.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

The City's HOME Program has expanded the affordable homeownership opportunities to include income-eligible households, by providing down-payment and closing cost assistance and creating homeownership opportunities that are affordable. The First Time Homebuyer program offers downpayment and closing costs assistance, thereby eliminating the main hurdle of accumulating sufficient cash reserves for these costs, that prevents so many from obtaining homeownership. The City's homeownership housing developments create new affordable housing opportunities at a reduced costs, making the houses more affordable. Program participants in both programs are required to participate in a housing counseling program for education and budget counseling. This will ensure that the homebuyer has been provided the greatest opportunities to successfully maintain their affordable property. Other actions taken by the city include the following:

- 1) The First Time Homebuyer Program's flyer and application, both include the Equal Housing Opportunity logo.
- 2) The notice of nondiscrimination is also provided to all real estate agents working with potential first time homebuyers interested in purchasing a HOME-assisted housing units through the City's First Time Homebuyer Program.
- 3) The buyer's first mortgage PITI payment (including principal, interest, taxes and insurance) cannot exceed 35% of the buyer's gross monthly income.
- 4) The buyer's total monthly debt and expenses (including, but not limited to, first mortgage PITI payment, auto loan payments, installment loan payments, student loan payments, credit card/revolving debt payments, child support payments, alimony payments, court-ordered separation maintenance payments, child care expenses, homeowner association fees, medical debt payments, and etc.) cannot exceed 49% of the buyer's gross monthly income.
- 5) The buyer's interest rate must be a fixed rate that cannot exceed 1% above the FHA fixed rate.

The HOME Program is charged with ensuring affordability, and noticeable improvements to communities by increasing decent, safe and affordable housing stock, by requiring the HOME-assisted properties to be in compliance with all local housing property standards and code requirements.

For HOME-assisted, new construction or rehabilitation housing development projects, containing five (5) or more assisted housing units must be designed and construct with 5% of the dwelling units, or at least one unit, whichever is greater, to be accessible to person with mobility disabilities. These units must be constructed in accordance with the Uniform Federal Accessibility Standards (UFAS) or a standard that is equivalent or stricter.

For housing rehabilitation projects, the Applicant must make at least one (1) unit adaptable according to accessibility requirements delineated in the Uniform Federal Accessibility Standards (UFAS).

CR-55 - HOPWA 91.520(e)

Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Table 14 reports the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance payments	334	109
Tenant-based rental assistance	85	84
Units provided in transitional housing facilities developed, leased, or operated with HOPWA funds	6	6
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0	12
Total	425	211

Table 14 – HOPWA Number of Households Served

Narrative

In total, a 211 households were assisted through HOPWA assistance throughout the area. These numbers are lower than our goals due to the negative impact of the COVID-19 pandemic which made it impossible for many of the City's grantees to implement their programs during the fourth quarter of 2019-20 program year. Of the total 109 receiving short-term mortgage, rent and/or utility (STRMU) assistance, 91 received assistance with rental costs, 14 received assistance with utility costs, and 2 received both rental and utility assistance. It is likely that many of these households require STRMU assistance to maintain their current housing arrangements. There were 84 households that received Tenant-based rental assistance. Finally, 6 households received permanent supportive housing and another 12 households received permanent housing placement services.

There are six subrecipient organizations represented across both Passaic and Bergen counties in the HOPWA program. These organizations are: The Housing Authority of the City of Paterson, The Housing Authority of Bergen County, Buddies of New Jersey, The Passaic Alliance Program of the City of Passaic Department of Human Services, CAPCO and Straight & Narrow. The Department has ongoing discussions

with the HOPWA Program Officer to provide guidance on how to target future spending within each grant awarded year.

During the 2019-20 program year, all six subrecipient organizations assisted low- to extremely low-income persons living with HIV/AIDS in their area. The Housing Authority of the City of Paterson provided case management, tenant-based rental assistance, vouchersing services and other housing related services. The Housing Authority of Bergen County provided case management, tenant-based rental assistance vouchersing services and other housing related services in Hackensack, NJ. Buddies of New Jersey provided case management, vouchersing and other housing related services as well project-based housing units in Bergen County. The Passaic Alliance Program of the City of Passaic Department of Human Services provided case management, vouchersing services and other housing related services in Passaic County. CAPCO provided case management, rental and utility assistance, nutrition counseling, transportation and other housing related services in Passaic County. Straight & Narrow provided case management, rental and utility assistance, nutrition counseling, transportation and other housing related services in Passaic County.

Addressing the STRMU goals shortage of met goal:

In lieu of an explanation noted on CR-55 listing the one-year goals and actual number of households receiving HOPWA assistance. Please note that the HOPWA goals in the Action Plan reflect the number of the proposed contract units, and the number on the CAPER report reflect the number of actual units delivered. Project sponsors report that one of the barriers that hinders obtaining goals and objects is due to the fact that approximately that 50% of persons living in Passaic County pay more than 30% of their for assistance, which means that they are not able to assist as many clients as project due to the limited amount of funds, what this means is that project sponsors are over projecting the number of clients to served due to the high cost of living within Bergen/Passaic Counties.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	PATERSON
Organizational DUNS Number	067484063
EIN/TIN Number	226002200
Identify the Field Office	NEWARK
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	

ESG Contact Name

Prefix	Ms
First Name	Barbara
Middle Name	A
Last Name	Blake-McLennon
Suffix	0
Title	Acting Community Development Director

ESG Contact Address

Street Address 1	125 Ellison Street
Street Address 2	2nd floor
City	Paterson
State	NJ
ZIP Code	-
Phone Number	9733211212
Extension	2272
Fax Number	0
Email Address	rgomez@patersonnj.gov

ESG Secondary Contact

Prefix	Mr.
First Name	Dennis
Last Name	Rolon
Suffix	0
Title	Relocation Officer
Phone Number	9733211212
Extension	2222
Email Address	drolon@patersonnj.gov

2. Reporting Period—All Recipients Complete

Program Year Start Date 07/01/2019
Program Year End Date 06/30/2020

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: CATHOLIC FAMILY & COMMUNITY SERVICES

City: Paterson

State: NJ

Zip Code: 07505, 2001

DUNS Number: 099943071

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 103267

Subrecipient or Contractor Name: St Paul's CDC

City: Paterson

State: NJ

Zip Code: 07501, 2119

DUNS Number: 167165328

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 25000

Subrecipient or Contractor Name: St. Peter's Haven

City: Clifton

State: NJ

Zip Code: 07011, 2643

DUNS Number: 804843985

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 25000

Subrecipient or Contractor Name: EVA'S VILLAGE HOPE CENTER

City: Paterson

State: NJ

Zip Code: 07501, 2815

DUNS Number: 167392497

Is subrecipient a victim services provider: Y

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 25000

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 16 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 17 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 18 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 19 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 20 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	
Female	
Transgender	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 21 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	
18-24	
25 and over	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 22 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households				
Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans				
Victims of Domestic Violence				
Elderly				
HIV/AIDS				
Chronically Homeless				
Persons with Disabilities:				
Severely Mentally Ill				
Chronic Substance Abuse				
Other Disability				
Total (unduplicated if possible)				

Table 23 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units – Rehabbed	0
Number of New Units – Conversion	0
Total Number of bed - nights available	81,395
Total Number of bed - nights provided	53,639
Capacity Utilization	65.9%

Table 24 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

As instructed by the HUD eCon Planning Suite Guide, the City calculates the number of year-round emergency shelter beds multiplied by 365 nights in a year to get the “Total number of bed-nights available. Seasonal beds would be multiplied by the number of seasonal nights provided.

For the purposes of this report, the City uses the number of emergency shelter beds reported by the Patterson/Passaic County CoC in HUD’s Continuum of Care Homeless Assistance Programs Housing Inventory Count Report (HIC) for its City HESG funded programs. Data from 2019 HIC report was used on this CAPER. For emergency shelters operating through the City’s HESG program there were a total of 223 year-round beds through five reporting programs. Multiplied by 365 nights, that would make a total 81,395 emergency shelters beds available year round in the City. There were no seasonal beds reported.

At this time, the exact counts of the number of emergency shelter beds provided each night for the entire year was not available, however HUD provides Housing Inventory Counts by year at the CoC level. In 2019 the CoC had a 65.9% participation rate of emergency shelter beds as reported by HMIS. It is assumed that if 65.9% of year-round emergency shelter beds were utilized by the City HESG programs, then that total would be estimated at 53,639 nights provided.

ESG performance standards:

The City has developed performance standards in providing ESG assistance. Included in these standards are policies and procedures for evaluating individuals’ and families’ eligibility for assistance under ESG, standards for targeting and providing essential services related to the street outreach and policies and procedures for admission, diversion, referral, and discharge by emergency shelters assisted under ESG with special consideration for safeguards to meet the needs of special needs populations. Other standards are assessment of individuals and families and their needs related to emergency shelter, coordination between providers, determination and prioritization of those who will receive homeless prevention and/or RRH, what percentage or amount program participants will be responsible for while in the program, how long participants will receive rental assistance, and determination of the type, amount and

duration of stay in the program.

The City has also outlined three performance measures, which are listed below.

- At least 77 percent of persons exiting permanent housing programs have been stable in housing for six months or longer.
- At least 65 percent of households exiting transitional housing exit to a permanent housing placement.
- At least 20 percent of all households exiting any program supported with HESG funds through the City will have employment income.

The City's 2018 ESG SAGE report helps to answer these performance measures. In a homelessness prevention housing assessment at exit 42 households reported and 39 of them (93%) were able to maintain their housing without a subsidy or moved into a new housing unit without ongoing subsidy.

The ESG SAGE report also reported if program participants were exiting to positive housing destinations or not. Of the 210 persons "reporting" exit destinations from the ESG program, 144 persons – or 69% were reported as exiting to positive housing destinations. These exits included permanent destinations such as homeownership and finding rentals with both ongoing and non-ongoing housing subsidies.

Unfortunately, the City did not record if households exiting the program were with employment income or not.

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	73,874	36,285	59,767
Subtotal Homelessness Prevention	73,874	36,285	59,767

Table 25 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Expenditures for Rental Assistance	60,122	28,495	
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services - Services			
Expenditures for Homeless Assistance under Emergency Shelter Grants Program			
Subtotal Rapid Re-Housing	60,122	28,495	

Table 26 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Essential Services			
Operations	174,324	72,041	75,000
Renovation			
Major Rehab			
Conversion			
Subtotal	174,324	72,041	75,000

Table 27 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Street Outreach			
HMIS	2,350		
Administration	27,464	13,893	14,454

Table 28 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2017	2018	2019
	338,134	150,714	149,221

Table 29 - Total ESG Funds Expended

11f. Match Source

	2017	2018	2019
Other Non-ESG HUD Funds	175,772		
Other Federal Funds	46,485	28,443	
State Government	1,727,491	1,329,075	143,547
Local Government	409,195	64,257	67,000
Private Funds	127,500	131,500	100,000
Other	207,308		
Fees			
Program Income	308,632		
Total Match Amount	3,002,383	1,553,275	310,547

Table 30 - Other Funds Expended on Eligible ESG Activities**11g. Total**

Total Amount of Funds Expended on ESG Activities	2017	2018	2019
	3,340,517	1,703,989	459,768

Table 31 - Total Amount of Funds Expended on ESG Activities