



2019 Annual Action Plan

CARES ACT AMENDMENT

City of Paterson
Department of Community Development
125 Ellison Street, 2nd Floor
Paterson, NJ 07505

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CARES Act Amendment: This substantial amendment adds CARES Act grant funding to fund activities that prevent, prepare for and respond to the coronavirus COVID-19 pandemic.

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. 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.

CARES Act Amendment

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. The CARES Act included supplemental formula allocations to HUD's CPD programs, including CDBG, ESG and HOPWA programs for the City of Paterson. The additional CARES Act funds allocated to the City was \$1,502,258 for CDBG-CV, \$689,534 for ESG-CV and \$255,594 for HOPWA-CV, with provisions to citizen participation and related provisions specific for each grant allocation and allows HUD to waive further program requirements if necessary.

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).

CARES Act Amendment

Notice was given on June 2, 2020 on the City's website that there would be a virtual public meeting to discuss the CARES Act Amendment to the 2019 AAP on June 8, 2020. The virtual public meeting was held from 11AM to 12PM. Details of the public meeting are available in the citizen participation attachment in the AD-25.

A public hearing was held on July 21, 2020 at City Council to accept the funding recommendation of CARES Act funds and approve the CARES Act Amendment to the Plan.

The City of Paterson under the provision of the CARES Act held a 5-day public comment period from August 5, 2020 to August 10, 2020. The CARES Act Amendment to the Plan could be downloaded and viewed from the City's website.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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.

7. Summary

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 (optional)

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

Consolidated Plan Public Contact Information

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

1. Introduction

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.

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
12	Agency/Group/Organization	NJ COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
13	Agency/Group/Organization	Greater Bergen Community Action
	Agency/Group/Organization Type	Services - Housing Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
14	Agency/Group/Organization	Grandparents Relative Care Resources Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Referral and Education
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
15	Agency/Group/Organization	Hearth of Hannah
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
16	Agency/Group/Organization	NJ Association on Corrections
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs of persons being discharged from incarceration to prevent them from becoming homeless.
17	Agency/Group/Organization	Paterson Fire Department
	Agency/Group/Organization Type	Leasing of Construction Equipment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
18	Agency/Group/Organization	Center of Grace
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
19	Agency/Group/Organization	C-Line Counseling Center
	Agency/Group/Organization Type	Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.
20	Agency/Group/Organization	WAFAA
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Paterson met with representatives of the organization to identify the needs for their service area.

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 2019 Annual Action Plan.
Five Year Master Plan	Paterson Department of Economic Development	The City of Paterson's 2019 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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Public Housing Plan	Paterson Housing Authority	The City of Paterson's 2019 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.

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CARES Act Amendment

Notice was given on June 2, 2020 on the City's website that there would be a virtual public meeting to discuss the CARES Act Amendment to the 2019 AAP on June 8, 2020. The virtual public meeting was held from 11AM to 12PM. Details of the public meeting are attached in the citizen participation attachment in the AD-25. A public hearing was held on July 21, 2020 at City Council to accept the funding recommendation of CARES Act funds and approve the CARES Act Amendment to the Plan. Finally, the City of Paterson under the provision of the CARES Act held a 5-day public comment period from August 5, 2020 to August 10, 2020. The CARES Act Amendment to the Plan could be downloaded and viewed from the City's website. See below for the citizen participation outreach efforts for the CARES Act Amendment to the 2019 AAP.

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>	<p>At the 1st Public Meeting on October 25th, 2018, there were 25 attendees. The City received 27 CDBG, 2 Home, 7 HESG and 6 HOPWA applications.</p>	<p>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.</p>	<p>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.</p>	
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>	<p>At the 2nd Public Meeting on June 6th, 2019 there were __ attendees and __ potential grantees.</p>	<p>No Comments were received</p>	<p>No Comments were received</p>	

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 Newspaper, c) The Arab Voice	No Comments were received	No Comments were received	
4	Public Meeting	Non-targeted/broad community	Notice was given on June 2, 2020 on the City's website that there would be a virtual public meeting to discuss the CARES Act Amendment to the 2019 AAP on June 8, 2020. The virtual public meeting was held from 11AM to 12PM. Details of the meeting are attached in the citizen participation attachment in the AD-25.	All comments were accepted. No comments received.	All comments were accepted.	
5	Public Hearing	Non-targeted/broad community	A public hearing was held on July 21, 2020 at City Council to accept the funding recommendation of CARES Act funds and approve the CARES Act Amendment to the Plan.	All comments were accepted. The funding recommendations were approved. A City Council resolution is attached in the AD-25.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Public Comment Period	Non-targeted/broad community	The City of Paterson under the provision of the CARES Act held a 5-day public comment period from August 5, 2020 to August 10, 2020. The CARES Act Amendment to the Plan could be downloaded and viewed from the City's website.	All comments accepted.	All comments accepted.	

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.

CARES Act Amendment

On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. The CARES Act included supplemental formula allocations to HUD’s CPD programs, including CDBG, ESG and HOPWA programs for the City of Paterson. The additional CARES Act funds allocated to the City was \$1,502,258 for CDBG-CV, \$689,534 for ESG-CV and \$255,594 for HOPWA-CV.

Please see the following table for details on CV funds that prevent, prepare and respond to the COVID-19 pandemic.

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	65,000	0	2,342,792	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.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	823,238	46,000	0	869,238	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.
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.

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: \$		
ESG	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.
CDBG-CV	public - federal	Admin and Planning Public Services To prevent, prepare for and respond to the Coronavirus.	1,502,258	0	0	1,502,258	0	The CDBG-CV CARES Act funds allocation is \$1,502,258. Funds will be used for administration of the grant and public services.
ESG-CV1	public - federal	Homeless Prevention Rapid re-housing To prevent, prepare for and respond to the Coronavirus.	689,534	0	0	689,534	0	The ESG-CV1 CARES Act funds allocation is \$689,534. Funds will be used for administration of the grant, homeless prevention and rapid re-housing.

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-CV	public - federal	Admin and Planning Rental Assistance To prevent, prepare for and respond to the Coronavirus.	255,594	0	0	255,594	0	The HOPWA-CV CARES Act funds allocation is \$255,594. Funds will be used for administration of the grant and rental assistance.

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). HOPWA 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.

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: \$596,714	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 Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homeless Goal G	2015	2019	Homeless	City Wide	Housing and Services to End Homelessness	ESG: \$103,267 ESG-CV1: \$620,581	Homelessness Prevention: 404 Persons Assisted Homelessness Prevention: 25 Persons Assisted TBRA/Rapid Rehousing: 100 Households Assisted
6	Homeless Goal H	2015	2019	Homeless	City Wide	Housing and Services to End Homelessness	ESG: \$75,000	Homelessness Prevention: 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 HOPWA-CV: \$255,594	HIV/AIDS Housing Operations: 447 Household Housing Unit HIV/AIDS Housing Operations: 80 Household Housing Units Total: 527
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: \$1,212,234	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 148708 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Community and Economic Development Goal O	2015	2019	Non-Housing Community Development	City Wide	Community Development	CDBG: \$610,000 CDBG-CV: \$1,201,806	Public service activities other than Low/Moderate Income Housing Benefit: 9186 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 89,450 Persons Assisted Total: 98,636
10	Program Administration Goal Q	2015	2019	Program Administration	City Wide 1st ward, 4th ward and 5th ward Passaic County Bergen County County	Affordable Housing Housing and Services to End Homelessness Address Needs of Special Populations Community Development	CDBG: \$455,558 HOME: \$82,323 ESG: \$14,454 CDBG-CV: \$300,452 ESG-CV1: \$68,953	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Goal A
	Goal Description	The City plans to assist local developers with subsidy funding to develop affordable rental housing.
2	Goal Name	Housing Goal B
	Goal Description	The City intends to use its CHDO set aside to fund affordable new housing development.
3	Goal Name	Housing Goal D
	Goal Description	The City plans to assist first-time low and moderate-income homebuyers with down payment and closing cost assistance.
4	Goal Name	Housing Goal E
	Goal Description	The City will provide assistance to the Housing Authority of the City of Paterson to provide housing counseling services to low- and moderate-income households throughout the City.
5	Goal Name	Homeless Goal G
	Goal Description	Rapid rehousing and prevention services for at-risk homeless households.
6	Goal Name	Homeless Goal H
	Goal Description	The City will provide assistance to emergency shelter and transitional housing facilities.
7	Goal Name	Special Needs Goal I
	Goal Description	Provide case management, vouchersing services and other related housing services to person with HIV/AIDS.

8	Goal Name	Community and Economic Development Goal N
	Goal Description	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	Goal Name	Community and Economic Development Goal O
	Goal Description	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.

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.

CARES Act Amendment: CV projects CV-CDBG: Administration, CV-CDBG: Public Services, ESG20 Activities (ESG-CV1) and CV-HOPWA: City of Paterson DHHS were added to prevent, prepare for and respond to the coronavirus COVID-19 pandemic.

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
11	CV-CDBG: Administration
12	CV-CDBG: Public Services
13	ESG20 Activities
14	CV-HOPWA: City of Paterson DHHS

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

(see following table)

1	Project Name	CDBG: Administration
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Program Administration Goal Q
	Needs Addressed	Community Development
	Funding	CDBG: \$468,558
	Description	Funding to administer the 2019 CDBG Program for the City of Paterson.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide Administration of the 2019 CDBG program.
	Planned Activities	Funding for the Department of Community Development at the City of Paterson to cover staff salaries and operating expenses associated with administering the CDBG program estimated at 20 percent of the grant amount plus program income: \$468,558.
2	Project Name	CDBG: Public Services
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Housing Goal E Community and Economic Development Goal O
	Needs Addressed	Affordable Housing Community Development
	Funding	CDBG: \$610,000
	Description	Support funding for public services to extremely low-, very low-, low- and moderate-income residents in the City
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	9,186 extremely low-, very low-, low- and moderate-income residents, including children and youth, seniors, special needs residents, unemployed and under employed residents.

	Location Description	Activities will be carried out throughout the City of Paterson (see the project descriptions for more actual locations)
	Planned Activities	<p>The Office of Neighborhood Assistance 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>NJ Association on Correction Passaic County Women Center: \$45,000 CDBG funds to support their battered/abused spouse program</p> <p>Grandparent Relatives Care Senior Community Resource Center: \$20,000. CDBG funds to support the operation of a food pantry.</p> <p>Eva's Village Inc. - Mental Health Services: \$50,000. CDBG funds to support a mental health program.</p> <p>The Paterson Housing Authority 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 30 low income program participants and will help identify, plan and oversee projects within the Great Falls Neighborhood as part of their Junior Youthbuild Program. \$60,000</p> <p>C-Line Counseling Center 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>Paterson Community Health Center, Inc. -Mental Health Services: \$50,000</p> <p>Jump Start Community Recreation Program 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>New Jersey CDC - After School youth program: \$60,000</p> <p>Catholic Families will provide seniors activities to approximately 350 low to moderate income seniors living in the City of Paterson: \$60,000</p> <p>The Boys and Girls Club 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>OASIS 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	Project Name	CDBG: Public Facilities
	Target Area	City Wide

	Goals Supported	Community and Economic Development Goal N
	Needs Addressed	Community Development
	Funding	CDBG: \$937,224
	Description	Support funding for activities that will improve access to public facilities to extremely low, very low, low- and moderate-income residents in the City.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	148,708 residents, the majority of which are low- to moderate-income households or reside in low- to moderate-income areas of the City.
	Location Description	
	Planned Activities	Planned activities to improve access to public facilities throughout the City: Paterson Fire Department - Annual Lease Payment for Construction/Demolition Equipment used for fire damaged structures: \$107,659.13 DPW - Baer Trap Park: \$189,520.00 Greater Bergen Community Action Inc. - Eastside Head Start Playground Improvements: \$10,802.64 DPW - Bauerle Fieldhouse Improvement/Renovation: \$294,808.84 DPW - Lou Costello Park Improvement/Renovation: \$334,433
4	Project Name	CDBG: Housing Services
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Housing Goal B Housing Goal E
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$327,010
	Description	Housing services for extremely low-, very low-, low- and moderate-income residents in the City through the Paterson Homeowner Rehabilitation Program.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehab: 18 Household Housing Unit
	Location Description	Various locations throughout the City of Paterson.
	Planned Activities	Paterson Homeowner Rehabilitation Program: \$275,010
5	Project Name	HOME: Administration
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Housing Goal A Housing Goal B Housing Goal D Program Administration Goal Q
	Needs Addressed	Affordable Housing
	Funding	HOME: \$86,923
	Description	Administration of the HOME program in FY2019.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Various locations throughout the City of Paterson.
	Planned Activities	Administration of the HOME program in various locations throughout the City of Paterson.
6	Project Name	HOME: First Time Homebuyer Program
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Housing Goal A Housing Goal B Housing Goal D
	Needs Addressed	Affordable Housing
	Funding	HOME: \$144,200

	Description	The City will assist eligible low to moderate income (80% AMI) homebuyers with the purchase of a home through the First Time Homebuyer Program. Notices of availability of funds are advertised on the City website, in newspapers and at the Department offices. Eligible applicants shall be selected on a first come - first serve basis.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers: 8 Low to Moderate Income Households Assisted
	Location Description	Various locations throughout the City of Paterson based on participant eligibility.
	Planned Activities	First Time Homebuyer Program: \$144,200
7	Project Name	HOME: Affordable Housing (CHDO 15% Set-Aside)
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Housing Goal A Housing Goal B Housing Goal D
	Needs Addressed	Affordable Housing
	Funding	HOME: \$134,091
	Description	The City uses its HOME funds to assist non-profit, CHDO and for-profit developers to develop affordable housing for low to moderate income (below 80% AMI) households. The City selects eligible developers through an RFP process with a committee to review and rank the proposals based on established criteria. Notices of availability of funds are advertised on the City website, in newspapers and at the Department offices. In 2019, the City will work with CHDO partners to develop affordable rental housing through new construction.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 2 Low to Moderate Income Households will benefit from these units.
	Location Description	Various locations throughout the City of Paterson.

	Planned Activities	CHDO housing development activities: \$127,190.27
8	Project Name	HOME: Affordable Housing Construction
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Housing Goal A Housing Goal B Housing Goal D
	Needs Addressed	Affordable Housing
	Funding	HOME: \$504,024
	Description	The city will utilize HOME funds to support the development of affordable rental housing to be made available for eligible low to moderate income (80%AMI) households throughout the City of Paterson. The City selects eligible developers through an RFP process with a committee to review and rank the proposals based on established criteria. Notices of availability of funds are advertised on the City website, in newspapers and at the Department offices.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 4 Low to Moderate Income Households will benefit from the development of these housing units.
	Location Description	Various locations throughout the City of Paterson.
	Planned Activities	Non-CHDO affordable housing development activities: \$469,523.93
9	Project Name	HESG Activities
	Target Area	City Wide
	Goals Supported	Homeless Goal G Homeless Goal H Program Administration Goal Q
	Needs Addressed	Housing and Services to End Homelessness
	Funding	ESG: \$192,721
	Description	Funding for homeless prevention, rapid rehousing services, emergency shelters, transitional housing and administration of the HESG Program.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	2,286 extremely low, very low and low income homeless and at-risk households.
	Location Description	Various facilities located throughout the City of Paterson (see the project descriptions for exact locations)
	Planned Activities	<p>\$14,454.07 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>\$75,653.39 in HESG funding for Catholic Families to provide essential services and homeless prevention services to approximately 404 low to extremely low-income households at their facility located at 24 DeGrasse Street, Paterson, NJ.</p> <p>\$27,613.54 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>
10	Project Name	HOPWA Activities
	Target Area	City Wide Passaic County Bergen County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations Community Development
	Funding	HOPWA: \$1,682,883
	Description	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.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	447 low to extremely low-income persons living with HIV/AIDS
	Location Description	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>Planned Activities</p>	<p>The Housing Authority of the City of Paterson will provide case management, tenant-based rental assistance, vouchering 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 which includes \$41,404 for administration of the program.</p> <p>The Housing Authority of Bergen County will provide case management, tenant-based rental assistance vouchering 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 which includes \$34,059 for administration of the program.</p> <p>Support funding for the Buddies of New Jersey to provide case management, vouchering 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: \$149,820 which includes \$10,487 for administration of the program.</p> <p>The Passaic Alliance Program of the City of Passaic Department of Human Services will provide case management, vouchering 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 which includes \$10,500 for administration of the program.</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 which includes \$10,500 for administration of the program.</p> <p>Straight & 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: \$104,539 which includes \$7,318 for administration of the program.</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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CARES Act Amendment CV-Projects

11	Project Name	CV-CDBG: Administration
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Program Administration Goal Q
	Needs Addressed	Community Development
	Funding	CDBG-CV: \$300,452
	Description	Funding to administer CDBG-CV for the City of Paterson for activities that prevent, prepare for and respond to the coronavirus COVID-19 pandemic.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide Administration of CDBG-CV.
Planned Activities	Funding for the Department of Community Development at the City of Paterson to cover staff salaries and operating expenses associated with administering CDBG-CV estimated at 20 percent of the grant amount.	
12	Project Name	CV-CDBG: Public Services
	Target Area	City Wide 1st ward, 4th ward and 5th ward
	Goals Supported	Community and Economic Development Goal O
	Needs Addressed	Community Development
	Funding	CDBG-CV: \$1,201,806
	Description	Support funding for public services to extremely low-, very low-, low- and moderate-income residents in the City that prevent, prepare for and respond to the coronavirus COVID-19 pandemic. These activities include food banks, substance abuse services and mental health services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 89,450 LMI persons will be assisted.

	Location Description	Activities will be carried out throughout the City of Paterson.
	Planned Activities	<p>Planned CV-Public Services include:</p> <p>OASIS - food bank, A Haven for Women and Children, A Grab and Go Meal and Food Distribution Program (est. 12,000 persons assisted): \$100,000</p> <p>C-Line Counseling - substance abuse counselling and other social and health care services at their facilities located at 680 Broadway (est. 100 persons assisted): \$45,000</p> <p>Mr. G's Kids - mental health services (est. 50 persons assisted): \$80,000</p> <p>Grandparent Relatives Resource Center - funds to support the operation of a food pantry (est. 1,500 persons assisted): \$80,000</p> <p>Grandparent Relatives Resource Center - food bank, six senior buildings (est. 1,000 persons assisted): \$60,000</p> <p>CUMAC ECHO - food bank (est. 70,000 persons assisted): \$100,000</p> <p>YMCA - food bank and facility sanitizing (est. 200 persons assisted): \$156,947</p> <p>New Jersey CDC - Mobil food bank and Health & Wellness kits to families (est. 3,000 persons assisted): \$200,000</p> <p>The Boys and Girls Club of Paterson - Summer Breakfast Program and food distribution kits to families (est. 1,000 persons assisted): \$35,000</p> <p>Catholic Families - Food bank for seniors and PPE supplies (est. 600 persons assisted): \$223,000</p> <p>Contingency funding: \$121,860</p>
13	Project Name	ESG20 Activities
	Target Area	City Wide
	Goals Supported	Homeless Goal G Homeless Goal H Program Administration Goal Q
	Needs Addressed	Housing and Services to End Homelessness
	Funding	ESG-CV1: \$689,534
	Description	Funding for homeless prevention and rapid rehousing services for those affected by the COVID-19 pandemic.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 25 LMI persons will be assisted with Homeless Prevention. An estimated 100 LMI households will be assisted with Rapid Re-housing
	Location Description	Citywide
	Planned Activities	Planned activities for ESG-CV will include: Administration: \$68,953 Homeless prevention, Catholic Family & Community Services (est. 25 persons assisted with homeless prevention services): \$111,675 Rapid Re-housing, Catholic Family & Community Services (est. 80 households assisted with rapid re-housing): \$112,325 Rapid Re-housing, Heart of Hannah (est. 20 households assisted with rapid re-housing): \$125,000 Contingency funding: 271,581
14	Project Name	CV-HOPWA: City of Paterson DHHS
	Target Area	City Wide Passaic County Bergen County
	Goals Supported	Special Needs Goal I
	Needs Addressed	Address Needs of Special Needs Populations Community Development
	Funding	HOPWA-CV: \$255,594
	Description	Provide HOPWA-CV support funding that will assist low to extremely low-income residents living with HIV/AIDS with housing services/rental assistance. The Department of Health and Human Services/Ryan White Division and HOPWA Program (DHHS) will be responsible for the administration of the HOPWA-CV funds.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 80 persons living with HIV/AIDS will be assisted with rental assistance.
	Location Description	Citywide, Passaic County, Bergen County

	Planned Activities	Planned activities for HOPWA-CV will include: Admin of HOPWA-CV (DHHS): \$17,892 Housing Services Rental Assistance-: -Paterson Housing Authority: \$124,044 -: (est. 45 clients to be served) -CAPCO: \$56,829-: (est. 15 clients to be served) -City of Passaic \$56,829 -: (est. 20 clients to be served)
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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

Target Area	Percentage of Funds
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
Total	1,920

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
Total	1,920

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Paterson (HACP) is the designated Public Housing Authority in the City of Paterson. The City works in partnership with the HACP to identify housing needs and provide resources from the City's entitlement programs to assist with the development of new housing opportunities for 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.

Actions planned during the next year to address the needs to public housing (continued below in

Discussion):

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.

Continued from: Actions planned during the next year to address the needs to public housing:

The ongoing development strategy for the 4thWard 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-unit's 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.

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 (+80 HOPWA-CV)
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 (+80 HOPWA-CV) = 527

CARES Act Amendment: An additional 80 households with persons living with HIV/AIDS will receive housing services/rental assistance from HOPWA-CV funds.

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.

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.

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

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	63,245
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
Total Program Income:	63,245

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(l)(2)

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

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

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

HOME Resale Provisions / Developer Assistance: 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% of gross income for Principal, Interest, Taxes and Insurance. 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, the seller (i.e., the original homebuyer) must sell the house to an income-eligible household. 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 / Direct Homeowner Assistance: The City uses its HOME funds to assist low to moderate-income (below 80% AMI) households purchase affordable housing. 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:

HOME Resale Provisions / Developer Assistance: 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% of gross income for Principal, Interest, Taxes and Insurance. 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, the seller (i.e., the original homebuyer) must sell the house to an income-eligible household. 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 / Direct Homeowner Assistance: The City uses its HOME funds to assist low to moderate-income (below 80% AMI) households purchase affordable housing. 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.

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.

The 2019 HOPWA Action Plan has been attached in the "Unique Grantee Appendices".