




PASSAIC COUNTY, NJ

Consolidated Plan

2018-2022



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Table of Contents

| | |
|--|----|
| Executive Summary | 5 |
| ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) | 5 |
| The Process..... | 10 |
| PR-05 Lead & Responsible Agencies 24 CFR 91.200(b) | 10 |
| PR-10 Consultation - 91.100, 91.200(b), 91.215(l)..... | 11 |
| PR-15 Citizen Participation..... | 14 |
| Needs Assessment | 18 |
| NA-05 Overview | 18 |
| NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) | 20 |
| NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) | 28 |
| NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) | 32 |
| NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) | 35 |
| NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)..... | 37 |
| NA-35 Public Housing – 91.205(b) | 38 |
| NA-40 Homeless Needs Assessment – 91.205(c) | 42 |
| NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d) | 46 |
| NA-50 Non-Housing Community Development Needs – 91.215 (f)..... | 48 |
| Housing Market Analysis..... | 51 |
| MA-05 Overview..... | 51 |
| MA-10 Number of Housing Units – 91.210(a)&(b)(2) | 53 |
| MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) | 56 |
| MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) | 60 |
| MA-25 Public and Assisted Housing – 91.210(b)..... | 63 |
| MA-30 Homeless Facilities and Services – 91.210(c) | 65 |
| MA-35 Special Needs Facilities and Services – 91.210(d) | 68 |

| | |
|--|-----|
| MA-40 Barriers to Affordable Housing – 91.210(e) | 71 |
| MA-45 Non-Housing Community Development Assets – 91.215 (f) | 72 |
| MA-50 Needs and Market Analysis Discussion | 77 |
| Strategic Plan | 90 |
| SP-05 Overview | 90 |
| SP-10 Geographic Priorities – 91.215 (a)(1) | 91 |
| SP-25 Priority Needs - 91.215(a)(2) | 92 |
| SP-30 Influence of Market Conditions – 91.215 (b) | 94 |
| SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) | 95 |
| SP-40 Institutional Delivery Structure – 91.215(k) | 97 |
| SP-45 Goals Summary – 91.215(a)(4) | 101 |
| SP-50 Public Housing Accessibility and Involvement – 91.215(c) | 104 |
| SP-55 Barriers to affordable housing – 91.215(h) | 105 |
| SP-60 Homelessness Strategy – 91.215(d) | 106 |
| SP-65 Lead based paint Hazards – 91.215(i) | 109 |
| SP-70 Anti-Poverty Strategy – 91.215(j) | 111 |
| SP-80 Monitoring – 91.230 | 112 |
| Expected Resources | 113 |
| AP-15 Expected Resources – 91.220(c)(1,2) | 113 |
| Annual Goals and Objectives | 116 |
| AP-20 Annual Goals and Objectives | 116 |
| Projects | 118 |
| AP-35 Projects – 91.220(d) | 118 |
| AP-38 Project Summary | 121 |
| AP-50 Geographic Distribution – 91.220(f) | 124 |
| Affordable Housing | 125 |

| | |
|---|-----|
| AP-55 Affordable Housing – 91.220(g) | 125 |
| AP-60 Public Housing – 91.220(h) | 126 |
| AP-65 Homeless and Other Special Needs Activities – 91.220(i) | 127 |
| AP-75 Barriers to affordable housing – 91.220(j) | 131 |
| AP-85 Other Actions – 91.220(k) | 132 |
| Program Specific Requirements | 134 |
| AP-90 Program Specific Requirements – 91.220(l) (1,2,4) | 134 |

Executive Summary

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

1. Introduction

The purpose of the Consolidated Plan (CP) is to guide funding decisions in Passaic County from 2018-2022 using federal Community Development Block Grant (CDBG) funds. Passaic County receives CDBG funds for 11 of the 16 municipalities in the County which the U.S. Department of Housing and Urban Development (HUD) calls the Urban County. The remaining 4 municipalities, the cities of Passaic, Paterson, Clifton and Wayne Township, receive funding directly from HUD. The Borough of Ringwood has opted out of participation for FY 2017-2019.

The Five Year Consolidated Plan provides a detailed analysis of the housing and homeless needs in the County and a housing market analysis. Specific attention is paid to the needs of moderate-, low- and very low-income households experiencing housing problems, the needs of special needs populations, and the needs of the homeless in the County. A strategic plan then describes the goals of the County with respect to housing and non-housing community development needs.

The CDBG program aims to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate- income levels. Funds can be used for a wide array of activities, including: construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, housing rehabilitation, homeownership assistance, lead-based paint detection and removal, rehabilitation of commercial or industrial buildings, loans or grants to businesses, construction of new housing, and assistance to homeless persons and families.

Passaic County is comprised of 16 municipalities over 185 square miles. The Urban County of Passaic County will receive CDBG funds for activities serving the eleven participating jurisdictions: Bloomingdale, Haledon, Hawthorne, Little Falls, North Haledon, Pompton Lakes, Prospect Park, Totowa, Wanaque, West Milford, and Woodland Park.

Through a collaborative planning process, involving a broad range of public and private agencies, the county has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) Program. Passaic County will submit this Five Year Strategic Plan to the U.S. Department of Housing and Urban Development (HUD).

The Five Year CP for Passaic will serve the following functions:

- A planning document that enables the county to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs.
- An application for CDBG Program funds for FY 2018 under HUD's formula grant.
- A strategy document to be followed in the implementation of HUD programs.
- An action plan that provides a basis for assessing performance in the implementation of CDBG Program funds.

Community Development Block Grant (CDBG) funds to address the needs outlined in the Strategic Plan are anticipated to be approximately \$800,000 for each year, on average, over the next five years. The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Passaic County has identified the following priority needs:

- Affordable Housing - Rehabilitation and construction of owner-occupied and rental housing units, respectively
- Public Facility Improvements – Improvement and expansion of public facilities serving low- and moderate-income areas and persons
- Infrastructure Improvements - improvement and expansion of infrastructure serving low-and moderate-income areas and persons
- Public Services - provision of services to seniors, persons with disabilities, and other eligible low- and moderate-income persons
- Homelessness - housing and services for persons and families that are homeless
- Administration and Planning – Administration and planning activities to support the CDBG program

Passaic County has set several goals to meet these needs:

| Goal Name | Description |
|-------------------------------------|---|
| Affordable Housing | Creation/preservation of affordable housing including housing rehabilitation assistance and preservation/expansion of homeless facilities. |
| Public Facility Improvements | Improvements to public facilities that serve low- and moderate-income clientele and/or are located in low- and moderate-income areas and demolition of vacant structures that pose a risk to the health and safety of residents in any area of the community. |
| Infrastructure Improvements | Improvements to public infrastructure that serve low- and moderate-income residents and/or are located in low- and moderate-income areas. |
| Public Services | Provision of public services to low- and moderate-income clientele. |
| Homelessness | Support the efforts of the PCICH to reduce the incidence of homelessness and reduce the length of time persons experience homelessness. |
| Planning and Administration | Administration and planning conducted to operate the CDBG program successfully. |

Each activity funded through the CDBG program must align with one of these goals.

3. Evaluation of past performance

According to the CAPER most recently approved by HUD, during FY 2016, there were 13 projects completed and four public services administered. Projects completed during FY 2016 include:

- Woodland Park Curb Ramps – project completed in September 2016
- Bloomingdale – Replacement of Storm water lines, water mains, sewer mains, laterals, curbing and paving along Ryerson St. completed September 2016
- Totowa – Sewer lining – cured in-place sanitary main lining along Williams Place, Jefferson Place, Totowa Road and Grant Ave. Project complete as of September 2017
- Wanaque – Haskell Water main replacement – completed April 2016
- Pompton Lakes ADA Curb Ramps – completed curb ramps at various locations
- Hawthorne – Street improvements along Vincent Avenue – the project is complete
- Haledon – Street improvements along John and Geyer Streets – The project was completed
- N. Haledon – Handicap accessibility in Community Center – the project was completed
- Pompton Lakes ADA Curb Ramps - 2016 - project completed at 16 locations

- Hawthorne Street improvements - 8th Avenue - project is completed
- Bloomingdale - Replacement of water and sewer lines and street paving along Reeve Ave. completed
- Woodland Park - Street improvements along Ray and Radcliff
- West Milford Community center - ADA Doors retrofitted for accessibility - completed Summary of citizen participation process and consultation process

In agreement with 24 CFR 91.115(e) Passaic County has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program. The Citizen Participation Plan is on file at the Passaic County Department of Planning and Economic Development and on the web site.

- Interviews with stakeholders were conducted on February 1, 2018
- First public hearing was held on February 2, 2018, 930 Riverview Drive, Totowa, NJ 07512, Suite 250, 1:00 pm.
- Two meetings with groups of municipal officials were held on April 4, 2018.
- A meeting was held with the CoC on May 30, 2018.
- The Second public hearing will be held on June 12, 2018, Passaic County Board of Chosen Freeholders, 401 Grand Street, Paterson, NJ 08505, 2nd Floor meeting room; 5:30 pm.
- Display period of document: May 18, 2018 to June 19, 2018.
- Anticipated date of approval by the Passaic County Board of Chosen Freeholders: June 26, 2018.

4. Summary of public comments

A member of the CoC provided feed-back on details of actions taken by the CoC and updates to information presented in the Consolidated Plan.

Another commenter indicated that the plan relied too heavily on a Ten Year Plan to End Homelessness from 2007 that was out of date. This commenter also suggested that more detail on services for the homeless be provided. Finally the commenter suggested that the County should reconsider its priorities and fund more housing activities and fewer public facilities projects.

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

The comments that provided updated information on the CoC actions were incorporated. Comments about the Ten Year Plan and requesting additional detail were not incorporated as the PCICH has not updated the Ten Year Plan nor provided additional detail on services.

The comment on housing need and that more funding should go to housing will be considered in future funding rounds. While the County has aspired to provide

more housing assistance since accepting the grant funds, opportunities to provide such support for housing have not been presented for funding.

6. Summary

The Consolidated Plan is a prerequisite for receiving funding through the Department of Housing and Urban Development (HUD) for four federal entitlement programs. The County of Passaic is a recipient of only one of the four: Community Development Block Grant (CDBG) Program.

The purpose of the plan is to guide funding decisions regarding use of federal resources. The County has prepared this Consolidated Plan to strategically implement the CDBG program to utilize the funds for housing, public facility and infrastructure improvements and expansion and public services over the next five years, Fiscal Years 2018 – 2022.

The County has also prepared an Annual Action Plan for FY 2018 (September 1, 2018 to August 31, 2019). This plan identifies the funding for projects that address the County's priorities as stated in the Consolidated Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1 – Responsible Agencies

| Agency Role | Name | Department/Agency |
|--------------------|----------------|---|
| CDBG Administrator | PASSAIC COUNTY | Department of Planning and Economic Development |

Narrative

The Passaic County Department of Planning and Economic Development is responsible for the administration of the CDBG program. The County participates with other groups when appropriate, such as planning for the homeless, to facilitate cooperative problem solving in Passaic County.

Each municipality and public service agency that receives funds from the CDBG program receives a sub-recipient agreement. All sub-recipient agreements are monitored on an ongoing basis with site visits to public service entities conducted annually.

The Continuum of Care program is administered by the Department of Human Services. The Comprehensive Emergency Assistance System (CEAS) Committee serves as the Continuum of Care.

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

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

In agreement with 24 CFR 91.115(e) Passaic County has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program. The Citizen Participation Plan is on file at the Passaic County Department of Planning and Economic Development and on the web site. This document describes the process for preparation of the Consolidated Plan and each Annual Plan. It outlines the outreach efforts that will be taken to coordinate these planning documents with public and private sector interests in the County.

The process for preparation of the Consolidated Plan and Annual Plan involved outreach to the Passaic County Public Housing Agency and Department of Human Services, which administers the Continuum of Care, and Passaic County's Plan to End Homelessness, other County Departments and their planning efforts, local municipalities, and service agencies that provide vital public services to low income people and people with special needs in Passaic County.

Interviews with community development stakeholders and municipal officials were held on February 1, 2018 and April 4, 2018, respectively, to gather input on community needs and priorities.

An orientation meeting and first public hearing was held February 2, 2018, to explain the program and solicit input on the goals to be addressed with the use of funds. Stakeholder meetings were also conducted to obtain more detailed information. Follow up phone calls and meetings were held to solicit additional information and provide an opportunity for input.

Copies of the Consolidated Plan and FY 2018 Annual Plan were distributed to the local municipalities and several service agencies. The Plan was available for inspection on the County website and notice of its availability was published in two local newspapers; on the County web site and Facebook page and sent to an extensive mailing list of non-profit agencies and public leaders.

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 Passaic County Department of Human Services facilitates the CoC process and was consulted on several occasions for input on the plan. Outreach was made to

several CoC participating agencies. A presentation on the Consolidated Plan was held at the CoC meeting on May 30, 2018.

The County Plan to End Homelessness and the CoC application were referenced extensively throughout the Consolidated Plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS
Passaic County does not receive ESG funds.

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

The below list of agencies which were directly consulted during the planning process. Many received initial invitations to participate in the process and/or attended meetings of the CoC at which time the Consolidated Plan and Annual Plan were discussed.

Table 2 – Agencies, groups, organizations who participated

| Organization Name | Organization Type | Meeting Date |
|--|---|-----------------------|
| Passaic County Dept. of Human Services | Social Services | Feb. 1, 2018 |
| Paterson Habitat for Humanity | Affordable Housing | Feb. 1, 2018 |
| Passaic County Housing Agency | Public Housing Authority | Email – Jan. 19, 2018 |
| NJ Community Development Corporation | Affordable Housing, Social Services | Feb. 1, 2018 |
| Monarch Housing Associates | Homeless services (consultant) | Phone – Mar. 27, 2018 |
| Catholic Family and Community Services | Social Services | Feb. 1, 2018 |
| Eva's Village | Homeless Shelter, Social Services | Feb. 1, 2018 |
| United Way of Passaic County | Social Services | Feb. 1, 2018 |
| Public Libraries in Urban County | Broadband | Email – Feb. 6, 2018 |
| Broadband Providers in Urban County | Broadband | Email – Feb. 6, 2018 |
| Passaic County Office of Emergency Mgmt. | Hazard Mitigation/Resilience | Email – Feb. 6, 2018 |
| Passaic County Dept. of Planning & Econ. Dev. | Economic Development, Hazard Mitigation | Feb. 1, 2018 |
| Municipal Officials | Local Government | Apr. 4, 2018 |
| Fair Housing Council | Fair Housing | Feb. 2, 2018 |
| Home Care Options | Social Services | Feb. 2, 2018 |
| 4CS of Passaic County | Social Services | Feb. 2, 2018 |
| Urban League | Social Services | Feb. 2, 2018 |
| New Hope Community Ministries | Social Services | Feb. 2, 2018 |

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

All agency types were contacted.

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

Table 3 – Other local / regional / federal planning efforts

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---|---|
| Comprehensive Economic Development Strategy (2015) | Passaic County Dept. of Planning and Economic Development | Strategic Plan goals align with the goals in the CEDS as funding allows, without duplication of activities. |
| Hazard Mitigation Plan (2015) | Passaic County Office of Emergency Management | Strategic Plan goals align with the goals in the Hazard Mitigation Plan as funding allows, without duplication of activities. |

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The County partners with the local municipalities that are part of the Urban County to implement the annual activities and lengthy discussions with mayors and business administrators on community priorities were held on April 4, 2018. Further, the County is the lead agency for the Continuum of Care and works closely with social service providers, the state and other entities to ensure a comprehensive system of care.

Broadband providers were identified as well and information obtained for the Consolidated Plan.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation process included outreach utilizing an extensive email list of county-wide agencies and the participating municipal jurisdictions in the Urban County. Two public hearings were held. Each was advertised in two local newspapers and email announcements were sent. The Consolidated Plan and Annual Action Plan was posted on the website and emails were sent to agencies that have participated in the plan, the CoC participating agencies and participating municipal jurisdictions in the Urban County advising them that the plan was available on line.

The direct meetings and telephone interviews informed the decision about goals. Past history of the use and requests from municipalities also helped to inform this decision. No comments were received from the public.

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------|---|--------------------|---|--|---|---------------------|
| 1 | First Public Hearing (Feb. 2, 2018) | Public | 17 attendees | Participants provided input on community needs and priorities. | All comments were accepted. | N/A |
| 2 | Stakeholder Interviews (Feb. 1, 2018 & Mar. 27, 2018) | Stakeholders | 12 attendees | Participants provided input on community needs and priorities. | All comments were accepted. | N/A |
| 3 | Municipal Officials Meeting (Apr. 4, 2018) | Local Government | 5 municipalities attended | Participants provided input on community needs and priorities. | All comments were accepted. | N/A |
| 4 | Meeting with CoC (May 30, 2018) | Agencies | 25 attendees | Participants provided input on community needs and priorities. | All comments were accepted. | N/A |
| 5 | Second Public Hearing (Jun. 12, 2018) | Public | There were seven (7) individuals who signed in for the hearing although The Board of Chosen Freeholder meeting was well attended. This provided an opportunity to present the program to persons who might not otherwise have attended a hearing. | A member of the CoC provided feedback on details of actions taken by the CoC and updates to information presented in the Consolidated Plan. Another commenter indicated that the plan relied too heavily on a Ten Year Plan to End Homelessness from 2007 that was out of date. This commenter also suggested that more detail on services for the homeless be provided. Finally the commenter suggested that the County should reconsider its priorities and fund | The comments that provided updated information on the CoC actions were incorporated. Comments about the Ten Year Plan and requesting additional detail were not incorporated as the PCICH has not updated the Ten Year Plan nor provided additional detail on services. | N/A |

| | | | | | | |
|--|--|--|--|---|--|--|
| | | | | more housing activities and fewer public facilities projects. | | |
|--|--|--|--|---|--|--|

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The data provided in this section is from the 2000 and 2010 Census, American Community Survey 2016, and the 2009-2013 Comprehensive Housing Affordability (CHAS) data from HUD. Overall needs created a framework on which to base decisions in selecting projects to fund. Priority needs formed the basis for choosing specific overall goals and objectives for the Consolidated Plan in addition to the projects for the FY 2018 Annual Action Plan.

Based on the data and analysis included within this section of the Consolidated Plan, in addition to interviews and group discussions held with service providers, the following conclusions relative to housing needs in Passaic County for all household types, income groups and racial/ethnic groups can be made.

Housing

Housing problems include cost burden (paying more than 30% of monthly income towards monthly housing costs), severe cost burden (paying more than 50% of monthly income towards monthly housing costs), overcrowding, lack of kitchen facilities, and/or lack of bathroom facilities. The most common housing problem was cost burden.

Hispanic, Black and Asian households experienced these problems at disproportionately high levels. The elderly also experienced a higher percentage of households with cost burdens.

Disproportionately Greater Need

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate greater than 10% more than for the income level as a whole.

Disproportionately greater need was identified among moderate-income and middle-income Asian households, middle-income Hispanic households, moderate income Black/African American households, and extremely low-income American Indian/Alaska Native households experiencing one or more housing problems.

Additionally, disproportionately greater need was identified among moderate-income Black/African households, low-income, moderate-income and middle-income Asian households, extremely low-income American Indian/Alaska Native households, and moderate-income Hispanic households experiencing one or more severe housing problems. The results of this data for American Indian and Asian households should be

used with caution considering the small numbers in these two minority groups, the age of the data, and the limited sample size.

Public Housing

No public housing units are located in Passaic County (Urban County) outside of entitlement cities. According to the Passaic County Housing Agency, there were 802 housing choice vouchers in use and 3,852 households on the waiting list as of February, 2018.

Homeless

The County's homeless population increased by 2% between 2013 and 2017. The 2017 Point-in-Time (PIT) survey indicated that 449 individuals in 306 households were homeless on the night of January 24, 2017. Of those experiencing homelessness, a total of 56 households, with 58 persons, were identified as chronically homeless. About 41% of homeless persons reported some type of disability. The most common disabilities were substance abuse and mental health issues.

For the year 2017 (October 1, 2016 to September 30, 2017) there were 1,129 persons in emergency shelter, transitional housing, supportive housing or permanent housing; the majority 1,010 were in Shelter. Of those in shelter only 49 were new to homelessness the rest had prior enrollment in the shelter system.

Non-Homeless Special Needs Populations

Persons who are considered non-homeless special needs with housing needs include the elderly and frail elderly needing assistance to modify their homes to age-in-place; persons with HIV and AIDS needing better collaboration between existing providers and services to assist those who are living longer; and victims of domestic violence needing safe and secure housing.

Non-Housing Community Development

Non-housing community development needs were identified by the Urban County municipalities, including improvements to senior centers, park and recreation facilities, neighborhood facilities, non-residential historic preservation; demolition of dilapidated structures; street resurfacing, sidewalk replacement; ADA curb ramps; water and sewer improvements; economic development assistance; and public services such as senior services and homeless prevention services.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The Housing Needs Assessment is based on data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) data, with supplemental data used when available. Although the CHAS data is dated (2000 Census data), it provides insight into the housing needs within the County. This data, in combination with supplemental data and interviews with agencies and housing providers in the region provide a snapshot view of the housing needs.

Data depicted below is for the Urban County only unless otherwise specified. The Urban County excludes the Cities of Passaic, Clifton, Paterson and the Township of Wayne which are individually separate entitlements.

Housing needs in Passaic County include:

- More affordable, accessible housing, particularly for the following populations: youth aging out of foster care, previously-incarcerated individuals, individuals with disabilities, seniors, and veterans.
- Home repair programs for seniors and low/mod income residents
- Housing with supportive services

Table 5 - Housing Needs Assessment Demographics

| Demographics | 2016 |
|---------------|----------|
| Population | 128,883 |
| Households | 44,386 |
| Median Income | \$83,315 |

Data Source: 2012-2016 ACS (Most Recent Year)

Number of Households Table

Table 6 - Total Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|--|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 4,280 | 4,745 | 6,615 | 4,800 | 26,845 |
| Small Family Households | 1,300 | 1,460 | 2,835 | 2,035 | 15,480 |
| Large Family Households | 134 | 495 | 440 | 314 | 2,770 |
| Household contains at least one person 62-74 years of age | 854 | 915 | 1,530 | 920 | 6,115 |
| Household contains at least one person age 75 or older | 1,200 | 1,445 | 1,585 | 590 | 1,465 |
| Households with one or more children 6 years old or younger | 419 | 637 | 851 | 647 | 2,025 |

Data 2009-2013 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Table 7 – Housing Problems Table

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|--------------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 10 | 50 | 15 | 10 | 85 | 45 | 35 | 15 | 0 | 95 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 29 | 65 | 90 | 30 | 214 | 0 | 4 | 50 | 39 | 93 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 84 | 165 | 115 | 25 | 389 | 15 | 0 | 85 | 15 | 115 |
| Housing cost burden greater than 50% of income (and none of the above | 1,515 | 765 | 275 | 100 | 2,655 | 1,605 | 1,785 | 1,410 | 530 | 5,330 |

| | | | | | | | | | | |
|---|------------|----------|----------|----------|------------|------------|----------|----------|----------|--------------|
| problems) | | | | | | | | | | |
| Housing cost burden greater than 30% of income (and none of the above problems) | 259 | 539 | 1,244 | 559 | 2,601 | 118 | 965 | 1,515 | 1,065 | 3,663 |
| Zero/negative Income (and none of the above problems) | 205 | 0 | 0 | 0 | 205 | 154 | 0 | 0 | 0 | 154 |

Data Source: 2009-2013 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Table 8 – Housing Problems 2

| | Renter | | | | | Owner | | | | |
|---|------------|-------------|-------------|--------------|------------|------------|-------------|-------------|--------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 1,645 | 1,045 | 495 | 165 | 3,350 | 1,665 | 1,825 | 1,565 | 580 | 5,635 |
| Having none of four housing problems | 469 | 734 | 2,000 | 1,465 | 4,668 | 118 | 1,135 | 2,550 | 2,590 | 6,393 |
| Household has negative income, but none of the other housing problems | 205 | 0 | 0 | 0 | 205 | 154 | 0 | 0 | 0 | 154 |

Data Source: 2009-2013 CHAS

3. Cost Burden > 30%

Table 9 – Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 889 | 684 | 975 | 2,548 | 349 | 660 | 1,134 | 2,143 |
| Large Related | 100 | 145 | 35 | 280 | 24 | 255 | 322 | 601 |
| Elderly | 427 | 358 | 299 | 1,084 | 1,219 | 1,603 | 1,365 | 4,187 |
| Other | 475 | 334 | 289 | 1,098 | 189 | 288 | 215 | 692 |
| Total need by income | 1,891 | 1,521 | 1,598 | 5,010 | 1,781 | 2,806 | 3,036 | 7,623 |

Data Source: 2009-2013 CHAS

4. Cost Burden > 50%

Table 10 – Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|--------------|-------------|-------------|--------------|--------------|--------------|--------------|--------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 805 | 380 | 145 | 1,330 | 349 | 590 | 730 | 1,669 |
| Large Related | 100 | 115 | 0 | 215 | 20 | 210 | 164 | 394 |
| Elderly | 288 | 189 | 40 | 517 | 1,105 | 748 | 415 | 2,268 |
| Other | 445 | 260 | 90 | 795 | 189 | 280 | 130 | 599 |
| Total need by income | 1,638 | 944 | 275 | 2,857 | 1,663 | 1,828 | 1,439 | 4,930 |

Data Source: 2009-2013 CHAS

5. Crowding (More than one person per room)

Table 11 – Crowding Information – 1/2

| | Renter | | | | | Owner | | | | |
|---------------------------------------|------------|-------------|-------------|--------------|------------|-----------|-------------|-------------|--------------|------------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 113 | 150 | 200 | 45 | 508 | 15 | 0 | 85 | 54 | 154 |
| Multiple, unrelated family households | 0 | 80 | 10 | 10 | 100 | 0 | 0 | 44 | 0 | 44 |
| Other, non-family households | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 4 |
| Total need by income | 113 | 230 | 210 | 55 | 608 | 15 | 4 | 129 | 54 | 202 |

Data Source: 2009-2013 CHAS

Table 12 – Crowding Information – 2/2

| | Renter | | | | Owner | | | |
|---|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | NO DATA | | | | | | | |

Describe the number and type of single person households in need of housing assistance.

According to the 2012-2016 ACS, 37,153 households in Passaic County were comprised of people living alone. The median income of 1-person households was \$28,673. An affordable rent at this level would be roughly \$717, but there were only approximately 8,100 units available at this price in 2016. This means that there are at least 10,000 single-person households paying more than 30% of their income towards housing costs. These households are likely in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the New Jersey State Police **2015 Domestic Violence Offense Report** (most recent available), there were a total of 3,830 domestic violence-related offenses in Passaic County in 2014 and 3,248 in 2015. This includes 10 instances of sexual assault in 2014 and 11 instances of sexual assault in 2015, as well as 35 instances of stalking in 2014 and 17 instances of stalking in 2015. There were 86 arrests related to domestic violence

restraining orders in 2014 and 50 in 2015 in Passaic County. Additionally, there were two domestic violence-related homicides in 2014 and one in 2015. Statewide, the majority of victims who were females and children were involved or present in about 28% of all domestic violence offenses. Many of the survivors of these crimes are likely in need of housing assistance. Specific figures for the number and types of families in need of housing assistance are unavailable.

What are the most common housing problems?

The most common housing problem in Passaic County is housing cost burden, particularly for those with housing cost burdens greater than 50% of income. The County's high cost of rentals and high home values are a key contributing factor to the housing problem. A greater number of owner-occupied homes are cost burdened than renter-occupied homes (Note: Passaic County is 53.2% owner-occupied and 46.8% renter-occupied).

Also, about 20% of the housing units in Passaic County were built before 1940. An older housing stock generally indicates a need for more maintenance and housing rehabilitation to maintain quality housing conditions.

In addition to cost burden and age, a large number of households were experiencing at least one type of housing problem, including overcrowding, lack of kitchen facilities and/or lack of bathroom facilities.

Are any populations/household types more affected than others by these problems?

Elderly households are more likely to be affected by cost burden than other households, with a cost burden rate of 32%. Large families are also more likely to be affected by cost burden, with a cost burden rate of 21%. Large families are more likely to be affected by overcrowding.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The number of persons "at risk" of becoming homeless is difficult to estimate at any point in time. Those threatened with eviction, unemployment, foreclosure, or termination of utilities could become homeless when they no longer have a cushion against the perils of life. Some working poor families may only be able to pay the rent because they have two wage earners, or because the primary wage earner works two jobs. Other families may deal with the problem of high housing costs by doubling up. Such arrangements can be unstable and temporary in nature.

Most commonly, "at-risk" families live paycheck to paycheck without any savings for emergencies. If a family experiences a lost paycheck, a small rent increase, one

incident of mental or physical illness, or a temporary layoff from work, it can result in a loss of housing. A common scenario is eviction from rental housing due to nonpayment of rent. Unemployment or underemployment results in a lack of sufficient income to meet the costs of food, housing, transportation, and child care.

Additionally, individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons
- Young adults aging out of the foster care system
- Households with incomes less than 30% of the median family income
- Households paying in excess of 50% of income for housing costs
- Victims of domestic violence
- Special needs populations such as persons with AIDS, disabilities, drug and/or alcohol addictions
- Single parent households who are unemployed
- Large low income families
- Renters facing eviction
- Homeowners facing foreclosure
- Households with catastrophic medical expenses
- Households experiencing physical hardships, i.e. flooding or fire

Formerly homeless persons who receive rapid re-housing assistance, and are nearing termination of their funds, are at risk for homelessness. However, this risk is reduced by case management, budget counseling and other social services that are offered to address risks to stability during the time they received funding. There has not been any systematic effort to track persons receiving funding to determine how many experienced multiple episodes of homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The County has not estimated the at-risk population.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Persons on fixed incomes and those with mental illness are the most difficult to house and keep housed. These households require support to remain in their housing which is often not available. In dealing with social service providers, these at-risk households may seem uncooperative and lose the services that are vital to their housing stability.

Discussion

See above.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate greater than 10% more than for the income level as a whole. The 2009-2013 CHAS data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (AMI) levels. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Cost burden greater than 30%

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

High proportions of all very low income households are most impacted by housing problems, including those with incomes below 50% of AMI. However, the following household types experienced disproportionately greater housing need in Passaic County:

- Asian households: moderate-income and middle-income
- Hispanic households: middle-income
- Black/African American households: moderate-income
- American Indian, Alaska Native households: extremely low-income

Overall:

- Extremely low-income households

Local Table: Housing Problems by Racial/Ethnic Group

| Racial/ Ethnic Group | 0-30% AMI | 30-50% AMI | 50-80% AMI | 80-100% AMI |
|---------------------------------------|-------------------------------------|------------|----------------|----------------|
| | % with one or more housing problems | | | |
| Jurisdiction as a whole | 86.57% | 92.29% | 72.80% | 49.27% |
| White | 85.23% | 93.17% | 70.77% | 47.54% |
| Black / African American | 84.48% | 67.89% | 100.00% | 29.63% |
| Asian | 87.88% | 100.00% | 84.49% | 100.00% |
| American Indian, Alaska Native | 100.00% | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 91.79% | 90.31% | 79.55% | 59.47% |

Data Source: 2009-2013 CHAS

0%-30% of Area Median Income

Table 13 - Disproportionally Greater Need 0 - 30% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,700 | 215 | 359 |
| White | 2,735 | 195 | 279 |
| Black / African American | 245 | 0 | 45 |
| Asian | 29 | 0 | 4 |
| American Indian, Alaska Native | 25 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 559 | 20 | 30 |

Data Source: 2009-2013 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Table 14 - Disproportionally Greater Need 30 - 50% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 4,370 | 365 | 0 |
| White | 3,340 | 245 | 0 |
| Black / African American | 74 | 35 | 0 |
| Asian | 65 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|------------------|--|---------------------------------------|--|
| Hispanic | 839 | 90 | 0 |

Data Source: 2009-2013 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Table 15 - Disproportionally Greater Need 50 - 80% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 4,830 | 1,805 | 0 |
| White | 3,790 | 1,565 | 0 |
| Black / African American | 75 | 0 | 0 |
| Asian | 158 | 29 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 770 | 198 | 0 |

Data Source: 2009-2013 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Table 16 - Disproportionally Greater Need 80 - 100% AMI

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,365 | 2,435 | 0 |
| White | 1,835 | 2,025 | 0 |
| Black / African American | 80 | 190 | 0 |
| Asian | 70 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 314 | 214 | 0 |

Data 2009-2013 CHAS

Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

See above.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately severe housing need when a racial or ethnic group experiences housing problems at a rate greater than 10% more than for the income level as a whole. The distinction between housing problems and severe housing problems is the degree of cost burden and overcrowding. Severe housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 person per room)
- Cost burden greater than 50%

The following household type experienced disproportionately greater severe housing need in Passaic County:

- Black/African American households: moderate-income
- Asian households: low-income, moderate-income, middle-income
- American Indian, Alaska Native households: extremely low-income
- Hispanic households: moderate-income

Local Table: Severe Housing Problems by Racial/Ethnic Group

| Racial/ Ethnic Group | 0-30% AMI | 30-50% AMI | 50-80% AMI | 80-100% AMI |
|---------------------------------------|-------------------------------------|------------|------------|-------------|
| | % with one or more housing problems | | | |
| Jurisdiction as a whole | 77.77% | 60.56% | 31.16% | 15.52% |
| White | 77.39% | 62.08% | 25.84% | 14.06% |
| Black / African American | 83.04% | 31.19% | 46.67% | 16.98% |
| Asian | 75.76% | 84.62% | 84.49% | 28.57% |
| American Indian, Alaska Native | 100.00% | 0! | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 73.03% | 58.02% | 48.42% | 20.41% |

Data Source: 2009-2013 CHAS

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 - 30% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,310 | 587 | 359 |
| White | 2,475 | 444 | 279 |
| Black / African American | 240 | 4 | 45 |
| Asian | 25 | 4 | 4 |
| American Indian, Alaska Native | 25 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 444 | 134 | 30 |

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30 - 50% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,870 | 1,869 | 0 |
| White | 2,225 | 1,359 | 0 |
| Black / African American | 34 | 75 | 0 |
| Asian | 55 | 10 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 539 | 390 | 0 |

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 - 80% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,060 | 4,550 | 0 |
| White | 1,380 | 3,960 | 0 |
| Black / African American | 35 | 40 | 0 |
| Asian | 158 | 29 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 474 | 505 | 0 |

Data 2009-2013 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Table 20 – Severe Housing Problems 80 - 100% AMI

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 745 | 4,055 | 0 |
| White | 545 | 3,330 | 0 |
| Black / African American | 45 | 220 | 0 |
| Asian | 20 | 50 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 109 | 425 | 0 |

Data 2009-2013 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

See above.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a disproportionately greater number of housing cost burdens when a racial/ethnic group experiences housing cost burdens at a rate greater than 10% more than for the income level as a whole. The table below summarizes the percentage of each racial/ethnic group experiencing housing cost burden. Racial/ethnic groups are sub-divided into the percentage of each racial/ethnic group paying less than 30%, between 30%-50%, and above 50% of their gross income on housing costs. Housing cost burden could not be calculated for households with no/negative income.

Based on this definition, the following household types experienced disproportionately greater housing cost burdens in Passaic County:

- 30-50% cost burden: No households experienced disproportionate cost burden.
- >50% cost burden: A disproportionate number of American Indian and Alaska Native households were severely cost-burdened and paid more than 50% of their income on housing-related costs. However, since this proportion of the population is very small, there is a very high margin of error associated with these estimates.

Local Table: Housing Cost Burden by Racial/Ethnic Group

| Racial/ Ethnic Group | <=30% | 30-50% | >50% | No/negative income (not computed) |
|---------------------------------------|--------|--------------------|--------|-----------------------------------|
| | % | % with cost burden | | % |
| Jurisdiction as a whole | 56.03% | 24.11% | 19.13% | 0.74% |
| White | 57.91% | 23.41% | 17.95% | 0.72% |
| Black / African American | 50.24% | 20.17% | 26.03% | 3.56% |
| Asian | 60.06% | 25.30% | 14.32% | 0.32% |
| American Indian, Alaska Native | 44.44% | 0.00% | 55.56% | 0.00% |
| Pacific Islander | 0! | 0 | 0 | 0 |
| Hispanic | 45.11% | 29.69% | 24.68% | 0.52% |

Data Source: 2009-2013 CHAS

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|---------------------------------------|--------------|--------------|--------------|-------------------------------------|
| Jurisdiction as a whole | 26,510 | 11,408 | 9,050 | 349 |
| White | 22,325 | 9,025 | 6,920 | 279 |
| Black / African American | 635 | 255 | 329 | 45 |
| Asian | 755 | 318 | 180 | 4 |
| American Indian, Alaska Native | 20 | 0 | 25 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 2,590 | 1,705 | 1,417 | 30 |

Data 2009-2013 CHAS
Source:

Discussion:

See above.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

For housing problems, the following income and racial or ethnic groups experienced disproportionately greater need:

- Asian households: moderate-income and middle-income
- Hispanic households: middle-income
- Black/African American households: moderate-income
- American Indian, Alaska Native households: extremely low-income

For severe housing problems the following income categories and racial or ethnic groups experienced disproportionately greater need:

- Black/African American households: moderate-income
- Asian households: low-income, moderate-income, middle-income
- American Indian, Alaska Native households: extremely low-income
- Hispanic households: moderate-income

For housing cost burden, the following income categories and racial or ethnic groups experienced disproportionately greater need:

- >50% cost burden: A disproportionate number of American Indian and Alaska Native households were severely cost-burdened and paid more than 50% of their income on housing-related costs. However, since this proportion of the population is very small, there is a very high margin of error associated with these estimates.

If they have needs not identified above, what are those needs?

All of the known needs were identified through the CHAS data, census data, surveys, and interviews. Most of the needs were previously known from past Strategic Plans.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Prospect Park and Haledon have high concentrations of Hispanic households. The northern part of Pompton Lakes also has a high concentration of Hispanic households.

NA-35 Public Housing – 91.205(b)

Introduction

No public housing units are located in Passaic County outside of entitlement cities. The Passaic County Housing Agency administers a Housing Choice Voucher program.

The following information is based upon Passaic County's Housing Agency data for all of Passaic County. Only Housing Choice Vouchers are included due to the absence of public housing in the Urban County of Passaic County. Although the PIC data in the table below shows 793 vouchers, the Housing Agency has indicated that they currently have 802 tenant-based vouchers. According to the Housing Agency, as of February, 2018, Haledon Borough had the largest number of vouchers holders, with 26.3% of the voucher holders in the Urban County plus Wayne Township. Prospect Park had the second largest number with 25.4% of the voucher holders.

Totals in Use

Table 22 - Public Housing by Program Type

| | Program Type | | | | | | | | |
|-----------------------------------|--------------|-----------|----------------|-------------------------------------|----------------------------|----------------|-------------------------|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | | | |
| # of units vouchers in use | 0 | 0 | 0 | 793 | 0 | 793 | 0 | 0 | 0 |

Data Source: PIC (PIH Information Center)

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Characteristics of Residents

Table 23 – Characteristics of Public Housing Residents by Program Type

| | Program Type | | | | | | | |
|--|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 0 | 0 | 18,795 | 0 | 18,795 | 0 | 0 |
| Average length of stay | 0 | 0 | 0 | 6 | 0 | 6 | 0 | 0 |
| Average Household size | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 |
| # Homeless at admission | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 0 | 193 | 0 | 193 | 0 | 0 |
| # of Disabled Families | 0 | 0 | 0 | 166 | 0 | 166 | 0 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 0 | 793 | 0 | 793 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Data Source: PIC (PIH Information Center)

Race of Residents

Table 24 – Race of Public Housing Residents by Program Type

| Race | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|-------------------------------------|----------------------------|----------------|-------------------------|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | | | |
| White | 0 | 0 | 0 | 614 | 0 | 614 | 0 | 0 | 0 |
| Black/African American | 0 | 0 | 0 | 172 | 0 | 172 | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 0 | 6 | 0 | 6 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Table 25 – Ethnicity of Public Housing Residents by Program Type

| Ethnicity | Program Type | | | | | | | | |
|--------------|--------------|-----------|----------------|-------------------------------------|----------------------------|----------------|-------------------------|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | | | |
| Hispanic | 0 | 0 | 0 | 347 | 0 | 347 | 0 | 0 | 0 |
| Not Hispanic | 0 | 0 | 0 | 446 | 0 | 446 | 0 | 0 | 0 |

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment:

No public housing units are located in Passaic County outside of the entitlement cities of Clifton, Passaic and Paterson. Accessibility accommodations are made voluntarily by owners.

Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

No public housing units are located in Passaic County outside of entitlement cities. According to the Housing Agency, there were 3,852 households on the Housing Choice Voucher waiting list. Of these households, 473 (12.3%) are elderly and 35 (about 1.0%) have at least one household member with a disability.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Although the Urban County of Passaic County currently does not have any public housing units (outside of entitlements cities), the Passaic County Housing Agency is in the process of identifying a property/land space within its jurisdiction to develop low income housing for seniors/veterans. The building is envisioned to consist of project-based vouchers from the Housing Agency's present allocation. A non-profit group formed by the Housing Agency is currently looking into a parcel of land within the County as a possible location.

How do these needs compare to the housing needs of the population at large

The need for more affordable housing is reflected in the high demand for placement on the waiting list, the number of cost burdened and severely cost burdened households, and the high cost of housing.

Discussion

See above.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Data from the County's annual Point-in-Time (PIT) count, the Annual Homeless Assessment Report (AHAR) for the period 10-1-16 to 9-30-17, The CoC system performance report and HMIS were used to understand the number of persons experiencing homelessness.

The County's homeless population increased by 2% between 2013 and 2018. The 2018 Point-in-Time (PIT) survey indicated that 434 individuals in 332 households were homeless on the night of January 25, 2018. This figure includes 112 unsheltered homeless individuals but no families with children. Of those experiencing homelessness, a total of 95 persons, were identified as chronically homeless. Compared to the 2017 PIT, the number of chronically homeless rose 67% from 58 to 95 persons.

The HMIS data showed that of the 973 persons in shelter during the fiscal year 2017 a decrease of 4% from 2016. Of those in shelter, 40.4% reported some type of disability (AHAR). The most common disabilities were substance abuse and mental health issues. During the 2018 Point in Time, eight (8) persons reported having HIV/AIDS.

In the Point in Time count in 2017, of 306 households counted, 76 reported having at least one victim of domestic violence. No data was provided for 2018.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

The Homeless Management Information System (HMIS) provides information on persons who became homeless, exited homelessness and the length of time on average persons were homeless. Specific data by population category was not made available. The following data is extracted for the period 10-1-16 to 9-30-17 which was reported to HUD through the Annual Homeless Assessment Report (AHAR) and Annual Performance Measurements Report (June 2018).

Length of Time Homeless:

| | Universe (Persons) | Average LOT Homeless | Median LOT Homeless |
|-----------------------|-----------------------|-------------------------|---------------------------|
| Persons in ES, SH, TH | 1004 | 109 | 56 |

Note: This measure includes data from each client's "Length of Time on Street, in an Emergency Shelter, or Safe Haven" response and prepends this answer to the client's entry date effectively extending the client's entry date backward in time. This "adjusted entry date" is then used in the calculations just as if it were the client's actual entry date.

Number of Persons who Become Homeless for the First Time

Universe: Person with entries into ES, SH or TH during the reporting period. 779

Of persons above, count those who were in ES, SH, TH or any PH within 24 months prior to their entry during the reporting year. 49

Of persons above, count those who did not have entries in ES, SH, TH or PH in the previous 24 months. (i.e. Number of persons experiencing homelessness for the first time) 730

Persons Exiting Homelessness

| | Total Number of Persons who Exited to a Permanent Housing Destination | Number Returning to Homeless- ness in Less than 6 Months | Percenta ge of Returns in Less than 6 Months | Number Returning to Homeless- ness from 6 to 12 Months | Percent age of Returns from 6 to 12 Months | Number of Returns in 1 Year | Percentage of Returns in 1 Year |
|----------------------------------|--|--|---|---|---|---|---------------------------------------|
| Exit was from SO | 6 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Exit was from ES | 474 | 4 | 0.84% | 14 | 2.95% | 18 | 3.80% |
| Exit was from TH | 15 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| Exit was from SH | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exit was from PH | 407 | 0 | 0 | 1 | 0.25% | 1 | 0.25% |
| TOTAL Returns to Homelessness | 902 | 4 | 0.83% | 15 | 1.66% | 19 | 2.11% |

Nature and Extent of Homelessness: (Optional)

| | | |
|------------|------------|------------------------|
| Race: | Sheltered: | Unsheltered (optional) |
| Ethnicity: | Sheltered: | Unsheltered (optional) |

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 63 families with at least one child counted as homeless in the 2017 Point In Time count and a total of 573 persons in family shelters in 2017. There were 210 families with children with 363 children age 17 or under. During the Point in Time count, one family with children was unsheltered, and there were also two unaccompanied youth who were unsheltered on the night of the count. These families are all in need of housing assistance.

A comment was received reporting that Diahann DeRuggiero, M.Ed, M.S.W. Regional Coordinator McKinney-Vento Education of Homeless and Youth Program stated that there were 665 homeless students in Passaic County who were temporarily sheltered, in doubled up housing with families because their family could not afford an apartment or a house in 2016.

There were no homeless families of veterans on the night of the Point-in-Time Count but 2 families and 11 single persons were veterans that stayed in shelter.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Of the 400 single persons who were sheltered in 2017, 86 reported to be Latino. By race, 233 were Black, 99 White and 45 White Hispanic/Latino.

Families included 573 persons of which 250 were Latino. By race, 363 were Black, 26 White, 104 White Hispanic/Latino, 42 American Indian/Alaskan Native.

Person and Family Homelessness by Ethnicity and Race

| Ethnicity | Individuals | Families |
|-------------------------------|-------------|------------|
| Non-Hispanic/non-Latino | 313 | 323 |
| Hispanic/Latino | 86 | 250 |
| Missing ethnicity information | 1 | 0 |
| TOTAL | 400 | 573 |

6. Race

| | | |
|-----------------------------------|-----|-----|
| White, Non-Hispanic/Non-Latino | 99 | 26 |
| White, Hispanic/Latino | 45 | 104 |
| Black or African-American | 223 | 363 |
| Asian | 1 | 8 |
| American Indian or Alaskan Native | 8 | 42 |

| | | |
|---|-----|-----|
| Native Hawaiian or other Pacific Islander | 15 | 27 |
| Multiple races | 4 | 2 |
| missing race information | 5 | 1 |
| TOTAL | 400 | 573 |

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On the night of the 2018 Point-in-Time Count, there were 296 people staying in emergency shelters, 26 persons living in transitional housing, and 112 unsheltered homeless persons.

Discussion:

See above.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low income.

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to CHAS data, 23.8% of County households contain at least one person age 62 or over. Over 58% of these households are low-moderate income, earning 80% or less of the area's median family income. In addition, the Census reported that 32.3% of persons 65 years and over had at least one disability in 2016; 15.9% of whom experienced an independent living difficulty.

People Living with Disabilities

There were 44,261 persons with disabilities in Passaic County in 2016, representing 8.8% of the population. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and cognitive, meaning difficulties with various types of mental tasks. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with cognitive disabilities may require assisted living facilities. Approximately 20.4% of persons with a disability also live in poverty, compared to 13.5% of persons with no disabilities.

Substance Abuse and Addiction

According to the New Jersey Department of Human Services, there were a total of 4,372 substance-abuse related admissions in Passaic County in 2016, half of which were related to heroin or other opiates. About 61% of clients admitted lived below the Federal poverty line. This population generally requires affordable, substance-free housing while in recovery.

Individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have much smaller funds available for these purposes, making it

difficult for non-profit organizations to develop and operate housing and supportive service programs.

What are the housing and supportive service needs of these populations and how are these needs determined?

Summarizing the above estimates and input received during stakeholder interviews held in preparing the 5 Year Consolidated Plan, the most significant needs for these populations are:

- Decent, affordable housing, including rental vouchers
- Employment training/self-sufficiency programs
- Emergency assistance – e.g. food, shelter, assistance with utilities and rent
- Mental health and substance abuse counseling

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the NJ Dept. of Health, there were a total of 2,488 Passaic County residents living with HIV/AIDS as of December 31, 2016. The majority of people living with HIV/AIDS were men over the age of 45. About 42% people with HIV/AIDS were Black or African-American (non-Hispanic), 43% were Hispanic (of any race), and 14% were White (non-Hispanic). There were 58 new HIV/AIDS cases in 2016, down from 67 in 2015 and down from 118 in 2000.

Passaic County does not receive HOPWA funds.

Discussion:

See above.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Through CDBG funds, the County can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for disabled persons). Public facilities needs include:

Senior Centers

Passaic County's senior population, age 65 and over, represents 13.1% of the total population of the County. As the County's population ages the need to provide facilities and resources for this group increases.

Park and Recreational Facilities

Creating parks and recreational spaces or improving existing parks provides relief from the urban setting. Parks support open space preservation and preservation of environmentally sensitive lands.

Neighborhood Facilities

There remains on-going demand for space to hold activities and events and to conduct services in central visible locations. Existing neighborhood facilities continue to need improvement to meet the short-term and long-term needs of the community. The existing facilities also require ADA improvements to ensure ease of access by the elderly and disabled.

Non-Residential Historic Preservation

The County's heritage is reflected in the historic character of its buildings, landscapes, neighborhoods, and archaeological resources. Continued funding is needed to reduce the neglect of resources that contribute to the diversity of the community.

How were these needs determined?

The County facilitated a series of stakeholder interviews and public meetings to obtain feedback on needs throughout the community.

Describe the jurisdiction's need for Public Improvements:

Through CDBG funds, the County can fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation. Communities have requested funding for a variety of such projects over the past ten years.

Water and Sewer Improvements

Improvements are needed to address the aging infrastructure in many of the boroughs and older sections of Townships. In some places, combined sanitary and storm systems need to be separated. Water systems need to be upgraded to ensure fire safety through adequate flows and hydrants. Additionally, new water and sewer service must be expanded to newly settled parts of the community that lack infrastructure. Water and sewer improvements will support improved health and safety and support economic revitalization.

Street and Sidewalk Improvements

Heavily traveled streets continue to need improvements to ensure safety and access. Improved sidewalks are important to ensuring pedestrian safety and also support alternative means of transportation.

Installation of Curb Ramps

The installation of curb ramps ensures safe movement of the elderly and disabled. Curb ramp installation in the municipalities has been delayed due the volume of need in addition to the high cost. The need is on-going in many of the municipalities in Passaic County.

How were these needs determined?

The County facilitated a series of stakeholder interviews and public meetings to obtain feedback on needs throughout the community.

Describe the jurisdiction's need for Public Services:

Through CDBG funds, the County can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and child care and health services.

Senior Services

Seniors (persons aged 65 years and over) comprise 13.1% of the County's overall population. As the baby boomers age over the next five years, the elderly population in the community will continue to increase. Providing services, particularly transportation, allows the elderly to continue living independently in the County.

Homeless Prevention Services

The Continuum of Care is administered by the Passaic County Department of Human Services. The COC is working to implement its goal to end homeless in Passaic County

and to create a single point of contact for outreach, assessment and intake. New services may be needed to achieve these goals.

Economic and Workforce Development

Programs and activities will continue to take place that foster the economic growth of Passaic County and ensure that residents are able to access employment opportunities.

How were these needs determined?

The County facilitated a series of stakeholder interviews and public meetings to obtain feedback on needs throughout the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ultimately, the County is working to ensure that a mix of housing types exists within each community to accommodate households of all types and income levels. The County's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

Narrowing the Digital Divide (91.210(a)(4)

According to FCC data on residential wired broadband access provided by PolicyMap, the area around Greenwood Lake in Census Tract 2568.02 in West Milford does not have access to broadband internet. The median household income for this tract was \$103,011 in 2016.

Although everywhere else in the Urban County has access to wired broadband, not every household has access to a computer or internet in their home and must rely on local libraries. An e-mail survey was sent out to every public library in the Urban County as well as every broadband provider to gather more information on computer services offered and any expansion plans. The Borough of Totowa Public Library was the only respondent. According to the Totowa library, there are nine public computer and two printers available to the public, and staff provides limited assistance. Totowa Public Library also offers Microsoft Word and Excel classes, and students volunteer to help seniors learn how to use tablets and smartphones. The library also has wifi hotspots and tablets that can be checked out for home use. According to the Director of the Public Library, limited funding and lack of space prevent further expansion of computer literacy programming and services.

Natural Hazard Risks (91.210(a)(5)

According to the Passaic County Office of Emergency Management, the greatest natural hazard risks faced by residents of Passaic County are: Severe winter storms, coastal storms, severe winter storms, and flooding. While the first three hazards can affect any of the 16 municipalities in the County, riverine flooding primarily affects Pompton Lakes, Little Falls, Woodland Park, Totowa, Hawthorne, Passaic and the entitlement cities. Flash flooding primarily affects Bloomingdale, Haledon, North Haledon, Prospect Park, Ringwood, Wanaque, and West Milford. The County is and

municipalities within the County are proactively mitigating these risks by purchasing generators and upgrading the stormwater and sewer capacity of roadways, as well as clearing waterways of debris. Municipalities also continue to apply for grant funding to buy out, retrofit, and/or elevate flood-prone properties.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The housing stock in Passaic County is principally single-family and owner-occupied. The majority of multi-family units are located in small (2 to 4 units) and medium (5 to 19 units) buildings. With nearly half of the County's population experiencing cost burden, the need for more affordable housing, both owner- and renter-occupied, is strong throughout the community.

Of the 35,029 owner-occupied units in the County, 72% consist of three or more bedrooms. This is in stark comparison to renter-occupied units, of which only 22% include three or more bedrooms. One- and two-bedroom units are the smallest category of owner-occupied housing, but the majority of renter households live in these types of units.

All residential properties by number of units

Table 26 – Residential Properties by Unit Number

| Property Type | Number | % |
|--|--------|------------|
| 1-unit detached structure | 31,003 | 61% |
| 1-unit, attached structure | 3,454 | 7% |
| 2-4 units | 9,859 | 20% |
| 5-19 units | 2,980 | 6% |
| 20 or more units | 3,138 | 6% |
| Mobile Home, boat, RV, van, etc | 101 | 0% |
| <i>Total</i> | 50,535 | 100% |

Data Source: 2009-2013 ACS

Unit Size by Tenure

Table 27 – Unit Size by Tenure

| | Owners | | Renters | |
|---------------------------|--------|------|---------|------------|
| | Number | % | Number | % |
| No bedroom | 174 | 1% | 519 | 4% |
| 1 bedroom | 1,165 | 3% | 3,518 | 29% |
| 2 bedrooms | 8,399 | 24% | 5,561 | 45% |
| 3 or more bedrooms | 25,291 | 72% | 2,667 | 22% |
| <i>Total</i> | 35,029 | 100% | 12,265 | 100% |

Data Source: 2009-2013 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Passaic County is served by the Passaic County Housing Agency, which manages 835 Housing Choice Vouchers (802 currently in use). Other assisted housing may include units with any form of rental assistance such as project-based Section 8, HUD 202, 811

funding, or Low-Income Housing Tax Credits (LIHTC). The following table indicates the number of assisted units in the Urban County outside the cities of Paterson, Clifton, Passaic, and Wayne Township. Only permanent housing units are shown in the table.

Local Table – Assisted Housing Developments in Passaic County

| Development | Municipality | Type | Units |
|-------------------------------------|---------------------|-----------------------------|--------------|
| Lincoln Hill Village | West Milford | Senior (LIHTC) | 50 |
| Hawthorne Heights | Hawthorne | Supportive (PBRA, Sec. 811) | 12 |
| Haledon Consumer Home | Haledon | Senior (PRAC 202/8011) | 4 |
| Pompton Lakes Senior Housing | Pompton Lakes | Senior (HMFA/Sec. 8) | 99 |

In addition to these subsidized housing developments, there are income-restricted units throughout the county that were constructed to comply with the Council on Affordable Housing municipal affordable housing obligations.

Local Table – COAH Units in Passaic County

| Development | Municipality | Type | Units |
|--|---------------------|--------------------------|--------------|
| Hawthorne Heights | Hawthorne | Supportive/Special Needs | 12 |
| Van Dyk Assisted Living | Hawthorne | Inclusionary | 8 |
| Eastern Christian | North Haledon | Supportive/Special Needs | 6 |
| K. Hovnanian | North Haledon | Inclusionary | 54 |
| Bethesda Lutheran | Pompton Lakes | Supportive/Special Needs | 5 |
| Catholic Charities | Pompton Lakes | Supportive/Special Needs | 8 |
| Community Options | Pompton Lakes | Supportive/Special Needs | 6 |
| Catholic Diocese | Pompton Lakes | Supportive/Special Needs | 4 |
| Highlands Development | Pompton Lakes | Inclusionary | 23 |
| Supervised Apartments | Prospect Park | Supportive/Special Needs | 5 |
| AdvoServe Group Homes | Ringwood | Supportive/Special Needs | 10 |
| Spectrum for Living | Ringwood | Supportive/Special Needs | 16 |
| Devereux Group Homes | Totowa | Supportive/Special Needs | 9 |
| St. Joseph's Home for the Elderly | Totowa | Supportive/Special Needs | 46 |

| Development | Municipality | Type | Units |
|---|--------------|--------------------------|-------|
| Wanaque Reserve | Wanaque | Inclusionary | 10 |
| Women's Shelters | Wanaque | Supportive/Special Needs | 12 |
| Advo Serve | West Milford | Supportive/Special Needs | 20 |
| ALFA | West Milford | Supportive/Special Needs | 6 |
| Bald Eagle Manor | West Milford | Supportive/Special Needs | 23 |
| Center for Humanistic Change | West Milford | Supportive/Special Needs | 3 |
| Puerto Rican Federation Services | West Milford | Supportive/Special Needs | 3 |
| Salt and Light | West Milford | 100% Affordable | 2 |
| Wehrlen House Group Home | West Milford | Supportive/Special Needs | 5 |
| | | | |

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Since the units above serve seniors and other populations with special needs, it is unlikely that they will convert to market-rate units when affordability periods expire.

Does the availability of housing units meet the needs of the population?

The availability of housing units does not meet the needs of the population, as evidenced by the 80,795 households paying more than 30% of their income towards housing costs.

Describe the need for specific types of housing:

According to discussions with stakeholders, there is a need for affordable housing across the County, especially for larger units and units that are accessible. Housing with wraparound supportive services is also a major need.

Discussion

See above.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing costs in Passaic County have increased greatly since 2000. According to the data provided by HUD, the median home value increased by 89% between 2000 and 2013, and the median contract rent increased by 51%. Median home values ranged from \$249,800 in Prospect Park to \$436,000 in North Haledon and median contract rents ranged from \$1,106 in Prospect Park to \$1,353 in Wanaque.

Local Table – Median Home Value by Municipality, ACS 2016

| Geography | Median Value |
|-------------------------|--------------|
| Bloomingtondale borough | \$306,800 |
| Haledon borough | \$259,100 |
| Hawthorne borough | \$368,300 |
| Little Falls township | \$380,000 |
| North Haledon borough | \$436,000 |
| Pompton Lakes borough | \$294,800 |
| Prospect Park borough | \$249,800 |
| Ringwood borough | \$348,900 |
| Totowa borough | \$369,600 |
| Wanaque borough | \$295,900 |
| West Milford township | \$288,800 |
| Woodland Park borough | \$371,000 |
| Passaic County | \$333,400 |

Local Table – Median Contract Rent by Municipality, ACS 2016

| Geography | Median Contract Rent |
|-------------------------|----------------------|
| Bloomingtondale borough | \$1,333 |
| Haledon borough | \$1,173 |
| Hawthorne borough | \$1,288 |
| Little Falls township | \$1,192 |
| North Haledon borough | \$1,314 |
| Pompton Lakes borough | \$1,320 |
| Prospect Park borough | \$1,106 |
| Ringwood borough | \$1,207 |
| Totowa borough | \$1,335 |
| Wanaque borough | \$1,353 |
| West Milford township | \$1,257 |
| Woodland Park borough | \$1,250 |
| Passaic County | \$1,060 |

Cost of Housing

Table 28 – Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2013 | % Change |
|-----------------------------|-----------------|------------------------|------------|
| Median Home Value | 185,300 | 351,000 | 89% |
| Median Contract Rent | 653 | 986 | 51% |

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Table 29 - Rent Paid

| Rent Paid | Number | % |
|------------------------|--------|--------------|
| Less than \$500 | 1,075 | 8.8% |
| \$500-999 | 2,653 | 21.6% |
| \$1,000-1,499 | 6,360 | 51.9% |
| \$1,500-1,999 | 1,759 | 14.3% |
| \$2,000 or more | 418 | 3.4% |
| <i>Total</i> | 12,265 | 100.0% |

Data Source: 2009-2013 ACS

Housing Affordability

Table 30 – Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|---------|----------------|
| 30% HAMFI | 519 | No Data |
| 50% HAMFI | 1,343 | 588 |
| 80% HAMFI | 5,233 | 2,514 |
| 100% HAMFI | No Data | 5,328 |
| <i>Total</i> | 7,095 | 8,430 |

Data Source: 2009-2013 CHAS

Monthly Rent

Table 31 – Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$1,246 | \$1,439 | \$1,691 | \$2,161 | \$2,562 |
| High HOME Rent | \$1,165 | \$1,249 | \$1,501 | \$1,725 | \$1,905 |
| Low HOME Rent | \$845 | \$905 | \$1,086 | \$1,255 | \$1,400 |

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Local Table – Affordability by Income Level (CHAS 2014)

| % Units affordable to Households earning | Renter | Owner |
|--|---------|---------|
| 30% HAMFI | 1.0% | No Data |
| 50% HAMFI | 4.9% | 8.7% |
| 80% HAMFI | 32.8% | 28.7% |
| 100% HAMFI | No Data | 55.9% |

According to the data provided by HUD, there is not sufficient housing for households at or below area median income. Only 1% of all units are affordable to renters earning less than 30% of area median income. Households with higher incomes are more likely to be able to afford housing in Passaic County, still, 19% of households earning more than the area median income are cost-burdened.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is likely to continue as an ongoing issue in Passaic County. A combination of population increases and a decrease in the number of affordable units will likely result in a shortage of affordable housing. Rents have continued to increase as the demand for rental units has increased. In addition, although the housing market has slowed, the cost of for-sale units has also risen, creating a squeeze in the housing market.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Fair Market Rent is slightly higher than the Area Median Rent and in line with contract rents for the municipalities in the County, which means that Housing Choice Vouchers should be an effective means of assisting low- and moderate-income

households given that payment standards are based on Fair Market Rent. The County does not receive HOME funds.

Discussion

See above.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The following data provides an overview on the condition of housing in the Urban County.

Definitions

Passaic County does not have its own definition for "substandard condition" and "substandard condition but suitable for rehabilitation". The state code governs all municipalities in New Jersey.

Standard Condition: Properties which are in conformity with the standards of the International Residential Code (IRC) adopted by the state of New Jersey. IRC is one of the 9 building codes developed by the International Code Council and adopted for use state-wide.

Substandard but Suitable for Rehabilitation: Properties that are not in standard condition, but are structurally and financially feasible to rehabilitate. These properties have no serious structural deficiencies and the cost of rehabilitation to bring the property to code compliance does not exceed 75% of the appraised value of the property after rehabilitation.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

Table 32 - Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|---------------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 14,647 | 42% | 5,877 | 48% |
| With two selected Conditions | 286 | 1% | 415 | 3% |
| With three selected Conditions | 48 | 0% | 0 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 20,048 | 57% | 5,973 | 49% |
| Total | 35,029 | 100% | 12,265 | 100% |

Data Source: 2009-2013 ACS

Year Unit Built

Table 33 – Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 2,978 | 9% | 824 | 7% |
| 1980-1999 | 4,947 | 14% | 1,028 | 8% |
| 1950-1979 | 17,019 | 49% | 6,326 | 52% |
| Before 1950 | 10,085 | 29% | 4,087 | 33% |
| Total | 35,029 | 101% | 12,265 | 100% |

Data Source: 2009-2013 CHAS

Risk of Lead-Based Paint Hazard

Table 34 – Risk of Lead-Based Paint

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|------------|-----------------|------------|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 27,104 | 77% | 10,413 | 85% |
| Housing Units build before 1980 with children present | 1,267 | 4% | 1,022 | 8% |

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Vacant Units

Table 35 - Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|---------------------------------|-----------------------------|---------------------------------|------------------|
| Vacant Units | | | |
| Abandoned Vacant Units | NO DATA PROVIDED | NO DATA PROVIDED | NO DATA PROVIDED |
| REO Properties | | | |
| Abandoned REO Properties | | | |

Need for Owner and Rental Rehabilitation

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is around 50 years or more. Most of the units built in the Urban County, both owner-occupied and renter-occupied, were constructed between 1950 and 1979. About 30% of all units (14,172 units) were constructed prior to 1950. These units are more likely to require rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 10-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior. Lead-based paint was banned from residential paint in 1978. All homes built prior to that time may contain lead-based paint.

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and are occupied by LMI households. The significance of this data is that LMI owner households who are cost-burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The table below shows that number of households with young children who may be at risk of hazards associated with lead-based paint. According to 2010-2014 CHAS data, 14,905 low- and moderate-income households (80% HAMFI and below) with at least one child age 6 or younger live in housing units built before 1980. These households, 9.2% of all households, are at risk for lead-based paint hazards.

Local Table – Housing Units Built Before 1980 with One or More Child Age 6 or Younger

| HAMFI | Owners | Renters | Total |
|-----------------|--------|---------|--------|
| 0-30% | 605 | 6,305 | 6,910 |
| 30-50% | 985 | 3,740 | 4,725 |
| 50-80% | 1,250 | 2,020 | 3,270 |
| 80-100% | 1,020 | 980 | 2,000 |
| >100% | 6,885 | 1,900 | 8,785 |
| Total | 10,745 | 14,945 | 25,690 |

Source: 2010-2014 CHAS data

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Passaic County is served by Passaic County Housing Agency. The Housing Agency manages 835 Housing Choice Vouchers.

The development of a senior housing project remains a goal of the non-profit group that was formed by the Housing Agency. The non-profit is currently looking into a parcel of land within the County as a possible site.

Totals Number of Units

Table 36 – Total Number of Units by Program Type

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | | | | 835 | | | 0 | 0 | 0 |
| # of accessible units | | | | | | | | | |

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

There are no public housing units in the Urban County area (outside the cities of Paterson, Passaic and Clifton).

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are no public housing units in the Urban County area.

Public Housing Condition

Table 37 - Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| N/A | N/A |

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There are no public housing units in the Urban County area.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

There are no public housing units in the Urban County area.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The lead agency for the Passaic/Paterson Continuum of Care (CoC) is the Passaic County Department of Human Services. The CoC works to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations. Data for the HUD-formatted table below was taken from the available information pertaining to the CoC that follows.

Facilities and Housing Targeted to Homeless Households

Table 38 - Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|--|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 264 | 0 | 40 | 145 | 0 |
| Households with Only Adults | 211 | 13 | 11 | 436 | 0 |
| Chronically Homeless Households | 0 | 0 | 89 | 233 | 0 |
| Veterans | 0 | 0 | 0 | 77 | 0 |
| Unaccompanied Youth | 10 | 0 | 0 | 21 | 0 |

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Individuals experiencing homelessness have difficulty accessing and enrolling in mainstream resources, securing housing and obtaining adequate healthcare in Passaic County. Lack of coordination and communication between agencies and lack of transportation are among the barriers homeless individuals face when attempting to access resources. In order to prevent homelessness or improve the current homeless situation, these much needed services and resources must be accessible and efficient.

The following provides a review of the types of services available to the homeless in Passaic County. Details on these services may be found on line under www.nj211.org

- Case management.
- Life skills.
- Alcohol and Drug Abuse Treatment
- Mental Health Treatment.
- AIDS-Related Treatment.
- Education.
- Employment Assistance.

One-Stop Career Centers provide job readiness and help in assistance in obtaining jobs. The WorkFirst New Jersey Program works to move homeless persons into employment. All homeless adults receiving assistance must participate in the WorkFirst Program.

- Child Care.
- Transportation.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

See above response in addition to services and facilities listed on screen SP-40 Institutional Delivery Structure.

There are a number of homeless service providers who provide a range of services, from housing to counseling:

- **Catholic Charities** provides housing and counseling services to homeless individuals and families. Catholic Charities (formerly Catholic Family and

Community Services) has an Emergency/Housing Assistance Program which includes case management services, including for those with HIV/AIDS, to provide a range of specialized social services. Food Pantry Services provides groceries to meet basic food needs. Homelessness Prevention Services offers financial assistance to aid with one month of rental and utility payments. Housing Counseling Services provides delinquency/default counseling, rental counseling, and homeless/displacement counseling.

- **New Destiny Community Corporation/ New Destiny Family Success Center** provides a range of social services, from after-school enrichment programs to enhance academic enrichment to case management services and referrals to agencies that provide child care and mental health services.
- **Collaborative Support Programs of New Jersey** provides services to persons with psychiatric disorders. The Collaborative has self-help centers and supportive housing to address individualized needs of persons with mental illness.
- **United Passaic Organization** provides homeless services as well as referrals to agencies on behalf of those with special needs.
- **Eva's Kitchen & Sheltering Program** provides shelter and wraparound services to homeless families and also has a transitional housing program.
- **Passaic County Women's Center** has a transitional housing program and wraparound services.
- **Community Hope** has a Supportive Services for Veteran Families (SSVF) Program which is a homeless prevention program designed to assist veterans and veteran families at risk of homelessness to maintain their housing and to rapidly re-house veteran families who have recently become homeless.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has severe or persistent mental illness, development and/or physical disabilities.

Because it is not possible to always determine the number of persons who have supportive housing needs, this Consolidated Plan uses a combination of census data and standards recommended by national agencies to determine the number of persons with supportive housing needs in Passaic County. The review focuses on persons residing outside of the federal entitlement communities of Clifton City, Passaic City, Paterson City, and Wayne Township. The information is supplemented with information collected from service providers.

Passaic County has a wide range of programs that address the needs of elderly and frail elderly, persons with disabilities, persons with HIV/AIDS and persons with alcohol and other substance abuse problems. The Passaic County Department of Human Services provides planning and funding for an array of services, including emergency assistance for those threatened with homelessness.

The Department of Senior, Disability and Veterans' Affairs provides services to seniors including transportation and assisted transportation, housecleaning, certified home health aides, telephone contacts, both social and medical adult day care programs and legal services. Activities for seniors include educational activities, social events, health fairs, and trips. The Division of Disability Services provides information and assistance, advocacy, legal assistance, employment services and home based services to disabled residents in Passaic County.

Funding for persons with HIV/AIDS is coordinated through a regional provider, the City of Paterson, and distributed to local service providers.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Paterson/Passaic County Continuum of Care (CoC) has a discharge plan for person returning from mental and physical and health institutions. The following is an overview of the discharge plans:

Foster Care (Youth Aging Out):

Due to the fact that the Foster Care in New Jersey is statewide, it is part of this statewide discharge policy. Specifically, the case worker works with the youth to identify available Passaic County resources and appropriate housing. Under current New Jersey child welfare reform legislation, several new programs have been implemented that allow for a more seamless transition from youth to adulthood.

Health Care:

All of the hospitals in Passaic County have discharge protocols. The hospitals social work staff are aware of all services within the County for the homeless. Any patient about to be discharged has a discharge plan that includes where they are being discharged to. If a patient is homeless at admission, the hospital social work staff works with the Board of Social Services to identify appropriate housing upon discharge.

The Passaic County CoC's Discharge Planning Committee coordinates with other community organizations that work with homeless individuals and families to evaluate discharge policies. The committee also reviews the Ten Year Plan to End Homelessness and evaluates progress towards meeting goals related to discharge planning.

Mental Health:

The State of New Jersey's psychiatric hospitals follow state guidelines that prohibit the discharge of patients into homelessness. All persons must have housing secured upon release or they remain in the hospital system until it is secured. The privately funded mental health residential programs are either state funded and abide by the protocols or choose to do so voluntarily.

Corrections:

Correctional facilities in Passaic County have established protocols for discharge. Social work staff coordinates with County Board of Social Services housing placement upon an individuals' release. In addition, the Passaic CoC works closely with the subcommittee of the Policy Academy Team which includes representation from the Departments of Community Affairs, Corrections and Human Services. This subcommittee has been working with the Re- entry Policy Academy which focused on

ex-offenders re-entering communities. The correctional facility discharge planning was also further addressed in Passaic County's Ten Year Plan to End Chronic Homelessness. In addition to the adoption of a minimum standard discharge policy, the Ten Year Plan also expanded the Project PRIDE program. Upon discharge, Project PRIDE helps individuals to access main stream resources benefits from Passaic County Board of Social Services. To ensure appropriate supportive services upon discharge, an individualized discharge plan with referrals to appropriate community agencies is created. In addition, a life skills class is offered to eligible recipients to ensure integration into the community. The first 60 days of the class take place in jail and the last 30 days take place at the Passaic County Board of Social Services after release from jail.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Due to limited funding and current priorities, the County does not plan on using HUD funds to undertake these activities. Instead, the County will coordinate with other County agencies and organizations that serve these populations.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Due to limited funding and current priorities, the County does not plan on using HUD funds to undertake these activities. Instead, the County will coordinate with other County agencies and organizations that serve these populations.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

According to the most recent Analysis of Impediments to Fair Housing completed in 2013, potential negative effects of public policies on affordable housing and residential investment include:

- The County has not updated the land use and housing elements of its Comprehensive Plan for over a decade. An updated land use element could review the amount of developable land in the County and identify potential site locations for affordable housing developments.
- Although all of the zoning ordinances reviewed in the Urban County permitted affordable housing types in at least one residential district, the amount of land zoned and available for the development of affordable housing types was sometimes limited by municipality. This was especially the case in Ringwood Borough where, multi-family units accounted for only 1.7% of the occupied housing stock. This is partially due to the Highlands Water Protection and Planning Act of 2004, which limits development in Ringwood Borough. All of the municipalities in the Urban County placed undue restrictions on group living facilities for persons with disabilities, such as designated them as conditional uses or not including them within the definition of family.
- Public transit is limited to the County's most densely developed areas and is unavailable to second and third shift workers, as well as those working on Sundays and holidays. This makes it difficult for people without a personal vehicle to access employment opportunities.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

In determining priorities for the allocation of federal funds, the County has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

Economic Development Market Analysis

Business Activity

Table 39 - Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|--|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 111 | 119 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 5,322 | 2,903 | 9 | 8 | -1 |
| Construction | 3,409 | 2,312 | 6 | 6 | 0 |
| Education and Health Care Services | 10,741 | 6,045 | 18 | 16 | -2 |
| Finance, Insurance, and Real Estate | 4,341 | 2,218 | 7 | 6 | -1 |
| Information | 1,668 | 1,254 | 3 | 3 | 1 |
| Manufacturing | 4,972 | 4,463 | 8 | 12 | 3 |
| Other Services | 2,441 | 1,675 | 4 | 4 | 0 |
| Professional, Scientific, Management Services | 7,364 | 3,003 | 12 | 8 | -4 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 8,956 | 7,061 | 15 | 18 | 4 |
| Transportation and Warehousing | 1,980 | 1,490 | 3 | 4 | 1 |
| Wholesale Trade | 4,665 | 2,716 | 8 | 7 | -1 |
| Total | 55,970 | 35,259 | -- | -- | -- |

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Table 40 - Labor Force

| | |
|---|--------|
| Total Population in the Civilian Labor Force | 77,379 |
| Civilian Employed Population 16 years and over | 68,930 |
| Unemployment Rate | 10.92 |
| Unemployment Rate for Ages 16-24 | 30.23 |
| Unemployment Rate for Ages 25-65 | 7.91 |

Data 2009-2013 ACS
Source:

Table 41 – Occupations by Sector

| Occupations by Sector | Number of People |
|---|------------------|
| Management, business and financial | 16,328 |
| Farming, fisheries and forestry occupations | 3,176 |
| Service | 6,062 |
| Sales and office | 20,016 |
| Construction, extraction, maintenance and repair | 4,896 |
| Production, transportation and material moving | 3,713 |

Data 2009-2013 ACS
Source:

Travel Time

Table 42 - Travel Time

| Travel Time | Number | Percentage |
|---------------------------|--------|------------|
| < 30 Minutes | 37,747 | 58% |
| 30-59 Minutes | 20,442 | 31% |
| 60 or More Minutes | 6,858 | 11% |
| <i>Total</i> | 65,047 | 100% |

Data 2009-2013 ACS
Source:

Education:

Table 43 - Educational Attainment by Employment Status

| Educational Attainment | In Labor Force | | Not in Labor Force |
|--|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 2,599 | 432 | 2,024 |
| High school graduate (includes equivalency) | 17,988 | 2,426 | 4,404 |
| Some college or Associate's degree | 15,240 | 1,589 | 2,143 |

| | | | |
|------------------------------------|---------------|--------------|--------------|
| Bachelor's degree or higher | 20,916 | 1,416 | 2,902 |
| Data | 2009-2013 ACS | | |
| Source: | | | |

Table 44 - Educational Attainment by Age

| | Age | | | | |
|--|---------------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 176 | 175 | 443 | 1,329 | 2,031 |
| 9th to 12th grade, no diploma | 981 | 541 | 600 | 1,967 | 2,407 |
| High school graduate, GED, or alternative | 3,455 | 3,930 | 5,772 | 15,116 | 8,389 |
| Some college, no degree | 5,413 | 2,925 | 3,012 | 7,654 | 2,847 |
| Associate's degree | 736 | 1,308 | 1,677 | 2,419 | 638 |
| Bachelor's degree | 1,402 | 4,690 | 4,389 | 8,245 | 2,667 |
| Graduate or professional degree | 121 | 1,804 | 2,231 | 3,887 | 1,646 |
| Data | 2009-2013 ACS | | | | |
| Source: | | | | | |

Table 45 – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|--|---------------------------------------|
| Less than high school graduate | \$21,212 |
| High school graduate (includes equivalency) | \$30,642 |
| Some college or Associate's degree | \$38,714 |
| Bachelor's degree | \$54,731 |
| Graduate or professional degree | \$76,348 |
| Data | 2009-2013 ACS |
| Source: | |

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table, the major employment sectors are Education and Health Care Services (18% of workers are employed in this industry), Retail Trade (15% of workers are employed in this industry), and Professional, Scientific and Management Services (12% of workers are employed in this industry). According to the 2015 Comprehensive Economic Development Strategy (CEDS) for Passaic County, the Construction, Manufacturing, Wholesale Trade, and Finance and Insurance sectors have shrunk over the past decade, while the Administrative and Support and Health Care and Social Assistance sectors have shown the most growth in terms of jobs overall.

According to the Business Activity Table, there are more workers within Passaic County than the number of jobs. This reflects the findings of the Workforce Investment Strategic Plan, which showed a large number of workers who travel to other job centers for employment, often outside of the county or New York City Sectors with a higher number of workers than jobs are a clear indication of this trend. Education and Health Care

Services has the largest discrepancy between number of workers and jobs, with 4,696 more workers than jobs.

Describe the workforce and infrastructure needs of the business community:

According to the 2015 CEDS, there is a need for basic job readiness training as well as improved access to transit so that people are able to travel to employment opportunities. Affordable housing was also listed as a major need, as a lengthy commute can be a barrier to employment, especially for people without access to a personal vehicle. Infrastructure needs include updated commercial units and buildings, as many existing, vacant options are outdated. Additionally, although town-center style shopping developments are in demand, many development owners are unwilling to make upgrades, which could detract new retail and restaurant establishments from locating in those areas.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Major changes include:

- The County is seeing a shift away from manufacturing and pharmaceutical companies to distribution and retail.
- New businesses include a data center/research and design building in Totowa and a new FedEx distribution center in Wayne Township
- Toys-R-Us has headquarters in the County, which will likely be affected by the company's bankruptcy

Although there are some companies moving into the County, there is a net loss of jobs due to other closures.

Constraints on economic development include a limited number of large development sites, vacant commercial buildings and units that need significant updates, and a mismatch between employer needs and the skills of the labor force.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the CEDS, employers feel that there is an adequate amount of available labor to fill non-skilled and semi-skilled positions, but it can be harder to fill higher-skilled positions. This is reflected in the educational attainment data provided by HUD, which shows that only 34.1% of the population aged 25 and older has a Bachelor's degree or

higher. For lower-skilled positions, business owners reported high turnover rates and issues with basic career readiness.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Current workforce training initiatives include:

- Crux of Industry Niche (COIN) program invites industry leaders to speak with students about career pathways, workforce development trends, training/skills needs, and other issues facing employers
- The Passaic County Workforce Development Board (WDB) holds recruitment events at its Business Resource Center
- The WDB conducts regular workshops on career readiness, such as information on interview techniques, resume development, using social media in job searches, identifying marketing skills
- The Passaic County Workforce Development Center provides free use of computers for internet access, writing cover letters and resumes, and printing/copying

These programs will help people to become more financially self-sufficient and improve their likelihood of securing a safe, decent place to live.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Passaic County completed its most recent CEDS in 2015.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The County does not anticipate using CDBG funds to directly fund economic development activities. However, as mentioned above, improving access to employment opportunities will help low- and moderate-income residents become more financially self-sufficient and secure affordable housing.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of “concentration”)

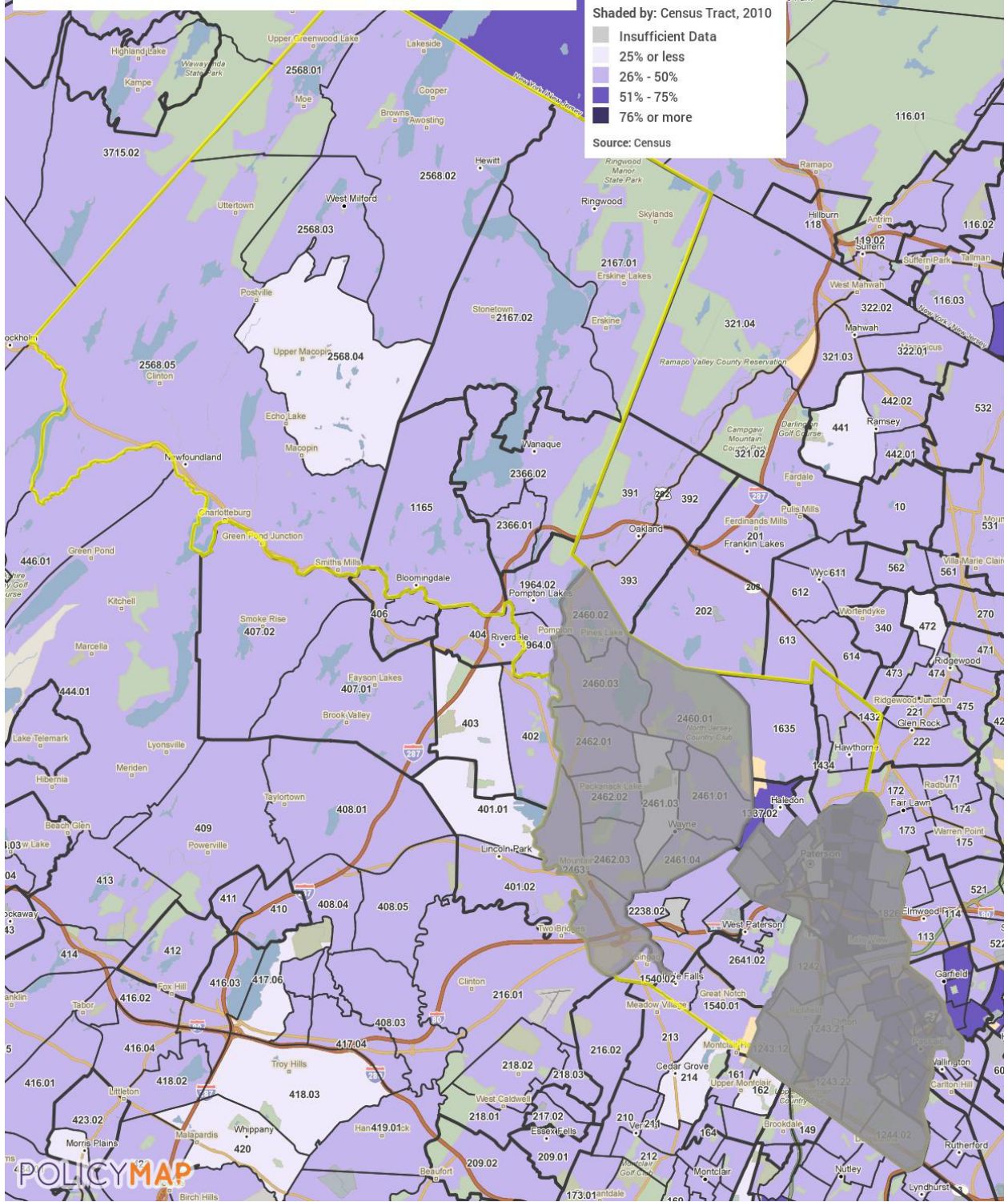
As shown in the attached map, the highest concentrations (definition: greater than 50%) of households with housing problems are in the entitlement cities of Paterson, Passaic City, and Clifton. In the Urban County, Haledon has the highest concentrations. Specifically, in Census Tract 1337.02 in Haledon, 54.7% of owner households and 55.9% of renter households have one or more housing problems. Other concentrations of housing problems include:

- Census Tract 2366.02 in Wanaque (72.6% of renter households)
- Census Tract 2568.05 in West Milford (72.2% of renter households)
- Census Tract 2036 in Prospect Park (65.9% of renter households)
- Census Tract 2568.03 in West Milford (57.2% of renter households)
- Census Tract 2568.01 in West Milford (55.6% of renter households)
- Census Tract 2641.02 in Woodland Park (54.5% of renter households)
- Census Tract 1434 in Hawthorne (51.9% of renter households)

Estimated percent of owner-occupied housing units with one or more selected physical or financial conditions between 2012-2016.

Percent of Owner-Occupied Housing Units with One or More Selected Conditions
 Year: 2012-2016
 Shaded by: Census Tract, 2010
 ■ Insufficient Data
 ■ 25% or less
 ■ 26% - 50%
 ■ 51% - 75%
 ■ 76% or more
 Source: Census

▭ Census Tracts (2010)
 ▭ Cities (2010)



Estimated percent of renter-occupied housing units with one or more selected physical or financial conditions between 2012-2016.

Percent of Renter-Occupied Housing Units with One or More Selected Conditions

Year: 2012-2016

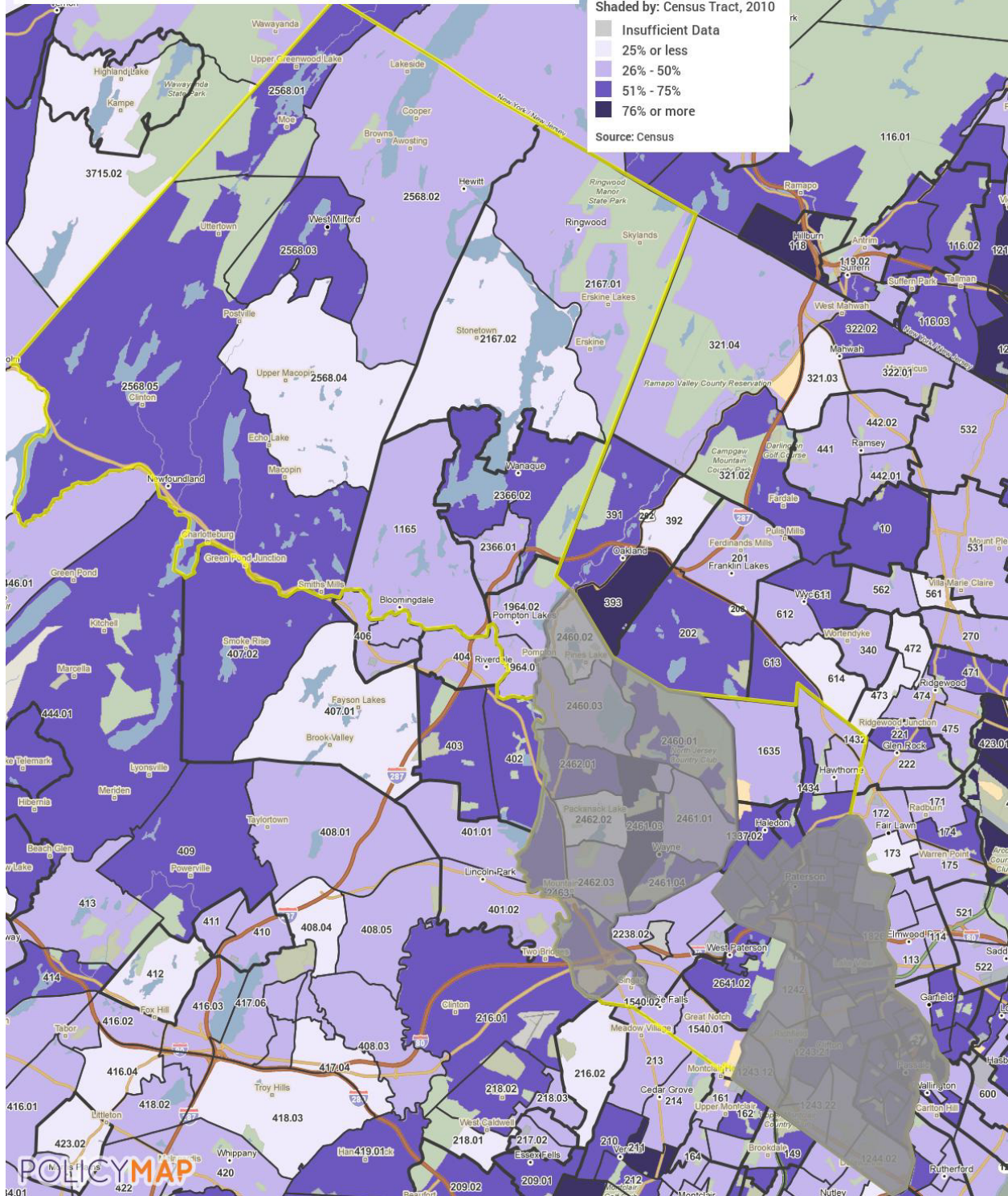
Shaded by: Census Tract, 2010

- Insufficient Data
- 25% or less
- 26% - 50%
- 51% - 75%
- 76% or more

Source: Census

Census Tracts (2010)

Cities (2010)



Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As shown in the attached maps, the highest concentration of racial or ethnic minorities (definition: greater than 25%) are:

- Census Tract 2036 in Prospect Park (41.7% non-White; 55.0% Hispanic)
- Census Tract 1337.01 in Haledon (39.5% non-White; 47.5% Hispanic)
- Census Tract 1337.02 in Haledon (35.9% Hispanic)
- Census Tract 1433 in Hawthorne (25.3% Hispanic)
- Census Tract 2641.01 in Woodland Park (38.2% Hispanic)

As shown in the attached map, the highest concentration of low-income persons (greater than 25%) are in Haledon and Prospect Park. In Census Tract 1337.01 in Haledon, 32.2% of all persons are low-income, and in Census Tract 2036 in Prospect Park, 30.8% of all persons are low-income.

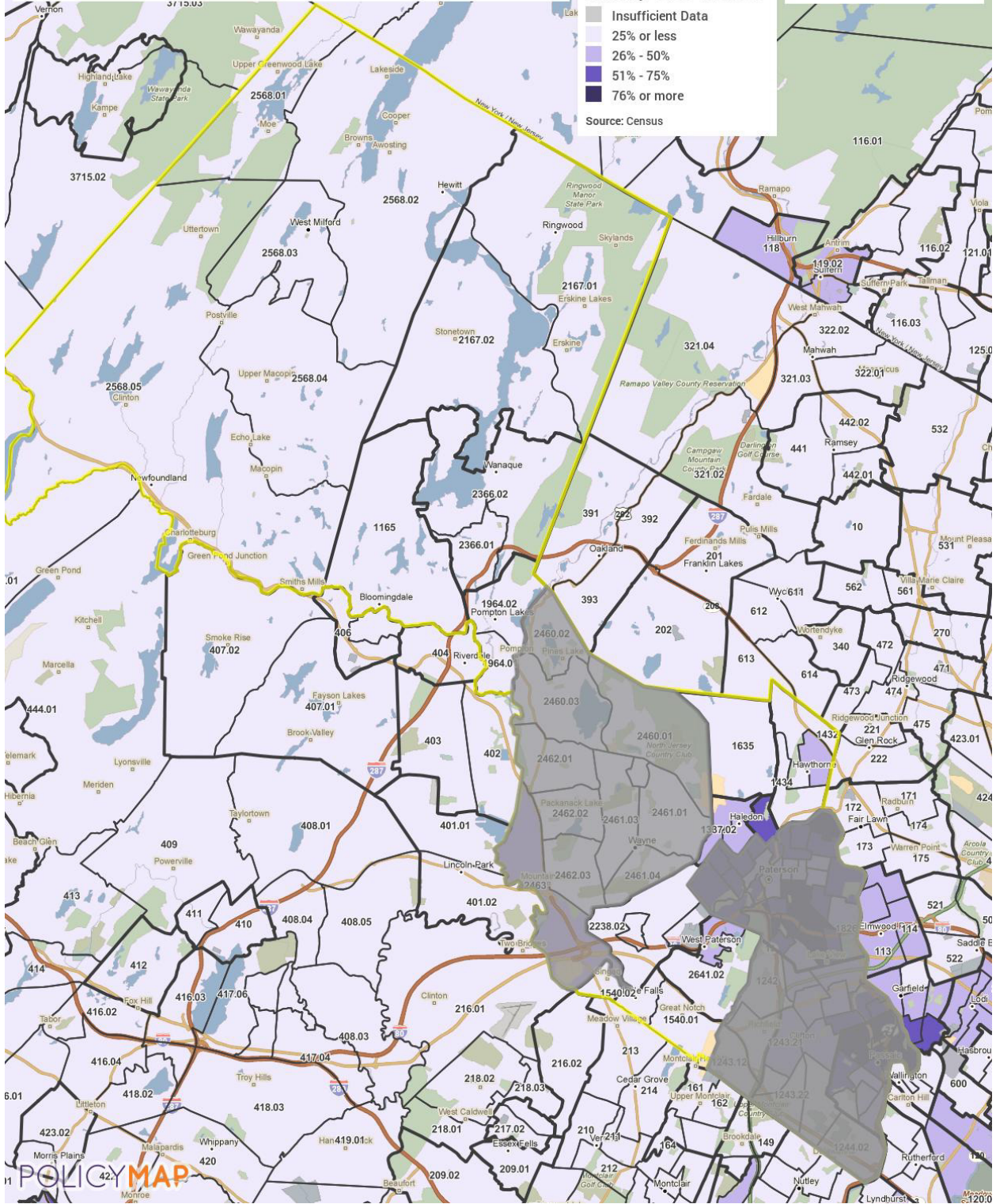
Estimated percent of all people who were Hispanic between 2012-2016.

Percent Hispanic Population
 Year: 2012-2016
 Shaded by: Census Tract, 2010

- Insufficient Data
- 25% or less
- 26% - 50%
- 51% - 75%
- 76% or more

Source: Census

Census Tracts (2010)
 Cities (2010)



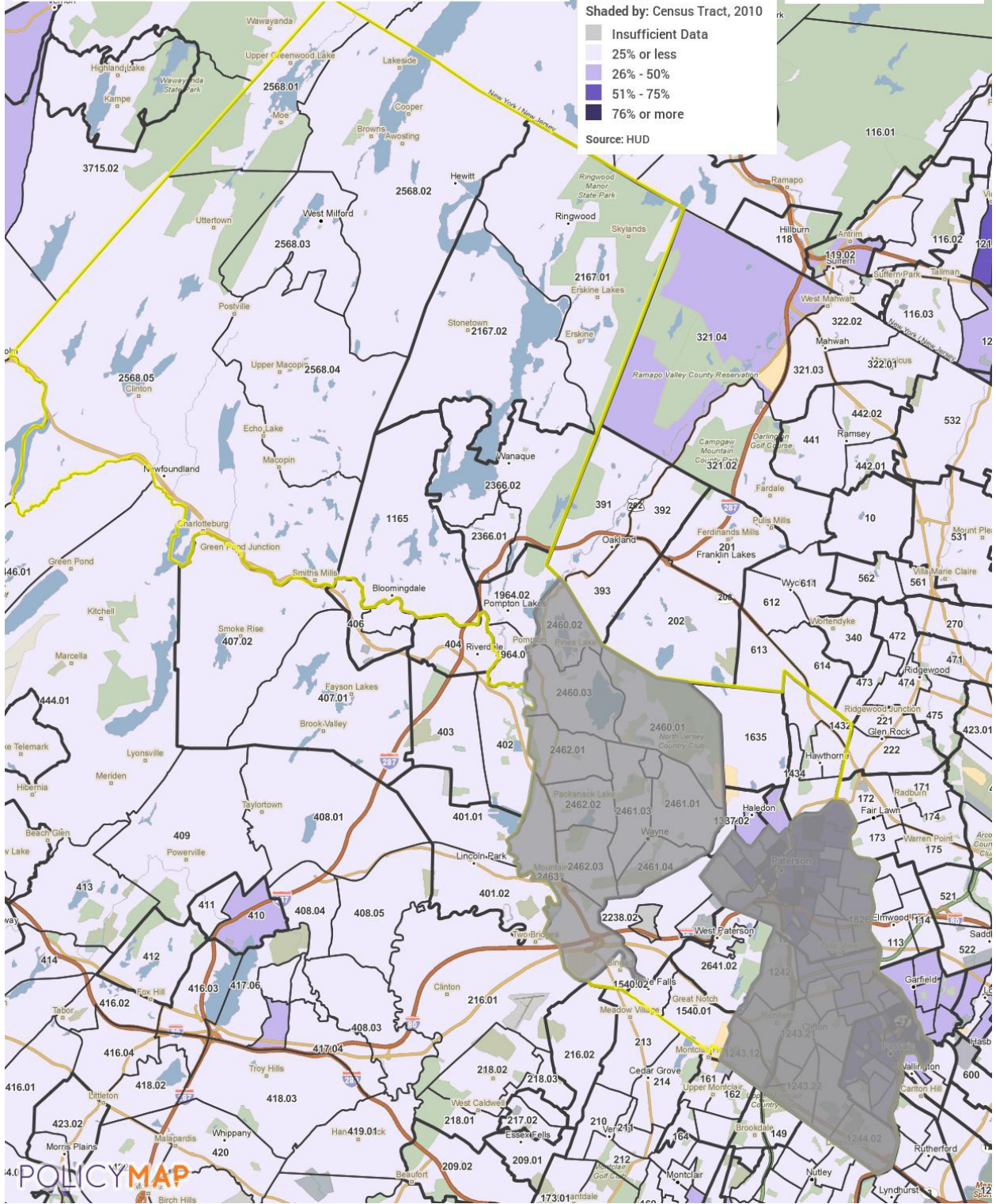
Percent of population below the area low-income threshold in FY2015.

Percent of Low-Income Persons
 Year: 2015
 Shaded by: Census Tract, 2010

- Insufficient Data
- 25% or less
- 26% - 50%
- 51% - 75%
- 76% or more

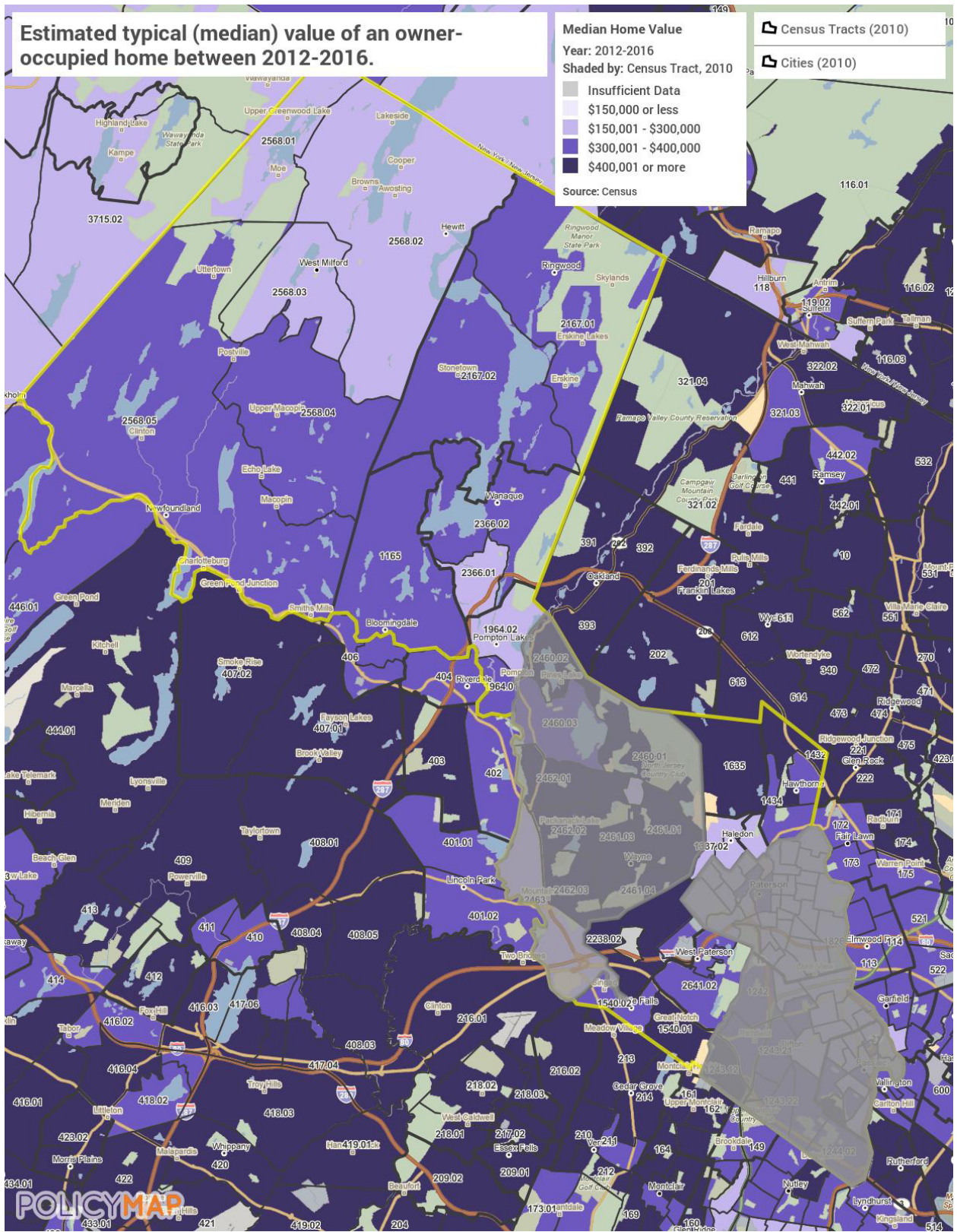
Source: HUD

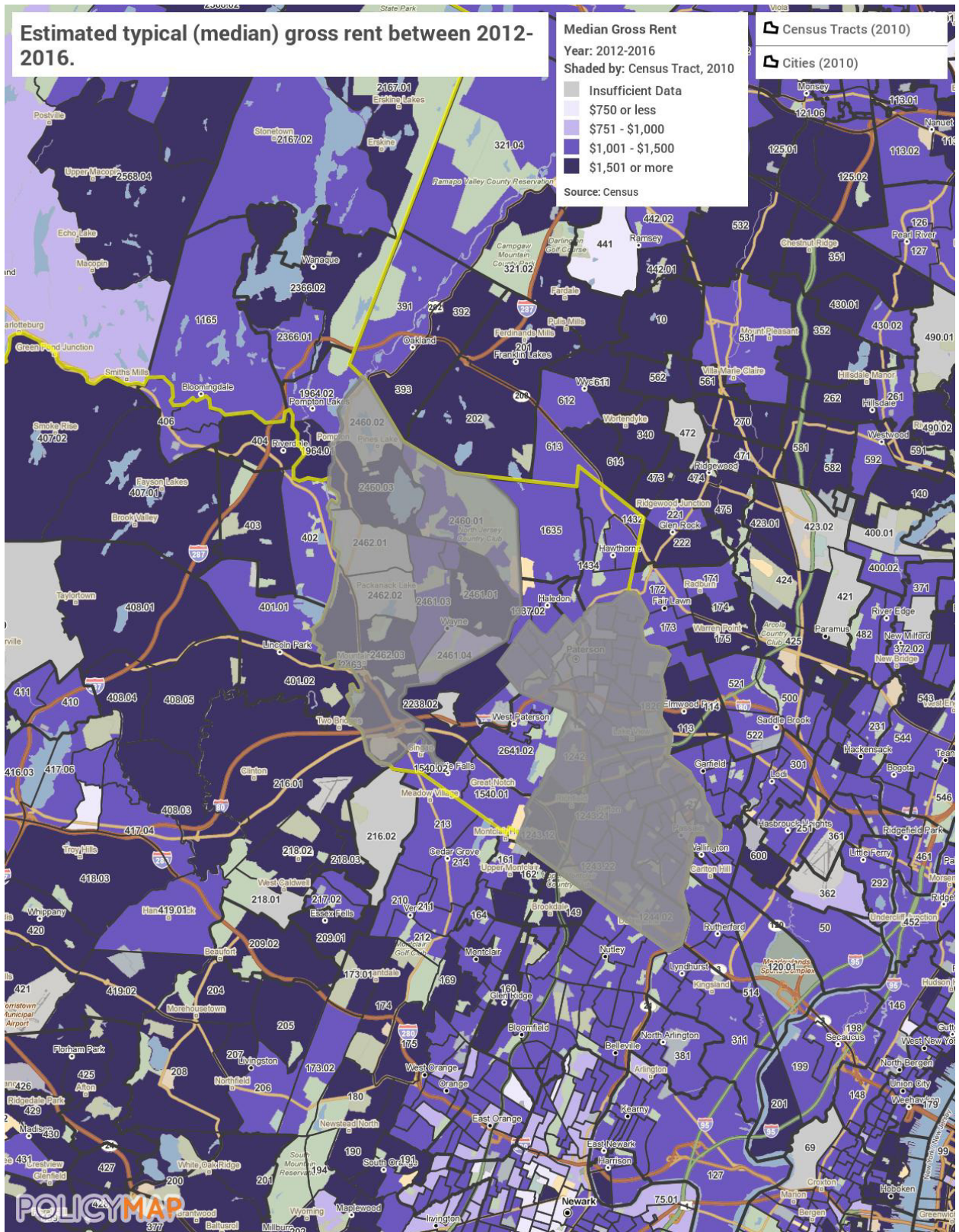
- Census Tracts (2010)
- Cities (2010)

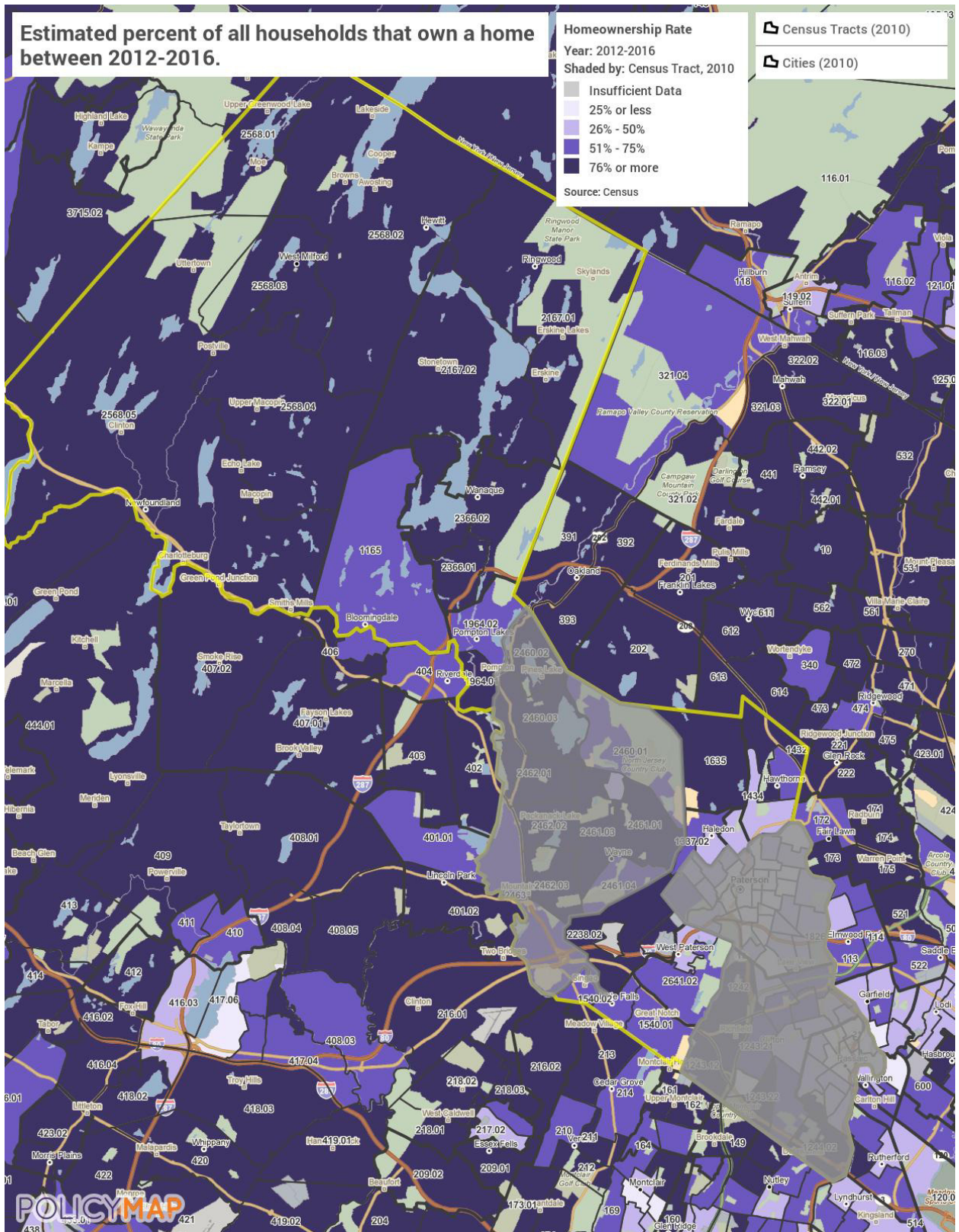


What are the characteristics of the market in these areas/neighborhoods?

As shown in the attached maps, median home values and gross rents in these tracts tend to be lower than in other neighborhoods. Homeownership rates also tend to be lower.







Are there any community assets in these areas/neighborhoods?

Haledon

Haledon's downtown area has seen recent development including a pharmacy, streetscape improvements, physician's office, and improved parking facilities.

Hawthorne

These areas are close to the main business district with access to banks, dining, and healthcare facilities, as well as major employers such as food distribution and manufacturing companies.

Prospect Park

This Borough has excellent recreational facilities.

Woodland Park

Neighborhoods in Woodland Park are located along major transportation routes to shopping centers, hospitals, and other employment opportunities.

Are there other strategic opportunities in any of these areas?

Haledon

Haledon is a built out community but small projects that replace existing structures have been occurring.

Hawthorne

The borough is built out with little opportunity for new development. There are redevelopment sites. One such location that has the potential for residential development/retail is the Wagaraw Road Mill site.

Prospect Park

In Prospect Park, redevelopment of the Tilcon Quarry as a new mixed-use neighborhood has presented an opportunity for creation of affordable housing. There is 20% affordable housing set-aside which will result in 144 affordable housing units.

Woodland Park

A major streetscape and downtown revitalization initiative is occurring in Woodland Park. The downtown area is not situated near the impacted residential areas but redevelopment will provide opportunities for job creation and tax base enhancement

for the betterment of the community at large. The first phase of the project, along McBride Avenue from Glover Avenue to Hillery Street, has been completed, and the Borough received a \$575,000 grant from NJDOT in February 2018 to begin the second phase. Improvements include barrier-free curb ramps, decorative pavers and lighting, new street signs, new driveway aprons, new trash and recycling receptacles, planters, and bike racks.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The County anticipates receiving \$4,245,205 in CDBG entitlement funding over the next five years.

High priorities for FY 2018-2022 include improving and expanding the existing housing for low-income households; improving public facilities; improving, maintaining and expanding infrastructure; and supporting public services.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

| Target Area | Percentage of Funds |
|-------------|---------------------|
| County-wide | 100% |

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Assistance is not directed to any specific geographic area in the County. All the CDBG funding (100%) will benefit LMI clientele and areas throughout the County.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

The table below shows priority needs for Passaic County. Priority needs were included based on the results of public input, especially the community needs assessment survey results. Additional needs were identified through stakeholder interviews and consultation with County agencies.

Needs were given a priority level of high or low based on whether the need could be addressed with CDBG funding and the degree to which other resources might be available to address the need. The County intends to use CDBG resources to address high priorities, and expects other funding sources or community stakeholders to address other community needs.

The County has identified the following priority needs to be addressed over the next five years:

- Affordable Housing – Rehabilitation and construction of owner-occupied and rental housing units, respectively
- Community Development – improvement and expansion of infrastructure and public facilities serving low – mod areas and handicap accessibility; provision of services to the elderly and non-homeless persons with special needs; and, demolition of vacant and deteriorated structures
- Economic Revitalization - brownfield remediation, downtown improvements and job creation.
- Special needs – housing assistance and services for the elderly and veterans
- Homelessness – street outreach; emergency shelter; prevention; rapid re-housing; and, supportive services

Table 47 – Priority Needs Summary

| Priority Need Name | Priority Level | Population | Goals Addressing |
|---------------------------|----------------|--|--------------------|
| Affordable Housing | High | Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Veterans | Affordable Housing |

| Priority Need Name | Priority Level | Population | Goals Addressing |
|-------------------------------------|----------------|--|------------------------------|
| Public Facility Improvements | High | Extremely Low Low Moderate Large Families Families with Children Elderly | Public Facility Improvements |
| Infrastructure Improvements | High | Extremely Low Low Moderate Large Families Families with Children Elderly | Infrastructure Improvements |
| Public Services | High | Extremely Low Low Moderate Elderly Veterans Frail Elderly | Public Services |
| Administration and Planning | High | Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence | Administration and Planning |

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

The following table shows the market characteristics in the Urban County of Passaic that necessitate proposed funding.

Table 48 – Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|--|---|
| Tenant Based Rental Assistance (TBRA) | N/A – County is not a HOME grantee |
| TBRA for Non-Homeless Special Needs | N/A – County is not a HOME grantee |
| New Unit Production | Although CDBG funds are not likely to be used for this purpose, there is a need for new affordable housing construction. The growing population of the Urban County and need for affordable housing, particularly for the elderly and special needs populations was a recurring theme in discussions with stakeholders. |
| Rehabilitation | Market data clearly demonstrates the need for rehabilitation of existing units. Housing in much of the Urban County was constructed prior to 1950. Lower income homeowners are cost burdened and are not able to make necessary improvements. |
| Acquisition, including preservation | N/A - the County is not a HOME grantee |

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Passaic County receives an annual allocation of CDBG funds for public services, economic development, infrastructure and facility improvements, housing rehabilitation and other eligible activities.

Anticipated Resources

Table 49 - 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 Housing Public Improvements Public Services | \$849,041 | 0 | 0 | \$849,041 | \$3,396,164 | CDBG funds will be used to address community housing and non-housing needs. |

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

Each municipality will leverage the CDBG funds with community funds to provide engineering services for their projects. The County does not pay for engineering so each municipality is responsible for this expense. In addition, the total project costs will require that some of the municipalities bond for the remainder of the funds needed to complete the project budget.

The County has a Homeless Trust Fund that is generating support for homeless prevention and rapid re-housing activities.

The County may seek funding from other sources to accomplish its goals. Such funding may include:

- McKinney – Vento Funds under the HEARTH Act
- CDBG Disaster Recovery
- Low-Income Housing Tax Credits
- New Markets Tax Credits
- Economic Development Initiative
- Environmental Protection Agency
- Department of Transportation
- Department of Veterans Affairs

State funds may also be sought:

- NJHMFA Special Needs Housing Fund
- HOME funds provided through DCA
- Weatherization Assistance Program
- Office of Mental Health
- Office of Alcohol and Substance Abuse Services
- Department of Health
- Department of Welfare (Supportive Services for the Homeless)
- Work First New Jersey
- Department of Transportation

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

The County is exploring the feasibility of utilizing a county-owned site for affordable housing for elderly and veterans. This project would not involve CDBG funds however.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 50 - Institutional Delivery Structure

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|-------------------------|-------------|--------------------------------|
| Passaic County Department of Planning and Economic Development | Government Agency | Coordinator | Urban County of Passaic County |

Assessment of Strengths and Gaps in the Institutional Delivery System

Passaic County Department of Planning and Economic Development is the lead agency for carrying out the activities described in this Five-Year Plan. As the local unit of government, Passaic County is empowered to apply for and administer certain types of grants. The County will support the activities of other entities as they seek funding to carry out activities identified in this plan. A certification of consistency with the CP will be provided when required for these activities. Other activities will involve the more direct participation of Passaic County for funding, acquisition of land or buildings, or in convening meetings of various agencies to develop strategies and pursue opportunities that arise.

The Passaic County Department of Planning and Economic Development will continue to administer the CDBG program. Passaic County provides CDBG funds to communities in the designated Urban County based on applications it receives from local municipalities who opt in to the County's CDBG program.

The Continuum of Care process is facilitated by the Passaic County Department of Human Services. The Comprehensive Emergency Assistance System (CEAS) Board acts as the Continuum of Care organization. This Board is composed of representatives of the non-profit service providers, religious leaders, business representatives and concerned citizens.

The Weatherization Program, formerly a part of the Planning and Economic Development Department, has been merged into the Department of Human Services. This move facilitates the interaction of emergency services with housing services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

The following information was compiled from survey responses of agencies involved in the Continuum of Care. Although there is a full array of services available to persons who are homeless or who live with HIV, some are underfunded and cannot provide a sufficient level of service.

Table 51 - Homeless Prevention Services Summary

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | X |
| Mortgage Assistance | X | | X |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |
| Street Outreach Services | | | |
| Law Enforcement | X | | |
| Mobile Clinics | X | X | X |
| Other Street Outreach Services | X | X | X |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | X |
| Child Care | X | X | X |
| Education | X | X | X |
| Employment and Employment Training | X | X | X |
| Healthcare | X | X | X |
| HIV/AIDS | X | X | X |
| Life Skills | X | X | X |
| Mental Health Counseling | X | X | X |
| Transportation | X | X | X |

| Other | | | |
|-------|-----|-----|-----|
| Other | N/A | N/A | N/A |

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Non-profit service providers play a role in the implementation of the Five Year Consolidated Plan and, in particular, the County's Plan to End Homelessness. The comprehensive scope of services addresses the needs of persons seeking to end homelessness and become self-sufficient or who require supportive housing.

One of the primary goals of the Continuum of Care is to link persons to mainstream resources. In order for people to successfully exit the homeless system, they have to have access to stable housing which means a stable source of income. Emergency shelters work to ensure that each person leaving the shelter has a source of income either through benefits that they are eligible to receive or a job.

Those at-risk of homelessness are assisted with similar access to services in addition to short-term rent or utility assistance.

Local Table – Homeless Services

| AGENCY | LOCATION | SERVICE |
|--|--|--|
| Center for Food Action | Elmwood Park, Ringwood | Food Pantry |
| CUMAC/Echo | Paterson | Food Pantry |
| Catholic Charities | Paterson | Food Pantry, HIV/AIDS Referral |
| Creech Community Food Pantry | Paterson | Food Pantry |
| Hispanic Multi-Purpose Service Center | Paterson | Food Pantry, Job counseling |
| New Hope Community Food Pantry | Prospect Park | Food Pantry |
| St. Mary's Church Food Pantry | Pompton Lakes | Food Pantry |
| St. Peter's Food Pantry | Clifton | Food Pantry |
| Salvation Army | Passaic | Food Pantry, Soup Kitchen |
| Eva's Kitchen | Paterson | Soup Kitchen |
| Passaic County Board of Social Services | Paterson | General Assistance, food stamp and Medicaid intake |
| Veteran's Administration | Newark | Veterans' assistance |
| Passaic County Veteran's Affairs | Paterson | Assistance applying for VA benefits |
| Passaic County Health Centers | Paterson, Wayne, West Milford, Clifton | Health Care |

| AGENCY | LOCATION | SERVICE |
|--|---------------|--|
| Passaic County Department of Health and Human Services | Paterson | HIV/AIDS, STD, Tuberculosis Testing |
| Buddies of New Jersey | Hackensack | HIV/AIDS support – rent and mortgage assistance, utility assistance, counseling, nutrition |
| CAPCO Resources Center | Paterson | HIV/AIDS Support |
| Hyacinth AIDS Foundation | Paterson | HIV/AIDS Support |
| Paterson Counseling Center | Paterson | Substance Abuse, Clinical case management, mental health therapy, outpatient medical care, methadone maintenance, methadone detoxification |
| Straight & Narrow | Paterson | Detoxification, intensive outpatient, residential short-term and partial hospitalization |
| NewBridge, Inc. | Pompton Lakes | Outpatient treatment services |
| Passaic County Division of Mental Health | Paterson | Referral for mental health treatment |
| Mental Health Association of Passaic County | Clifton | Referral and support for mental health treatment |
| Passaic County One Stop | Paterson | Job search, counseling |
| Passaic County Community Action for Social Affairs, Inc. (CASA) | Passaic | Job counseling, referral |
| Greater Paterson OIC | Paterson | Job counseling, referral |
| Passaic County Women's Center Domestic Violence Program | Paterson | Crisis Intervention, counseling, emergency shelter and supportive services |
| Strengthen Our Sisters | West Milford | Shelter, Counseling and supportive services |
| Project S.A.R.A.H | Clifton | Counseling and supportive services |
| Legal Services of New Jersey, Paterson office | Paterson | Legal Aid |
| Center of Grace | Paterson | Supportive Services |
| NJ CDC | Paterson | Education, job training, services |
| Collaborative Support Program of New Jersey | Paterson | Supportive Services |
| Oasis | Paterson | Food distribution to pantries |
| Center for Family Resources | Paterson | Supportive Services |
| PATH Program | Paterson | Outreach and Mental health Services |
| St. Paul's CDC | Paterson | Supportive Services |
| Paterson Housing Authority | Paterson | VASH vouchers, public housing, section 8 |
| Paterson Task Force | Paterson | Credit and Debt counseling, |

| AGENCY | LOCATION | SERVICE |
|----------------|---------------|---------------------------------------|
| | | homebuyer counseling |
| Community Hope | Morris County | Support Services for Veteran Families |

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The services listed above and discussed elsewhere in this document address the needs of homeless persons in Passaic County. However, several gaps remain. It is a challenge for the homeless service providers to assist clients with access to mental health and substance abuse treatment. The long waiting lists and limited funding for services present obstacles. Only those with severe and persistent mental illness are eligible for Medicaid mental health treatment.

Employment is also a challenge if persons leaving homelessness have a criminal record, mental health or substance abuse history. Job placement programs develop relationships with employers to overcome the initial reluctance to take the risk of hiring persons with blemished records. More funding is needed to provide these important services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Passaic County Plan to End Homelessness, Housing Our People Everywhere (H.O.P.E) in Passaic County, provides the framework for addressing the gaps in the homeless system. Passaic County is undergoing a transformation from a facilities based homeless delivery system to a system of services designed to prevent homelessness and to rapidly return people to permanent stable housing. To this ends, the County has adopted the Housing First strategy. Funding is being shifted from Transitional Housing to Permanent Supportive Housing.

More owners and developers of housing are being educated to become involved in the delivery of supportive housing and to open doors to existing housing.

A centralized point of contact (CPOC) for persons seeking assistance with housing has been developed. NJ 2-1-1 does intake and is able to divert people from becoming homeless by better applying existing resources. If they are already homeless, there is a referral system to short-term shelter and long-term housing solutions.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 52 – Goals Summary

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|-------------------------------------|------------|----------|-------------------------------------|-----------------|------------------------------|-------------------|--|
| Affordable Housing | 2018 | 2022 | Affordable Housing | Urban County | Affordable Housing | Local: \$250,000 | Homeowner Housing Rehabilitated: 50 housing units |
| Public Facility Improvements | 2018 | 2022 | Non-Housing Community Development | Urban County | Public Facility Improvements | CDBG: \$1,281,165 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted |
| Infrastructure Improvements | 2018 | 2022 | Non-Housing Community Development | Urban County | Infrastructure Improvements | CDBG: \$1,500,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted |
| Public Services | 2018 | 2022 | Homeless Non-Homeless Special Needs | Urban County | Public Services | CDBG: \$315,000 | Public service activities other than Low/Moderate Income Housing Benefit: 625 Persons Assisted |
| Homelessness | 2018 | 2022 | Homeless | Urban County | Homeless | CDBG \$50,000 | Homeless services and/or facilities to support PCICH activities: 200 Persons Assisted |
| Planning and Administration | 2018 | 2022 | Administration | Urban County | Planning and Administration | CDBG: \$849,040 | Other: 5 |

Goal Descriptions

| Goal Name | Description |
|-------------------------------------|---|
| Affordable Housing | Creation/preservation of affordable housing through rehabilitation and new construction |
| Public Facility Improvements | Improvements to public facilities that serve low- and moderate-income clientele and/or are located in low- and moderate-income areas. |
| Infrastructure Improvements | Improvements to public infrastructure that serve low- and moderate-income residents and/or are located in low- and moderate-income areas. |
| Public Services | Provision of public services to low- and moderate-income clientele. |
| Homelessness | Support the efforts of PCICH to reduce the incidence of homelessness and time that persons experience homelessness. |
| Planning and Administration | Administration and planning conducted to operate the CDBG program successfully. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The housing goal supports the rehabilitation of 50 homes targeted to low and moderate income homeowners.

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504
Voluntary Compliance Agreement)**

N/A – There are no public housing units in the Urban County.

Activities to Increase Resident Involvements

N/A – There are no public housing units in the Urban County.

Is the public housing agency designated as troubled under 24 CFR part 902?

The Passaic County Housing Agency is not designated as troubled.

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The County is in the process of updating the Analysis to Impediments to Fair Housing. The last report was completed in 2013. According to that report, barriers to affordable housing include:

- The County has not updated the land use and housing elements of its Comprehensive Plan for over a decade. An updated land use element could review the amount of developable land in the County and identify potential site locations for affordable housing developments.
- Although all of the zoning ordinances reviewed in the Urban County permitted affordable housing types in at least one residential district, the amount of land zoned and available for the development of affordable housing types was sometimes limited by municipality. This was especially the case in Ringwood Borough where, multi-family units accounted for only 1.7% of the occupied housing stock. This is partially due to the Highlands Water Protection and Planning Act of 2004, which limits development in Ringwood Borough. All of the municipalities in the Urban County placed undue restrictions on group living facilities for persons with disabilities, such as designated them as conditional uses or not including them within the definition of family.
- Public transit is limited to the County's most densely developed areas and is unavailable to second and third shift workers, as well as those working on Sundays and holidays. This makes it difficult for people without a personal vehicle to access employment opportunities.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To overcome the obstacles of the affordable housing, each municipality in the County has or will be developing its COAH plan to provide assistance to lower-income homebuyers, home owners, or developers to meet its fair share housing goals. Due to limited CDBG resources, Passaic County will only use CDBG funds to support a limited home housing rehabilitation effort.

Further, to address institutional impediments, steps are being taken by various governmental agencies, including the Passaic County Department of Planning and Economic Development and support staff, the New Jersey Department of Environmental Protection and Energy, the Land Use Regulatory Element (LURE), etc., to minimize, if not eliminate, the problems caused by jurisdictional overlaps of various governmental agencies. Environmental issues that are being addressed focus on construction techniques used to develop in the Highlands area, and the high cost of redevelopment of Brownfield sites contaminated with chemicals, heavy metals, and groundwater contamination.

SP-60 Homelessness Strategy – 91.215(d)

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

NJ 2-1-1 provides a point of access for shelter and emergency services. When someone calls 2-1-1 for shelter placement, diversion and eligibility screening is conducted to streamline access. Further, the CoC maintains a coordinated assessment and prioritization list to place individuals in permanent supportive housing.

Outreach to persons on the street is regularly conducted by the PATH program as well as several ministries. Street outreach to homeless veterans is conducted by Catholic Charities and Community Hope which are SSVF providers. A uniform intake form is used to assess the needs of all persons and families that are encountered through outreach. Each agency that provides services to those at-risk of homelessness, or those who are homeless, does a thorough intake to establish the causes of homelessness and needs of the client to achieve self-sufficiency.

The Continuum of Care has developed a coordinated intake process with providers conducting a uniform assessment and a referral process. The CoC intake and assessment plan includes the following:

1. System wide intake with a coordinated and uniform assessment and referral.
2. A priority housing needs list that is overseen by the CoC
3. Partnership with eviction courts
4. Outreach and program advertisement and events including Project Homeless Connect.

Addressing the emergency and transitional housing needs of homeless persons

The County's Continuum of Care provides several shelters for persons who are homeless. The County is working with shelter providers to decrease the period of time someone experiences homelessness. Transitional Housing is being phased out. As the process moves forward to Housing First, several Transitional Housing programs have been converted to Permanent Supportive Housing.

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.

Coordinated referral and an extensive inventory of services provide an opportunity for persons who are homeless to make a successful transition to permanent housing. The CoC Priorities are: (1) ending chronic and veteran homelessness, (2) creating new low-barrier housing first-oriented permanent supportive housing and rapid re-housing projects, and (3) creating a systemic response to homelessness through coordinated entry and assessment

- To end chronic homelessness, the CoC is utilizing a Housing Prioritization Tool to prioritize chronically homeless persons for permanent supportive housing opportunities systematically and is supporting projects that have low-barrier intake and termination criteria, this includes having had NJCDC sponsor 15 new Housing First vouchers for the chronically homeless utilizing State Rental Assistance from NJ DCA
- To end homelessness, PCICH members Catholic Family and Community Services and Community Hope provide SSVF outreach, services, and rental assistance and manage a by-name-list of identified veterans to connect them with veteran-specific and other community resources
- To create a systemic response to homelessness, the CoC has funded NJ 2-1-1 to cover the full geographic area with Coordinated Assessment access, and is holding case conferencing conversations among CoC-funded and emergency shelter providers to prioritize resources for those who are longest time homeless and with the greatest severity of service needs

The Passaic County Homeless Trust Fund has funded rapid re-housing and services in support of rapid re-housing projects. The State DCA funded 500 state-wide rental assistance vouchers for chronically homeless to be matched by services provided by local agencies. NJCDC is administering 50 vouchers and matching with services funded from the County's Homeless Trust Fund.

Through partnerships with the Children's Inter-Agency Coordinating Council (CIACC), education system partners, homeless liaisons, the behavioral health care system, child protective services and the homeless services system, homeless students and their families are identified and services plans developed to meet their needs. CIACC offers cross-training on homeless definitions, compliance and requirements, support systems for the homeless and effective community service providers. CIACC has developed a standardized intervention model for use in school settings to effectively determine the service needs of homeless children and connect them to appropriate providers.

VASH staff members are active in the COC and its sub-committees. This coordination has resulted assistance to veterans in securing and maintaining housing.

The COC is working to shorten the length of time persons are homeless. To this end, transitional housing is being phased out and more permanent supportive housing

created. The System Performance Report for 2018 shows that the average length of stay decreased 25 days in the period 2016 to 2017.

Returning to homelessness is also being addressed by placing a priority on job training and services for persons who are homeless. The Mainstream Resources committee of the COC is working to strengthen the connection between the Workforce Investment Board and educational institutions to assist residents in obtaining their GED and other vocational training. Working with the legal services and county courts, efforts are made to clear the records of homeless persons to remove another obstacle to self-sufficiency.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The COC application to HUD indicated that the most effective way to decrease homelessness is through a single point of entry, assessment, expanded outreach, increased community awareness, coordination of efforts and expansion of housing opportunities and prevention services.

The Ten Year Plan places a prevention emphasis on discharge planning and access to a safety net of services. The Coalition continues to:

- Work with the State of New Jersey and local public and private entities to establish an effective homelessness prevention program in Passaic County.
- Create 'minimum standard' discharge policy to be adopted county-wide.
- Create affiliation agreements between various discharging agencies and shelters.
- Improve discharge planning policy for prisons and jails.
- Improve discharge planning for youth aging out of the DYFS system.

Partnerships with the school homeless liaisons will be strengthened through coordinated training sessions with providers. The Mainstream Committee of the COC has incorporated education and early child care issues in their monthly meetings. The COC works with the Children's Inter-Agency Coordinating Council (CIACC) to build partnerships with the healthcare system, child protective services and homeless services system to better identify homeless students and coordinate services.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Passaic County Department of Health addresses lead-based paint in the borough of Woodland Park only. Other communities in the county each have their own Department of Health and are responsible for assessing the needs of children that present with elevated blood lead levels. Building code departments throughout the County are responsible for enforcing state law prohibiting the use and addressing the presence of lead-based paint through their permitting process.

The EPA guideline for renovation, paint and repair, effective April 22, 2010, require that all contractors notify owners of properties constructed prior to 1978 of the potential for lead-based paint hazards and to perform work in a lead safe manner. Contractors must be trained and registered with EPA to do work in older homes that disturbs painted surfaces. Local building code offices will be made aware of these requirements.

The State of New Jersey offers Lead-based paint remediation through the Lead-Safe Remediation Pilot Program. Lower income households (both renter and owner) can qualify for assistance from the Department of Community Affairs.

Although the County is not presently operating a rehab program, lead based paint hazard reduction had been integrated into the County's housing policies and programs and would be ready to restart including the following:

- The guidelines for the Housing Rehabilitation Program comply with the lead based paint hazards at 24 CFR Part 35.
- When paint is disturbed in the course of non-emergency rehabilitation work in properties constructed prior to January 1, 1978, only a qualified contractor performs lead hazard reduction activities. The contractor must employ a certified lead-based paint abatement supervisor, or have employees certified in lead-based paint abatement. Certified testing companies perform a pre-rehabilitation risk assessment for lead-based paint hazards and a post-rehabilitation clearance test for lead dust hazards where the non-emergency work disturbs a painted surface.
- Where emergency work is completed, to the maximum extent practicable, occupants must be protected from exposure to lead in dust and debris generated.
- Lead paint hazard reduction is an eligible rehabilitation activity under the housing rehabilitation programs.

How are the actions listed above related to the extent of lead poisoning and hazards?

Education and awareness will impact the likelihood of exposure to lead-based paint in the environment more effectively than a small rehabilitation program that the County or its subrecipients are able to offer. Contractors who undertake work in older housing units are now obligated by law to provide such education prior to undertaking work that disturbs a painted surface. Enforcement of this requirement is through local codes and state law.

How are the actions listed above integrated into housing policies and procedures?

As stated above, the lead-based paint hazard reduction has been integrated into the County's housing policies and programs.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Through implementation of human services programs offered by or through funding provided by Passaic County, the County works to reduce the number of families with incomes below the poverty level. The County, in conjunction with the public and private agencies and institutions, provides lower-income households with the opportunity to gain the knowledge and skills as well as the motivation to become fully self-sufficient.

Economic Development activities are directed toward the creation of new businesses and employment opportunities. The CDBG program provides the potential of generating jobs that may be filled by Section 3 residents or hire Section 3 business.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The amount of resources provided by the CDBG program is not sufficient for the County to undertake extensive housing activities. Therefore, the anti-poverty strategy is not coordinated with rehabilitation activities using these funds.

SP-80 Monitoring – 91.230

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

The Passaic County Department of Planning and Economic Development will monitor activities carried out to further the Consolidated Plan to ensure long-term compliance with program requirements. The objectives of the monitoring are to make sure that activities 1) comply with all regulations governing their administrative, financial, and programmatic operations; 2) achieve their performance objectives within schedule and budget; and 3) comply with the Consolidated Plan.

Internal controls have been designed to ensure adequate segregation of duties. The Passaic County Department of Planning and Economic Development prepares agreements for activities supported by CDBG and establishes financial accounts. Invoices are monitored for compliance with the approved spending plan and federal regulations. The Passaic County Department of Planning and Economic Development administers the Integrated Disbursement and Information System (IDIS) to create drawdowns. The Finance Department will be responsible for approval of drawdowns. The Passaic County Department of Planning and Economic Development is also primarily responsible for setting up and administering activities.

The Passaic County Department of Planning and Economic Development will conduct on-site monitoring for all active CDBG assisted activities carried out by sub-recipients at least annually.

For all activities, the Passaic County Department of Planning and Economic Development will conduct a full evaluation that includes all program areas. These reviews will involve an evaluation of eligibility, statutory objective compliance, accomplishments, timeliness and other federal requirements.

Expected Resources

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

Introduction

Passaic County receives an annual allocation of CDBG funds for public services, economic development, infrastructure and facility improvements, housing rehabilitation, and other eligible activities.

Anticipated Resources

Table 53 - Expected Resources – Priority Table

| 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 | Federal | Acquisition Admin and Planning Housing Public Improvements Public Services | \$849,041 | 0 | 0 | \$849,041 | \$3,396,164 | |

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

Each municipality will leverage the CDBG funds with community funds to provide engineering services for their projects. The County does not pay for engineering so each municipality is responsible for this expense. In addition, the total project costs will require that some of the municipalities bond for the remainder of the funds needed to complete the project budget.

The County has a Homeless Trust Fund that is generating support for homeless prevention and rapid re-housing activities.

The County may seek funding from other sources to accomplish its goals. Such funding may include:

- McKinney – Vento Funds under the HEARTH Act
- CDBG Disaster Recovery
- Low-Income Housing Tax Credits
- New Markets Tax Credits
- Economic Development Initiative
- Environmental Protection Agency
- Department of Transportation
- Department of Veterans Affairs

State funds may also be sought:

- NJHMFA Special Needs Housing Fund
- HOME funds provided through DCA
- Weatherization Assistance Program
- Office of Mental Health
- Office of Alcohol and Substance Abuse Services
- Department of Health
- Department of Welfare (Supportive Services for the Homeless)
- Work First New Jersey
- Department of Transportation

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

The County is exploring the feasibility of utilizing a county-owned site for affordable housing for elderly and veterans. This project would not involve CDBG funds however.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 54 – Goals Summary

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|-------------------------------------|------------|----------|-------------------------------------|-----------------|------------------------------|-----------------|---|
| Affordable Housing | 2018 | 2022 | Affordable Housing | Urban County | Affordable Housing | Local: \$0 | Homeowner Housing Rehabilitated: 0 housing units |
| Public Facility Improvements | 2018 | 2022 | Non-Housing Community Development | Urban County | Public Facility Improvements | CDBG: \$391,233 | Improvements to public facilities that serve low- and moderate-income clientele and/or are located in low- and moderate-income areas. 5434 Persons Assisted |
| Infrastructure Improvements | 2018 | 2022 | Non-Housing Community Development | Urban County | Infrastructure Improvements | CDBG: \$225,000 | Improvements to public infrastructure that serve low- and moderate-income residents and/or are located in low- and moderate-income areas. 9323 Persons Assisted |
| Public Services | 2018 | 2022 | Homeless Non-Homeless Special Needs | Urban County | Public Services | CDBG: \$63,000 | Provision of public services to low- and moderate-income clientele. 125 Persons Assisted |
| Homelessness | 2018 | 2022 | Homeless | Urban County | Homelessness | CDBG: \$0 | Support the efforts of PCICH to reduce the incidence of homelessness and time that persons experience homelessness. |
| Planning and Administration | 2018 | 2022 | Administration | Urban County | Planning and Administration | CDBG: \$169,808 | Administration and planning conducted to operate the CDBG program successfully. |

Goal Descriptions

| Goal Name | Description |
|-------------------------------------|---|
| Affordable Housing | Creation/preservation of affordable housing through rehabilitation assistance and new construction |
| Public Facility Improvements | Improvements to public facilities that serve low- and moderate-income clientele and/or are located in low- and moderate-income areas. |
| Infrastructure Improvements | Improvements to public infrastructure that serve low- and moderate-income residents and/or are located in low- and moderate-income areas. |
| Public Services | Provision of public services to low- and moderate-income clientele. |
| Homelessness | Support the efforts of PCICH to reduce the incidence of homelessness and time that persons experience homelessness. |
| Planning and Administration | Administration and planning conducted to operate the CDBG program successfully. |

Projects

AP-35 Projects – 91.220(d)

Introduction

The following project information for FY 2018 provides a comprehensive overview of CDBG activities.

Projects

Table 55 – Project Information

| # | Project | Description | \$ Source | \$ |
|---|--|--|-----------|----------|
| 1 | Borough of Bloomingdale - Water Line | Replacement of two dead end water lines and looping the system to improve safety for both First Street and Second Street and Hamburg Turnpike residents. | CDBG | \$61,000 |
| 2 | Borough of Haledon - Street Improvements | Street improvements on John Ryle Avenue | CDBG | \$85,000 |
| 3 | Borough of Hawthorne - Street Improvements | Repaving/reconstruction of North 10th Street, Irvington Avenue | CDBG | \$80,000 |
| 4 | Township of Little Falls - Community Center Accessibility Upgrades | Accessibility improvements for ADA compliance at the Little Falls Community Center. | CDBG | \$85,000 |
| 5 | Borough of Pompton Lakes - ADA Compliant Curb Ramps | Installation of 20 ADA compliant curb ramps at multiple locations. | CDBG | \$80,000 |
| 6 | Borough of Totowa - Sanitary Sewer Lining | Rehabilitation of sanitary sewer along William Place. | CDBG | \$85,233 |
| 7 | Township of West Milford - Recreation Center Elevator Overhaul | Rehabilitation of Recreation Center elevator serving seniors and adults with special needs. | CDBG | \$65,000 |

| # | Project | Description | \$ Source | \$ |
|----|--|--|-----------|-----------|
| 8 | Borough of Woodland Park - Library Accessibility Improvements | Accessibility improvements at the Woodland Park Library. | CDBG | \$75,000 |
| 9 | Catholic Charities - Project LINC | Provision of public services for seniors. | CDBG | \$30,000 |
| 10 | County Court Appointed Special Advocates (CASA) - Advocacy for Child Abuse Victims | Provision of court appointed advocacy services for foster youth. | CDBG | \$18,000 |
| 11 | Home Care Options - Visiting Shopper Plus Program | Provision of public services for homebound seniors. | CDBG | \$15,000 |
| 12 | Administration | Administration of CDBG program. | CDBG | \$169,808 |

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

The allocations were selected based on eligibility of the activity, its ability to meet a national objective and the evidence of need in the community. Further consideration was given to the past history of expenditure of CDBG funds by the community and whether the FY2013 request was related to prior funded projects. The ability of the community to complete projects in a timely manner was given a high priority.

Passaic County allocated its entitlement funds to provide assistance with activities that meet the underserved needs of the communities participating in the program.

Obstacles identified in the Five Year Plan included:

- Increasing costs to complete projects;
- Fragmented approach to local planning and lack of coordination in addressing infrastructure needs; and
- Limited inter-municipality communication in addressing public facility needs.

In the Five Year CP, obstacles such as lack of funding, NIMBYism, lack of affordable housing, and escalating costs to provide housing were cited as obstacles to providing affordable housing. In addition, the County will continue to provide resources to assist homeless and low-income persons obtain housing.

AP-38 Project Summary

Project Summary Information

| # | Project | Description | \$ Source | \$ | Location | Activities |
|---|--|--|-----------|----------|--|---|
| 1 | Borough of Bloomingdale - Water Line | Replacement of two dead end water lines and looping the system to improve safety for both First Street and Second Street and Hamburg Turnpike residents. | CDBG | \$61,000 | First and Second Streets | Water line replacement |
| 2 | Borough of Haledon - Street Improvements | Street improvements on John Ryle Avenue | CDBG | \$85,000 | John Ryle Avenue between Mountain Avenue and Belmont Avenue | Milling and paving; installation of ADA curb ramps; reset water valve boxes, reconstruct inlet, bicycle safe grates; striping; concrete header curbs. Will be completed 9/2019. |
| 3 | Borough of Hawthorne - Street Improvements | Repaving/reconstruction of North 10th Street, Irvington Avenue | CDBG | \$80,000 | North 10th Street, Irvington Avenue and Stam's Alley | Milling and paving the full length of North 10th Street, Irvington Avenue; installation of ADA curb ramps; retrofitting of catch basins to conform with stormwater management rules. Summer 2019. |
| 4 | Township of Little Falls - Community Center Accessibility Upgrades | Accessibility improvements for ADA compliance at the Little Falls Community Center. | CDBG | \$85,000 | 19 Warren Street, Little Falls, NJ 07424 | Installation of new ADA ramp, landing and door activator; replacement of handrails; installation of new ADA regulatory signage, and construction of ADA compliant parking spaces in existing parking lot. |
| 5 | Borough of Pompton Lakes - ADA Compliant Curb Ramps | Installation of 20 ADA compliant curb ramps at multiple locations. | CDBG | \$80,000 | Section A: Willard Street and Midland Avenue North and South; Section B: Stiles Court; Section C: West Lenox Avenue and Hill Court West; West Lenox Avenue and Henderson Court; Hill Court and | Installation of ADA compliant curb ramps and detectable warning surfaces. |

| # | Project | Description | \$ Source | \$ | Location | Activities |
|----|--|---|-----------|----------|---|---|
| | | | | | Henderson Court. | |
| 6 | Borough of Totowa - Sanitary Sewer Lining | Rehabilitation of sanitary sewer along William Place. | CDBG | \$85,233 | William Place between Jefferson Place and Totowa Road. | Installation of cured-in-place pipe liner and sealing of manholes along the length of sanitary sewer line to be rehabilitated. Sanitary sewer lateral connections will be sealed at the main, and rehabilitation of sanitary manholes within municipal limits will occur. |
| 7 | Township of West Milford - Recreation Center Elevator Overhaul | Rehabilitation of Recreation Center elevator serving seniors and adults with special needs. | CDBG | \$65,000 | 66 Cahill Cross Road, West Milford, NJ 07480 | Replacement of outdated elevator components so seniors can reach the second floor: replace electronics; hydraulic power unit; operating panel and doors and equipment. |
| 8 | Borough of Woodland Park - Library Accessibility Improvements | Accessibility improvements at the Woodland Park Library. | CDBG | \$75,000 | 7 Brophy Lane, Woodland Park, NJ | Replace all existing doors with ADA-compliant doors and features; reconstruction of an ADA-compliant parking space to comply with regulatory slopes and installation of compliant curbs, ramps, and proper signage. |
| 9 | Catholic Charities - Project LINC | Provision of public services for seniors. | CDBG | \$30,000 | Multiple locations in Bloomingdale, Haledon, Hawthorne, Little Falls, North Haledon, Pompton Lakes, Prospect Park, Totowa, Wanaque, West Milford and Woodland Park. | Provides services to seniors and disabled individuals in Passaic County: shopping, doctor visits, etc. Enables seniors to remain independent and in their homes. |
| 10 | County Court Appointed Special Advocates (CASA) - Advocacy for Child Abuse Victims | Provision of court appointed advocacy services for foster youth. | CDBG | \$18,000 | 11 CDBG municipalities. Headquarters: 415 Hamburg Turnpike, Wayne, NJ 07470 | Hire an advocacy coordinator to recruit, train, screen and support CASA volunteers to provide court appointed advocacy service to foster youth from birth through age 21. |
| 11 | Home Care Options - Visiting Shopper Plus Program | Provision of public services for homebound seniors. | CDBG | \$15,000 | 11 CDBG municipalities | Help homebound seniors maintain their independence through assistance with shopping and securing medications. A field social worker will assess clients for potential daily living health |

| # | Project | Description | \$ Source | \$ | Location | Activities |
|----|----------------|---------------------------------|-----------|-----------|--------------|--|
| | | | | | | issues, and appropriate referrals will be made to secure any necessary support services. |
| 12 | Administration | Administration of CDBG program. | CDBG | \$169,808 | Urban County | Administration of CDBG program and related planning activities. |

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

Assistance is not directed to any specific geographic area in the County. All the CDBG funding (100%) will benefit LMI clientele and areas throughout the County.

Geographic Distribution

Table 56 - Geographic Distribution

| Target Area | Percentage of Funds |
|-------------------------------|---------------------|
| Passaic County (Urban County) | 100% |

Rationale for the priorities for allocating investments geographically

The County will use CDBG funds throughout the jurisdiction to serve low and moderate-income persons. This method of allocation will enable the County to serve the most disadvantaged residents given the limited funding available.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The County does not plan on using HUD funds to construct or rehabilitate affordable housing.

Table 57 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households to be Supported | |
|---|---|
| Homeless | 0 |
| Non-Homeless | 0 |
| Special-Needs | 0 |
| Total | 0 |

Table 58 - One Year Goals for Affordable Housing by Support Type

| One Year Goals for the Number of Households Supported Through | |
|---|---|
| Rental Assistance | 0 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 0 |
| Total | 0 |

AP-60 Public Housing – 91.220(h)

Introduction

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

N/A – There are no public housing units in the Urban County.

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

N/A – There are no public housing units in the Urban County.

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

The Passaic County Housing Agency is not designated as troubled.

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

Introduction

The Passaic County Continuum of Care (CoC) is supported by the staff of the Department of Human Services and administered by the Passaic County Interagency Council on Homelessness. The Passaic County Consolidated Plan relies on the work of the CoC to set policy and implement programs to prevent homelessness and assist persons who are homeless.

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

NJ 2-1-1 provides a point of access for shelter and emergency services. When someone calls 2-1-1 for shelter placement, diversion and eligibility screening is conducted to streamline access. Further, the CoC maintains a coordinated assessment and prioritization list to place individuals in permanent supportive housing.

During the year, provider agencies regularly provided outreach to homeless living on the street and those at risk of becoming homeless. The PATH Program provides regular outreach at known locations. Further, through partnership with the eviction courts, PATH has addressed the needs of those at-risk of losing their housing. When families are removed from the welfare list, outreach is conducted to see if they have short-term places to live and long-term plans for permanent housing. Additional street outreach is conducted by "They Have A Name" to encourage people to move to shelter and services.

The SSVF and Community Hope coordinate street outreach to homeless veterans.

Addressing the emergency shelter and transitional housing needs of homeless persons

Shelter and transitional housing providers are moving toward rapid re-housing, housing first and limiting stays prior to permanent housing entry. Funds were reallocated from PSH programs to fund rapid re-housing through the CoC. The Passaic County Homeless Trust Fund has also funded rapid re-housing and services in support of rapid re-housing projects. The State DCA funded 500 state-wide rental assistance vouchers for chronically homeless to be matched by services provided by local agencies. NJCDC is administering 50 vouchers and matching with services funded from the County's Homeless Trust Fund.

The CoC is working to shorten the length of time persons are homeless. To this end, transitional housing is being phased out and more permanent supportive housing created. The Hispanic Center Transitional Housing was restructured as a homeless shelter.

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

Coordinated referral and an extensive inventory of services provide an opportunity for persons who are homeless to make a successful transition to permanent housing. The CoC Priorities are: (1) ending chronic and veteran homelessness, (2) creating new low-barrier housing first-oriented permanent supportive housing and rapid re-housing projects, and (3) creating a systemic response to homelessness through coordinated entry and assessment

- To end chronic homelessness, the CoC is utilizing a Housing Prioritization Tool to prioritize chronically homeless persons for permanent supportive housing opportunities systematically and is supporting projects that have low-barrier intake and termination criteria, this includes having had NJCDC sponsor 15 new Housing First vouchers for the chronically homeless utilizing State Rental Assistance from NJ DCA
- To end homelessness, PCICH members Catholic Family and Community Services and Community Hope provide SSVF outreach, services, and rental assistance and manage a by-name-list of identified veterans to connect them with veteran-specific and other community resources
- To create a systemic response to homelessness, the CoC has funded NJ 2-1-1 to cover the full geographic area with Coordinated Assessment access, and is holding case conferencing conversations among CoC-funded and emergency shelter providers to prioritize resources for those who are longest time homeless and with the greatest severity of service needs

Through partnerships with the Children's Inter-Agency Coordinating Council (CIACC), education system partners, homeless liaisons, the behavioral health care system, child protective services and the homeless services system, homeless students and their families are identified and service plans developed to meet their needs. CIACC offers cross-training on homeless definitions, compliance and requirements, support systems for the homeless and effective community service providers. CIACC has developed a standardized intervention model for use in school settings to effectively determine the

service needs of homeless children and connect them to appropriate providers. The homeless liaison serves on the CoC board.

The Passaic County Department of Human Services has hired a full-time veteran's services staff member to coordinate the goal of ending homelessness for veterans. Veteran Affairs Supportive Housing (VASH) staff members are active in the CoC and its sub-committees. This coordination has resulted assistance to veterans in securing and maintaining housing. Catholic Charities and Community HOPE are the lead agencies for SSVF to provide services.

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

The CoC application to HUD indicated that the most effective way to decrease homelessness is through a single point of entry, assessment, expanded outreach, increased community awareness, coordination of efforts and expansion of housing opportunities and prevention services.

The Ten-Year Plan places a prevention emphasis on discharge planning and access to a safety net of services. The Coalition continues to:

- Work with the State of New Jersey and local public and private entities to establish an effective homelessness prevention program in Passaic County.
- Create a 'minimum standard' discharge policy to be adopted county-wide.
- Create affiliation agreements between various discharging agencies and shelters.
- Improve discharge planning policy for prisons and jails.
- Improve discharge planning for youth aging out of the DYFS system.

Partnerships with the school homeless liaisons will be strengthened through coordinated training sessions with providers. The Mainstream Committee of the CoC has incorporated education and early child care issues in their monthly meetings. The CoC works with the Children's Inter-Agency Coordinating Council (CIACC) to build partnerships with the healthcare system, child protective services and homeless services system to better identify homeless students and coordinate services.

The County has budgeted \$15,000 in FY18 CDBG funds for the County Court Appointed Special Advocates (CASA) program which assists foster youth.

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

Introduction:

The County is in the process of updating the Analysis of Impediments to Fair Housing which was last completed in 2013. Barriers to affordable housing cited in that document include:

- The County has not updated the land use and housing elements of its Comprehensive Plan for over a decade. An updated land use element could review the amount of developable land in the County and identify potential site locations for affordable housing developments.
- Many of the municipal zoning ordinances in the Urban County are outdated, lack certain terms, definitions, and/or regulations, or are in violation of Federal fair housing law. Although all of the zoning ordinances reviewed in the Urban County permitted affordable housing types in at least one residential district, the amount of land zoned and available for the development of affordable housing types was sometimes limited by municipality. This was especially the case in Ringwood Borough where, multi-family units accounted for only 1.7% of the occupied housing stock. This is partially due to the Highlands Water Protection and Planning Act of 2004, which limits development in Ringwood Borough. All of the municipalities in the Urban County placed undue restrictions on group living facilities for persons with disabilities, such as designated them as conditional uses or not including them within the definition of family.
- Public transit is limited to the County's most densely developed areas and is unavailable to second and third shift workers, as well as those working on Sundays and holidays. This makes it difficult for people without a personal vehicle to access employment opportunities.

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

The County will continue to conduct fair housing education and outreach. The county does not control land use, zoning, building codes or other actions with direct impact on land use. The County will continue to work in an advisory capacity to the local municipalities on land use issues.

AP-85 Other Actions – 91.220(k)

Introduction:

The following information illustrates other actions that Passaic County will take to address its priority needs.

Actions planned to address obstacles to meeting underserved needs

The primary impediment to the County ability to meet underserved needs is the limited amount of CDBG funding to address identified priorities. The County will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

Actions planned to foster and maintain affordable housing

The County will continue to support its goals of maintaining and expanding affordable housing by supporting activities and programs funded by others by certifying these activities as consistent with the five - year plan.

Actions planned to reduce lead-based paint hazards

The County is a participant in the New Jersey Health Department Lead Abatement Initiative. When children are identified with an elevated blood lead level, the County provides oversight to ensure that the lead-based paint problem is addressed. However, the State no longer makes funds available to property owners for lead paint remediation.

The new U.S. EPA guideline for renovation, paint and repair, effective April 22, 2010, requires that all contractors notify owners of properties constructed prior to 1978 of the potential for lead-based paint hazards and to perform work in a lead safe manner. Contractors must be trained and registered with the U.S. EPA to do work in older homes that disturbs painted surfaces. Local building code offices will be made aware of these requirements.

Actions planned to reduce the number of poverty-level families

Through implementation of human services programs offered by or through funding provided by Passaic County, the County works to reduce the number of families with incomes below the poverty level. The County, in conjunction with the public and private agencies and institutions, provides lower-income households with the opportunity to gain the knowledge and skills as well as the motivation to become fully self-sufficient. Economic Development activities are directed toward the creation of new businesses and employment opportunities. The CDBG program provides the potential of generating jobs that may be filled by Section 3 residents or hire Section 3 businesses.

Actions planned to develop institutional structure

The County Department of Planning and Economic Development is responsible for the administration of the CDBG program. All sub-recipient agreements are monitored on an ongoing basis. The County participates with other groups when appropriate, such as planning for the homeless, to facilitate cooperative problem solving in Passaic County.

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

The County will continue efforts to enhance coordination between agencies by creating partnerships in the implementation the Section 3 outreach initiative and the Passaic County Interagency Council on Homelessness. The Section 3 outreach effort will partner with the Passaic County Workforce Development Center and the agencies involved in the Human Services Advisory Board to identify Section 3 individuals and businesses and to provide feedback on available job opportunities. The Passaic County Continuum of Care is comprised of providers of homeless services and prepares the McKinney application for funding from HUD.

Program Specific Requirements

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

Introduction:

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

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

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

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% |