

Executive Summary

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

1. Introduction

The purpose of the 2019-23 Five-Year Consolidated Plan (2019-23 Con Plan) is to guide the decisions in the City of Passaic's use of the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships (HOME) program from the US Department of Housing and Urban Development (HUD). The 2019-23 Con Plan provides a detailed analysis of the housing and homeless needs in the community 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 first-time homebuyers. The 2019-23 Con Plan also describes the coordination of the City's goals with the goals of the County with respect to housing and non-housing community development needs.

The City of Passaic's Department of Community Development (DCD or the Department) is the lead agency responsible for preparing the Consolidated Plan. The Department administers the CDBG program and the HOME program) funding from HUD. According to HUD "the Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the four CPD formula block grant programs: the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME), the Emergency Solutions Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) program." Currently, the City of Passaic does not receive ESG and HOPWA funding, although the City has received ESG funding in the past.

Consistent with HUD's mission, the City's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. To fulfill this mission, the City will embrace high standards of ethics, management and accountability and will continue to form new partnerships that leverage resources and improve HUD's ability to be effective on the community level.

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

As part of the 2019-23 Con Plan process the Department staff members and their partner municipal departments, service providers and stake holders have completed a review of existing services, programs, and projects while assessing the ongoing needs of the community. With its CDBG funds, the City will continue to fund public facilities and infrastructure projects and public services, particularly around the areas of youth and senior enrichment programs, after-school programs, and employment

programs. The City's focus for its HOME funds will be on development of new and rehabilitated rental and homeownership housing developments, particularly for families and first-time homebuyer down payment assistance. To address the needs of the City's homeless population, DCD is in consultation with the Continuum of Care to identify funding to the most effective uses for homeless and special needs populations.

The overall goals of the 2019-23 Con Plan are as follows:

1. Provide the City with a comprehensive and long-term development strategy that will serve as a base for continued planning, cooperation, collaboration, and coordinated development programs.
2. Enhance the quality of life for area residents.
3. Create programs to address the needs of our residents with particular emphasis on children and youth and seniors.
4. Lower the level of unemployment and underemployment among all segments of the Passaic labor force.
5. Increase the number of new businesses in Passaic, and strengthen and expand existing businesses.
6. Increase the City's tax base through rehabilitation and construction of residential, commercial, and industrial structures.
7. Increase the supply of affordable housing for low- and moderate-income households.
8. Assist low- and moderate-income households in purchasing their first home.
9. Retain existing affordable housing and preserve viable neighborhoods.
10. Increase the housing and support services available to homeless and special needs groups.

For information on specific targeted areas please refer to the Strategic Plan section SP10. Section SP-25 Priority Needs describes the highest needs of the community as determined by the Department staff, its municipal partners, and community stake holders. For more details on the annual objectives and goals, please refer to the Action Plan section AP-20 Annual Goals and Objectives. Specific projects and activities to be funded during the 2019-20 Program Year are summarized in AP-35

3. Evaluation of past performance

The City is a previous recipient of CDBG and HOME funds. The success and performance of past programs and projects were considered in light of current needs in the development of the strategies and objectives under the 2019-23 Con Plan. Annually, the City complete its Comprehensive Annual Performance and Evaluation Report (CAPER), which can be reviewed for past performance information.

4. Summary of citizen participation process and consultation process

The Department seeks input from a wide range of resources including community leaders, local elected officials, department heads, citizens, and local service providers throughout the planning process. Aside

from direct citizen participation described below, the Department of Community Development consulted with public and assisted housing service providers, social service organizations, and the Continuum of Care in order to assess community needs and build a foundation for future endeavors.

The City has adopted a Citizen Participation Plan describing the citizen participation requirements of its program. The Citizen Participation Plan is on file at the Department. The Department's citizen participation includes actively encouraging citizens, particularly members of low- and moderate-income households, to participate in the planning process for the five-year Consolidated Plan, the Annual Action Plans, the submission of substantial amendments and the development of the Consolidated Annual Performance Evaluation Report (CAPER).

In order to encourage citizen participation from the community, the Department of Community Development provides many opportunities for public input. In preparing the 2019-23 Con Plan and the 2019-20 Annual Action Plan, public meetings were held on January 31, 2019 and March 19, 2019 to solicit citizen input on housing and community development needs. The notices were published in two local newspapers: North Jersey Herald News and El Especial, a Spanish language newspaper. In addition, the City posted notices at the City Hall entrances on the City's website (www.cityofpassaic.gov) and the Clerk's office. This process provides for and encourages citizen participation in the development of the 2019-23 Con Plan and the 2019-20 Annual Action Plan.

On April 12, 2019, a notice was published in the same publications alerting interested persons as to the availability of the 2019-23 Con Plan. The Plan was placed in the City Clerk's office, the Mayor's office, the City's web site and the Department's offices for public review for 30 days. The public review period ended on May 12, 2019. Announcement of the availability of the Consolidated Plan for public review was sent to organizations that represent persons with limited English speaking ability, disabilities, and low-income and homeless populations. The Department has a Spanish speaking liaison available to communicate with the Spanish speaking population. The Department also promotes its planning activities and service at various community meetings as well as housing and health fairs.

Further, the Department consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted individually purposes of developing the Needs Assessment. The Department also coordinated with various City departments on the development of the 2013 City of Passaic Master Plan, which included significant community outreach. This 2019-23 Consolidated Plan is designed to be consistent with and complementary to the Master Plan.

5. Summary of public comments

As described, the City held two public meetings in preparation for drafting the 2019-23 Con Plan. No comments were received at the meetings. Additionally, the Department reached out to numerous service organizations in Passaic to collect information on the needs of the populations served by those

organizations. Three organizations responded. Comments indicated common themes in needs of the community, including recreation and after-school programs for children and adolescents, affordable housing, job training and placement, programs for seniors and substance abuse prevention.

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

The City did not reject any comments. All comments received were taken into consideration and addressed through the planning decisions that were made.

7. Summary

The Consolidated Plan is a prerequisite for receiving funding from HUD for four federal entitlement programs. The City of Passaic is recipient of two of the four programs: CDBG and HOME. The City is a former ESG recipient in 2014 and 2015 and has consulted with the Continuum of Care to address the needs of the homeless population.

The purposes of the 2019-23 Con Plan is to guide funding decisions regarding use of federal resources. The City has prepared this 2019-23 Con Plan to strategically implement the CDBG and HOME programs to utilize the funds for housing, public facility and infrastructure improvements and expansion of public services over the next five years, Fiscal Years 2019 through 2023. The City has also prepared an Annual Action Plan for the 2019-20 Program Year. This plan identifies the funding for projects that address the City'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.

Agency Role	Name	Department/Agency
CDBG Administrator	PASSAIC	Department of Community Development
HOME Administrator	PASSAIC	Department of Community Development
ESG Administrator	PASSAIC	Department of Community Development

Table 1 – Responsible Agencies

Narrative

The City of Passaic has designated the Department as the lead agency for the grant administration of the CDBG program and the HOME program. The City has not received ESG funding since 2015. The Department is responsible for overseeing all aspects of administering both CDBG and HOME program funding from HUD including but not limited to reviewing applications, approving projects for funding, compiling the necessary documentation and monitoring the flow of funds and the adherence to compliance in meeting national objectives to ensure compliance with HUD regulations. To determine the various projects to be funded, the Department staff annually issues a Request for Proposals for use of CDBG funds and accepts applications for HOME funds. Department staff also reviews each application along with an ad hoc committee for CDBG and the City’s underwriter for HOME. DCD then makes recommendations to the Mayor and City Council to approve the applications for funding.

The Department is also responsible for preparing the Consolidated Plan and the Annual Action Plan. The Director of the Department, the City Administrator, the Mayor, and the Passaic City Council has the responsibility of approving the Consolidated Plan and Annual Action Plan and overseeing the successful administration of the programs. The Mayor has the authority to authorize grant awards and execute HUD required documents and agreements. Additionally, the Department is the body that reviews and recommends actions and prepares the Consolidated Annual Performance Evaluation Report each year to examine the performance of the various projects funded in whole or in part with HUD funds.

Consolidated Plan Public Contact Information

The Community Development Director of the City of Passaic is the primary public contact for the Consolidated Plan:

Ron Van Rensalier, Community Development Director

City of Passaic

Department of Community Development

330 Passaic Street

Passaic, New Jersey 07055

Tel. 973-365-5641 | Fax 973-365-5552 |

rvanrensalier@cityofpassaic.gov

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

1. Introduction

The City of Passaic is engaged in ongoing efforts to increase coordination amongst public, private, and non-profit organizations that deliver housing, community development initiatives and provide social services to residents throughout the City. Open lines of communication are maintained between the Department and the area's many non-profit and social service agencies as well as other departments and City agencies, including the Housing Authority of the City of Passaic (HACP).

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)).

The Department seeks input from a wide range of resources including community leaders, citizens, and local service providers throughout the planning process. Aside from direct citizen participation described in the Citizen Participation section below, DCD consulted with public and assisted housing service providers, including HACP and social service organizations in order to assess community needs, establish priorities, identify goals and build a foundation for future endeavors.

The Department has also coordinated its Consolidated Planning process with the City in the development of the City's Master Plan, which included extensive inter-department coordination throughout the City government, significant community outreach and close coordination with social service agencies, nonprofit organizations, and affordable housing providers. The City's master plan and a presentation on the plan is available for public viewing at www.cityofpassaic.com. DCD also worked with several other departments, the office of the Business Administrator, the Mayor and members of the City Council to arrive at funding priorities over the next five-year period.

Throughout the Department's coordination with diverse groups and organizations, several themes emerged that led to the development of the goals and objectives outlined in the plan. Affordable housing for renters and buyers, recreation and after-school programs for children and adolescents, improved parks and playgrounds, homelessness assistance, job training and employment programs for area residents were identified as current and emerging needs in the City of Passaic. In addition, the need for continued coordination and collaboration between agencies, local governments, other grantors, other City agencies and the schools was also discussed.

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 Department coordinates with the Continuum of Care (COC) by participating in meetings to address issues of homelessness and special needs. The Department has attended COC meetings, and as a

previous recipient of ESG funds the Department has coordinated the administration of its ESG funding with the COC. The Department also has a long standing relationship with the United Passaic Organization (UPO). The Department has consulted with and funded UPO on issues of homelessness prevention. The Department acknowledges that the amount of services currently being offered for special needs populations could benefit from improvements; however, without dedicated funding, it is not possible to implement. Improvements include outreach and education services for children, women, the homeless population, elderly, persons with disabilities (mental, physical, and developmental), persons with addictions requiring supportive services, and persons with HIV/AIDS and their families. These populations are underserved, particularly in the areas of mental health, alcoholism, and substance abuse. The Department coordinates on these issues with other agencies and organizations where possible, and if additional funds become available, the Department will expand its efforts to address the special needs of its residents.

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

The City is a former recipient of ESG funding. If ESG funds become available during the next five-year period, the Department will consult with the Continuum of Care on determining how to allocate ESG funds, development performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Housing Authority of the City of Passaic
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Employment Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department works closely on a regular basis with the HACP to identify unified goals and strategies to develop affordable housing. The Department and HACP remain committed to offering the community comprehensive, supportive services and initiatives that promote long term economic success and housing self sufficiency.
2	Agency/Group/Organization	UNITED PASSAIC ORGANIZATION
	Agency/Group/Organization Type	Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has a long standing relationship with the United Passaic Organization (UPO) to coordinate on issues of homeless prevention and counseling to prevent homelessness.

3	Agency/Group/Organization	Passaic Department of Engineering
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Infrastructure Improvement
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department maintains a close working relationship with the City Department of Engineering. The Department regularly meets with Engineering to discuss infrastructure projects that need to be implemented throughout the low to moderate income communities in the City.
4	Agency/Group/Organization	PASSAIC PUBLIC LIBRARY
	Agency/Group/Organization Type	Public Library
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department coordinates with the Passaic Public Library on reading and education programs within the City of Passaic.
5	Agency/Group/Organization	MENTAL HEALTH CLINIC OF PASSAIC
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Publicly Funded Institution/System of Care Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Public Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City has coordinated with the Mental Health Clinic of Passaic to identify issues and services needed for at risk individuals including victims of domestic violence and youth.
6	Agency/Group/Organization	Passaic Alliance
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Publicly Funded Institution/System of Care Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Passaic has a very large Spanish speaking population and the Passaic Alliance is one of the City's key partners in understanding the needs of the City's large Hispanic population. The City has coordinated with the Passaic Alliance on counseling programs for Spanish speakers that address domestic violence, parenting, and health concerns.
7	Agency/Group/Organization	Jewish Family Service & Children's Center of Clifton
	Agency/Group/Organization Type	Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to homeless prevention, particularly in the areas of case management.
8	Agency/Group/Organization	BOYS AND GIRLS CLUB OF PASSAIC
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to services for low to moderate income children and youth in the City.
9	Agency/Group/Organization	Passaic Downtown Merchants Association
	Agency/Group/Organization Type	Business Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization coordinates already available resources and supplements them to allow unemployed and underemployed individuals pursue educational and training requirements to obtain licenses in the fields of cosmetology, hairstylists, skin care specialists, barbers, beauticians and manicurists.
10	Agency/Group/Organization	Coaches Association of Passaic
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization to provide a variety of programs to the youth in Passaic in hopes to keep them positive and productive.

11	Agency/Group/Organization	Parish Nursing Interfaith Training and Outreach
	Agency/Group/Organization Type	Services-Elderly Persons Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to services to low income seniors to assist them as they age in place in the community.
12	Agency/Group/Organization	Juvenile Education and Awareness Project
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to programs designed to empower young low to moderate income girls in the community to help them succeed in school and grow into contributing members of society.
13	Agency/Group/Organization	Passaic Affordable Housing Coalition
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Affordable Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization works to develop affordable housing for low-income households in the City of Passaic.
14	Agency/Group/Organization	City of Passaic Department of Human Services
	Agency/Group/Organization Type	Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department maintains a close working relationship with the City Department of Human Services. The Department regularly meets with Human Services to discuss human service needs and coordinates on bi-lingual programs for the City's large Hispanic population, parenting programs, prevention programs, and health fairs programs and intervention programs targeting teenagers, Cultural and Senior Affairs. In pursuit of a healthy, lead-free environment, the Department of Human Services works in tandem with the State and County in order to provide lead base informational and outreach programs to Passaic residents.
15	Agency/Group/Organization	City of Passaic Department of Recreation, Cultural and Senior Affairs
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department maintains a close working relationship with the City Department of Recreation, Cultural, and Senior Affairs (RCS). The Department regularly meets with RCS to collaborate on services for seniors and youth that include targeted social and personal development opportunities.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Passaic County Continuum of Care	The City works closely with the Continuum of Care to ensure the most effective use of funding for homeless and special needs populations.
City of Passaic 2013 Master Plan	City of Passaic	The goals of the Five-Year Consolidated Plan and this Annual Action Plan have been designed to coordinate with the City's Master Plan.
East Side Redevelopment Plan	City of Passaic	The goals of the Five-Year Consolidated Plan and this Annual Action Plan have been developed to support the East Side Redevelopment Plan, which is a comprehensive redevelopment initiative to revitalize the East Side neighborhood in Passaic. The East Side Redevelopment Plan includes commercial, infrastructure, and residential redevelopment, including an affordable housing component that the City will support with HOME funds to assist the development of affordable rental units.
River Drive Redevelopment Plan	City of Passaic	The goals of the River Drive Redevelopment Plan were considered in developing the needs and market analysis of the Five-Year Consolidated Plan and this Annual Action Plan.
HOPE in Passaic County, a plan to end homelessness	City of Passaic	The 10-year plan was used to develop the housing needs and market analysis of the Five-Year Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

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 Department coordinates extensively with public entities and other bodies of government in order to effectively administer the CDBG and HOME program and to develop this 2019-23 Con Plan. Some of the public entities the City Coordinates with are as follows: the Planning & Zoning Department, the Finance Department, the Human Services Department, the Department of Recreation, Cultural and Senior Affairs, the Passaic Housing Authority, the City of Paterson, Passaic County and HUD.

Narrative (optional):

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 Department seeks input from a wide range of resources including community leaders, local elected officials, department heads, citizens, and local service providers throughout the planning process. Aside from direct citizen participation described below, the Department of Community Development consulted with public and assisted housing service providers, social service organizations, and the Continuum of Care in order to assess community needs and build a foundation for future endeavors.

The City has adopted a Citizen Participation Plan describing the citizen participation requirements of its program. The Citizen Participation Plan is on file at the Department. The Department's citizen participation includes actively encouraging citizens, particularly the low and moderate income population, to participate in the planning process for the five-year Consolidated Plan, the Annual Action Plans, the submission of substantial amendments and the development of the Consolidated Annual Performance Evaluation Report (CAPER).

In order to encourage citizen participation from the community, the Department of Community Development provides many opportunities for public input. In preparing the 2019-23 Con Plan and the 2019-20 Annual Action Plan, public meetings were held on January 31, 2019 and March 19, 2019 to solicit citizen input on housing and community development needs. The notices were published in two local newspapers: North Jersey Herald News and El Especial, a Spanish language newspaper. In addition, the City posted notices at the City Hall entrances on the City's website (www.cityofpassaic.gov) and the Clerk's office. This process provides for and encourages citizen participation in the development of the 2019-23 Con Plan and the 2019-20 Annual Action Plan.

On April 12, 2019, a notice was published in the same publications alerting interested persons as to the availability of the 2019-23 Con Plan. The Plan was placed in the City Clerk's office, the Mayor's office, the City's web site and the Department's offices for public review for 30 days. The public review period ended on May 12, 2019. Announcement of the availability of the Consolidated Plan for public review was sent to organizations that represent persons with limited English speaking ability, disabilities, and low-income and homeless populations. The Department has a Spanish speaking liaison available to communicate with the Spanish speaking population. The Department also promotes its planning activities and service at various community meetings as well as housing and health fairs.

Further, the Department consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted individually purposes of developing the Needs Assessment. The Department also coordinated with various City departments on the development of the 2013 City of Passaic Master Plan, which included significant community outreach. This 2019-23 Consolidated Plan is designed to be consistent with and complementary to the Master Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Eighteen community members attended the January 31, 2019 public meeting. Several questions were asked by the public on the process for creating the Plan and the allocation of resources.	No public comments were received	N/A	

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)
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A newspaper ad was placed in the North Jersey Herald News and in the El Especial, a Spanish language newspaper, alerting interested persons to the development of the 2019-23 Con Plan and 2019-20 Annual Action Plan.	No public comments were received	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The 2019-23 Con Plan and the preliminary budget for the 2019-20 Annual Action Plan was discussed and adopted by the Municipal Council at a public hearing on March 19, 2019 at City Hall offices. One person from the public was in attendance.	No public comments were received at the Municipal Council Hearing.	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The data provided in this section is from the 2000 and 2010 Census, American Community Survey 2009-2013 and the 2009-2013 CHAS provided by HUD. Based on the data and analysis included within this section of the Consolidated Plan as well as interviews and group discussions held with service providers, this section assesses the housing needs in Passaic by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by Passaic's citizens. The main housing problems looked at are: (a) cost-burdened households (b) substandard housing (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Understanding the magnitude and incidence of housing problems in Passaic is crucial in aiding the Department to set evidence-based priorities for HUD-funded programs.

The area's public housing, homeless, and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered.

Low-to-Moderate Income Areas

The following map highlights LMI areas throughout Passaic.



Map Legend ✕

Low-Mod Census Tracts

▭

Low-to-Moderate Income Census Tracts

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

Summary of Housing Needs

The City of Passaic has experienced mild population and household growth since the 2000 Census. Population and household can generate demand for new housing units. Given the age of the majority of the housing stock in Passaic and the built out nature of the City much of the supply of new housing units will be in the form of renovation of existing housing units and small scale in-fill housing development on small lots. There are some former industrial areas of the City where if vacant former industrial buildings were cleared, there could be the potential development sites for new housing units. Preserving existing housing units for low and moderate income households, especially seniors, is also a priority. Finally, as a result of the high cost of the existing housing stock, assisting first-time homebuyers with down payment and closing costs will also be a priority over the next five-years.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	69,781	70,620	1%
Households	19,528	19,800	1%
Median Income	\$31,022.00	\$31,832.00	3%

Table 5 - Housing Needs Assessment Demographics

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

Demographics Narrative

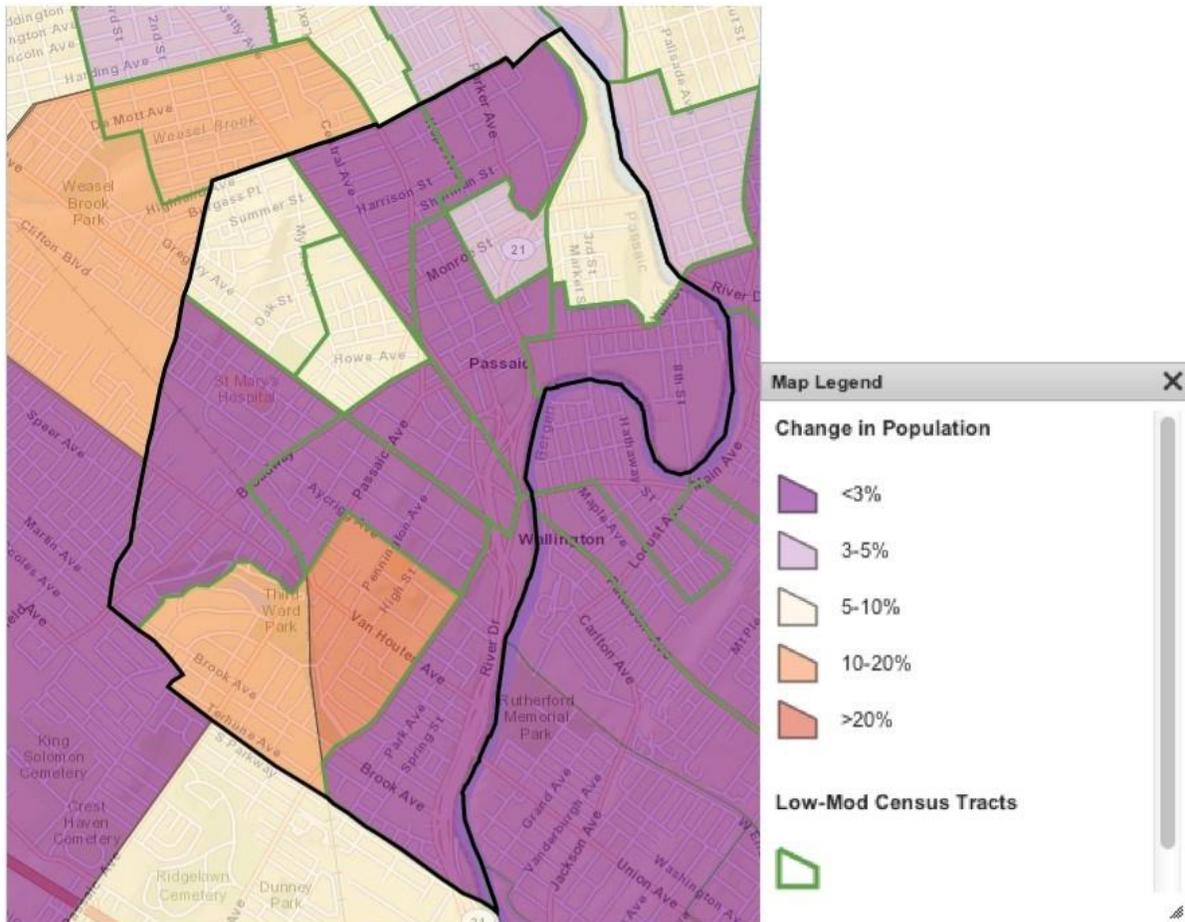
The City of Passaic has experienced mild growth since the 2000 Census. According to 2009-13 ACS data, the 2013 population of Passaic was 70,620. That represents a 1.2% population growth since the year 2000 with a similar growth in households of 1.4%. Incomes of households have increased by 2.6% over the last 10 years with the average median income increasing by only \$810 from to \$31,832. The table highlights demographic changes in population, number of households, and income between 2000 and 2013.

Demographic Maps

This series of maps visually displays the geographic distribution of demographic trends in Passaic across a few key indicators. Due to data constraints in HUD's CPD Maps tool, the maps contain data from the 2009 American Community Survey (ACS). The actual data used in the tables and text throughout the plan is from the more current 2010 Census. This disparity in the source data between the tables and maps does not lessen the value or usefulness of the maps because the purpose of the maps is to show geographic concentrations, not precise values.

Population Change

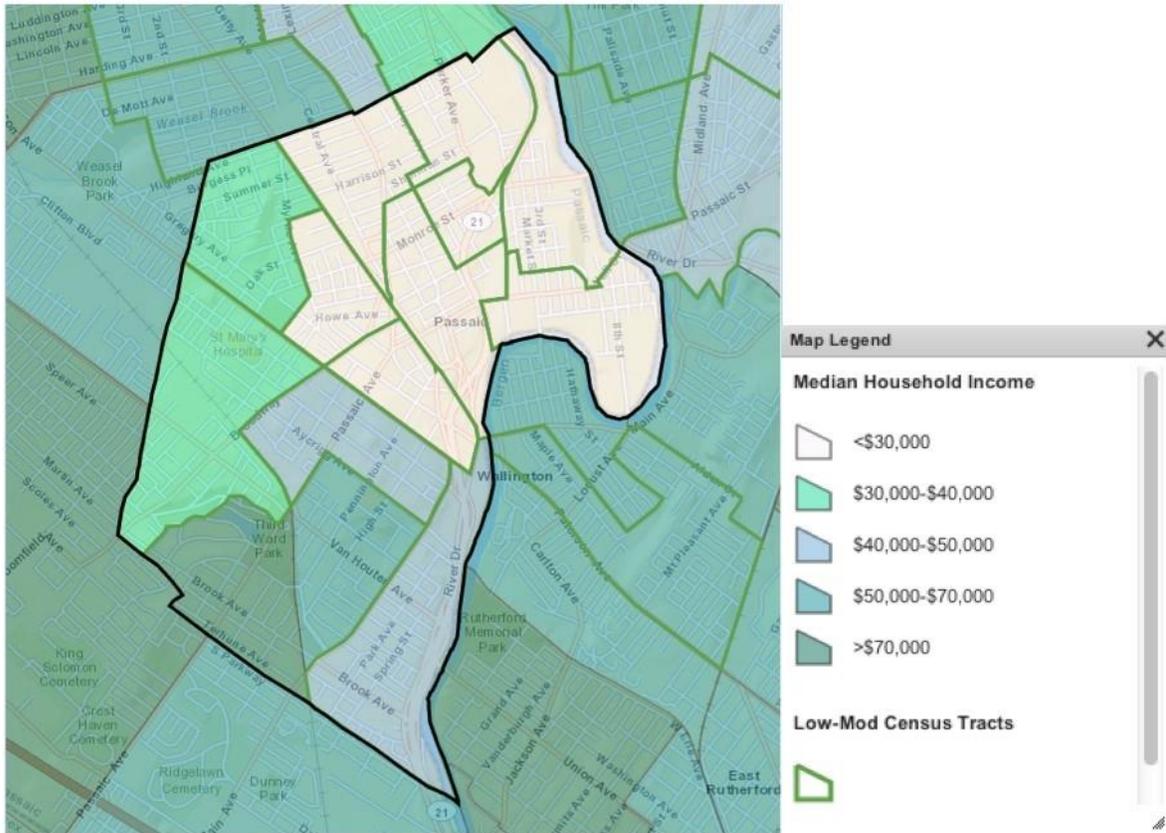
The map below visually displays the distribution of Passaic’s population growth over the last decade and shows that growth is generally focused in the southern part of the City in the third ward with population growth ranging from 10% to 20% over the past 10 years. Areas with 5-10% population growth are located in pockets in the west and northeast portions of the City.



Map of Population Change

Median Household Income

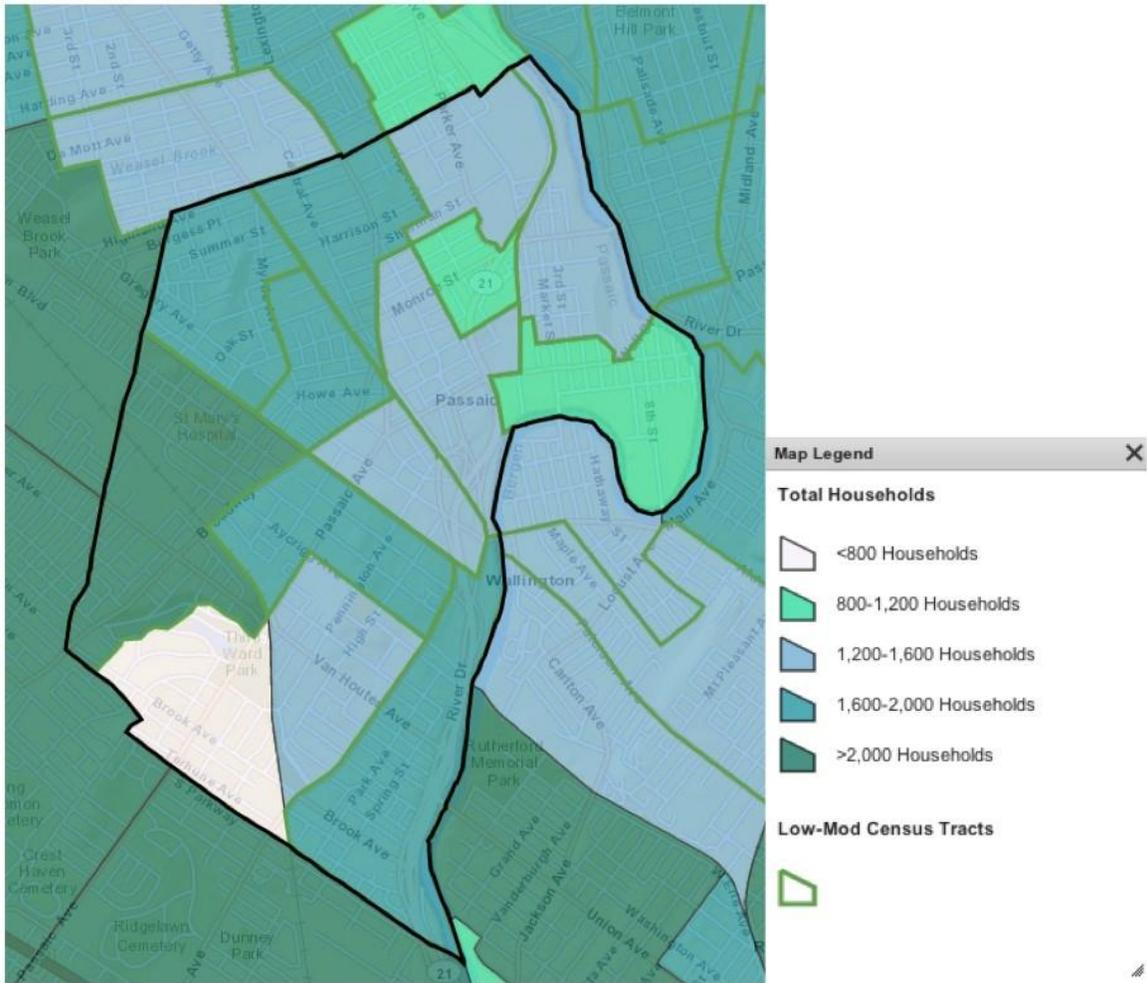
The map below displays median household income levels throughout Passaic . When compared to the last map on population growth, you can see that the census tracts with the largest population growth are also the tracts with the highest median income in the City.



Map of Median Household Income

Housing Density

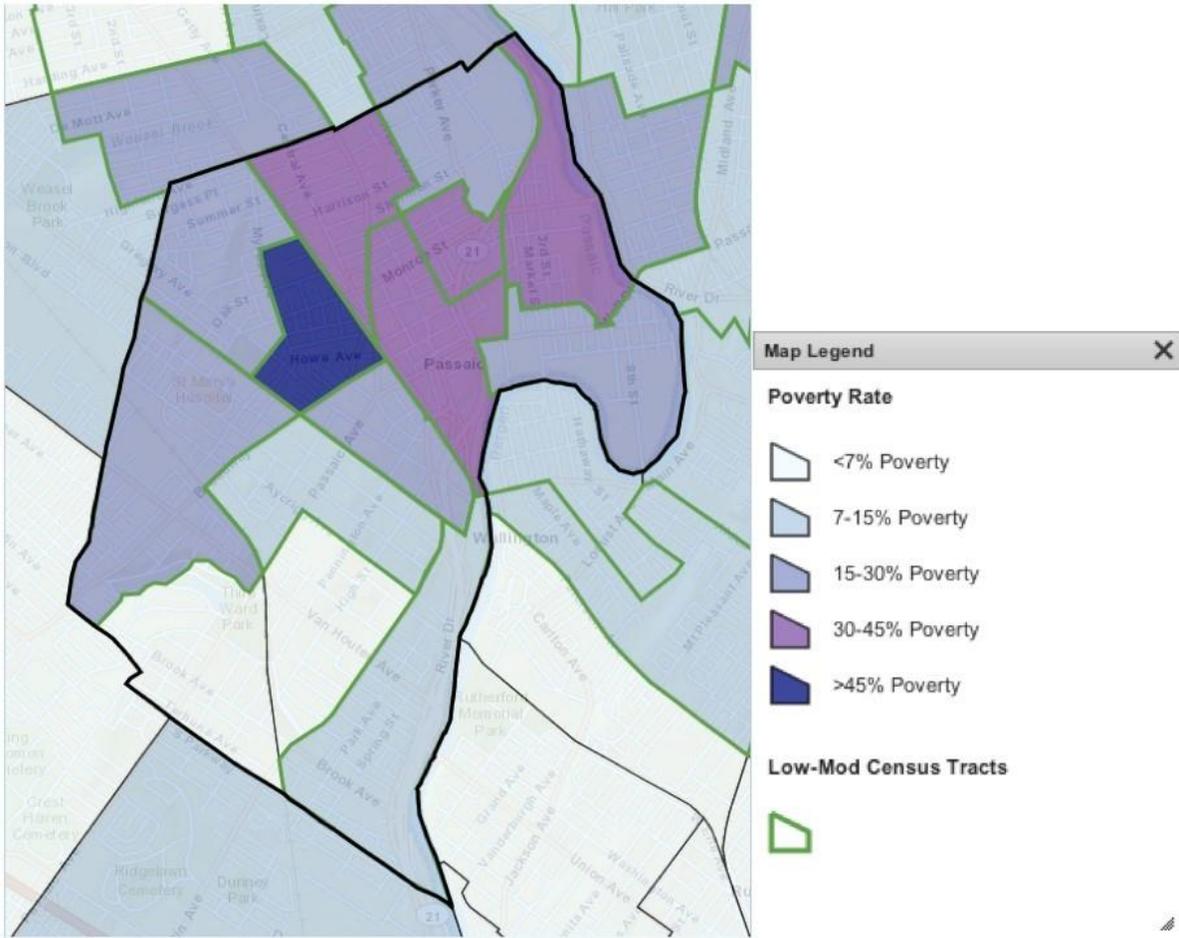
The map below shows the distribution of households in Passaic. When compared to the previous map on median household income, it illustrates that the tracts where population is most dense are those at the lower range of median household incomes.



Map of Housing Density

Poverty Rate

This map shows the distribution of poverty throughout the City of Passaic. As shown, the tract with the highest poverty rate is located in the central part of the City with other high poverty areas in the north and northeast portion of the City.



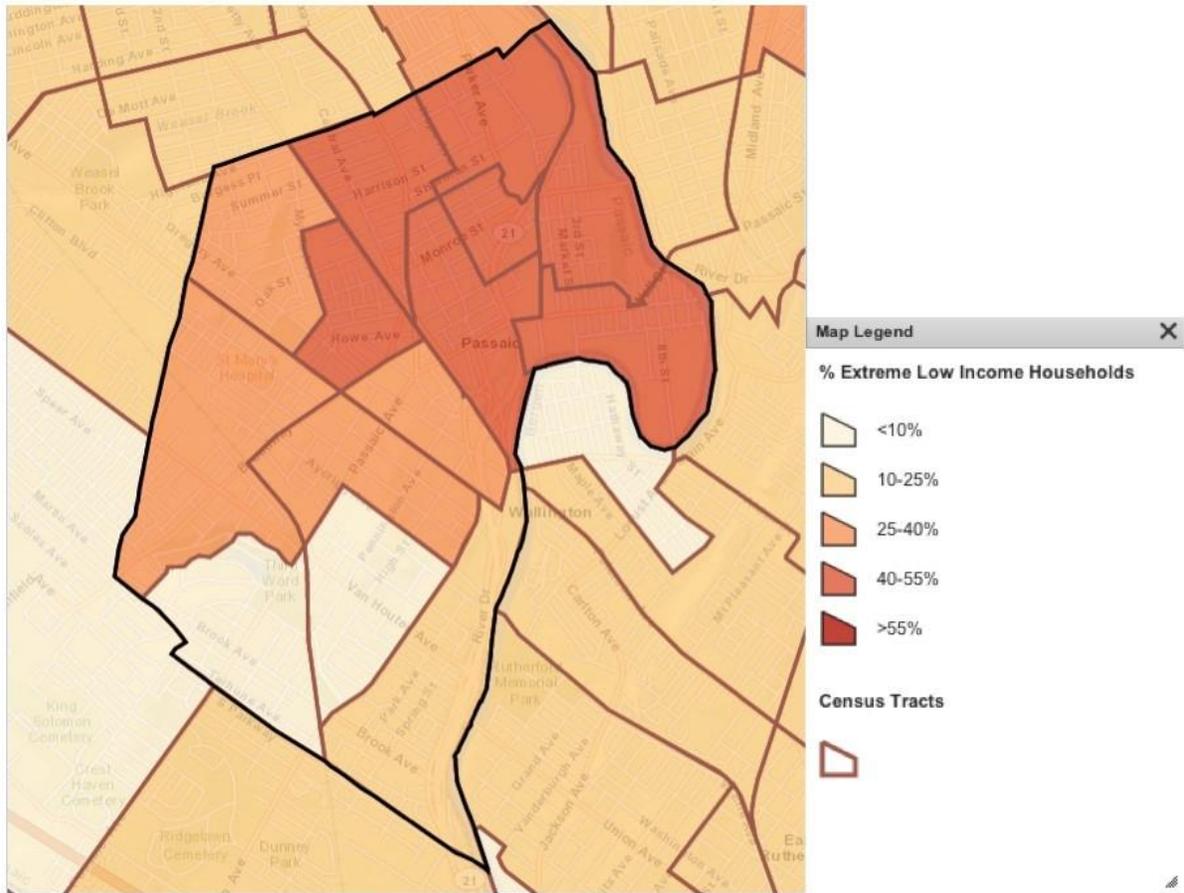
Map of Poverty Rate

Household Incomes

The maps below detail the prevalence of Extremely Low Income, Low Income, and Moderate Income households in the City of Passaic.

Extremely Low Income Households

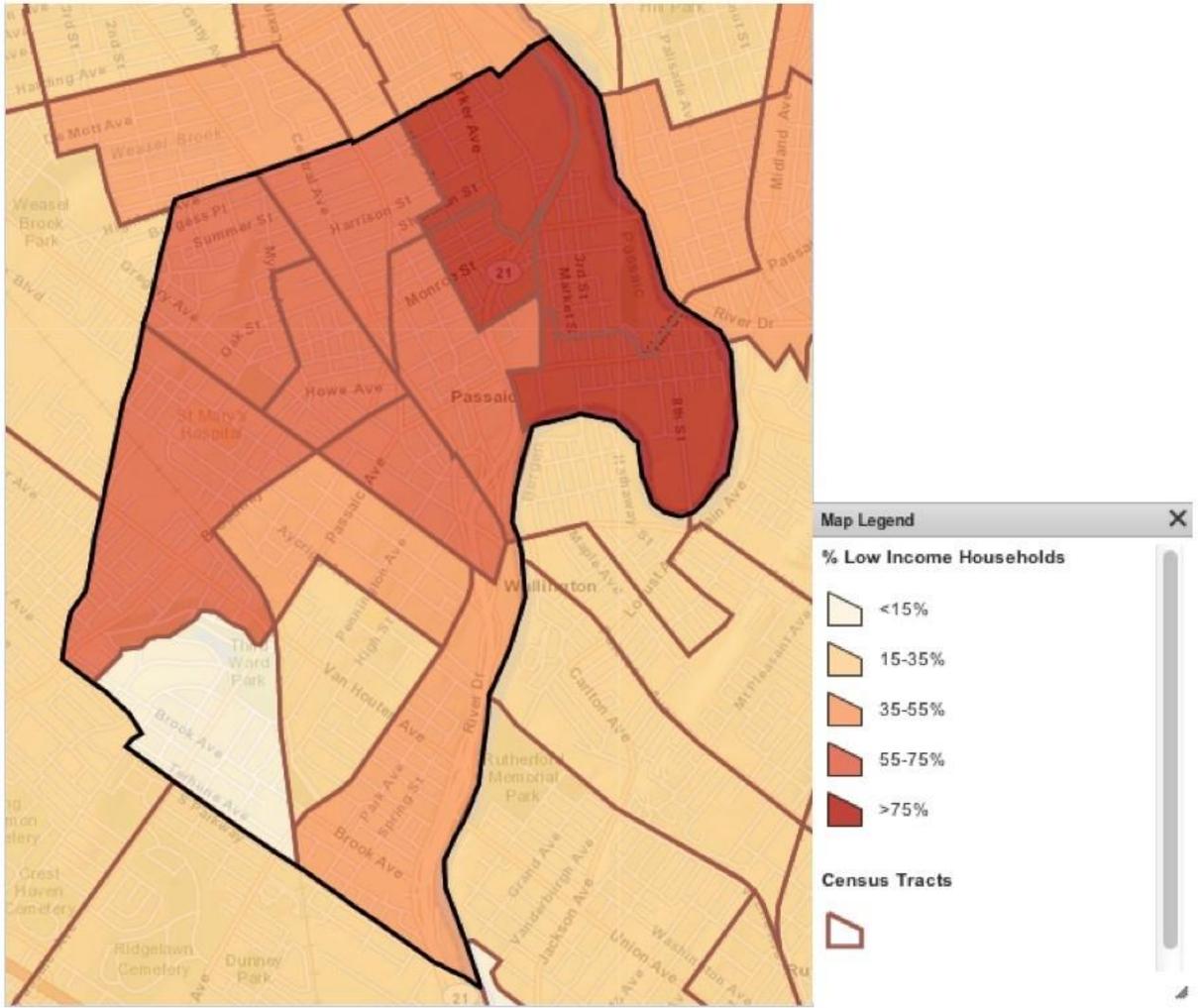
Again, areas with the highest percentage of extremely low income people are in the central, north and northeast portions of the City greater than 55% of the households are have extremely low incomes.



Map of Extremely Low Income Households

Low Income Households

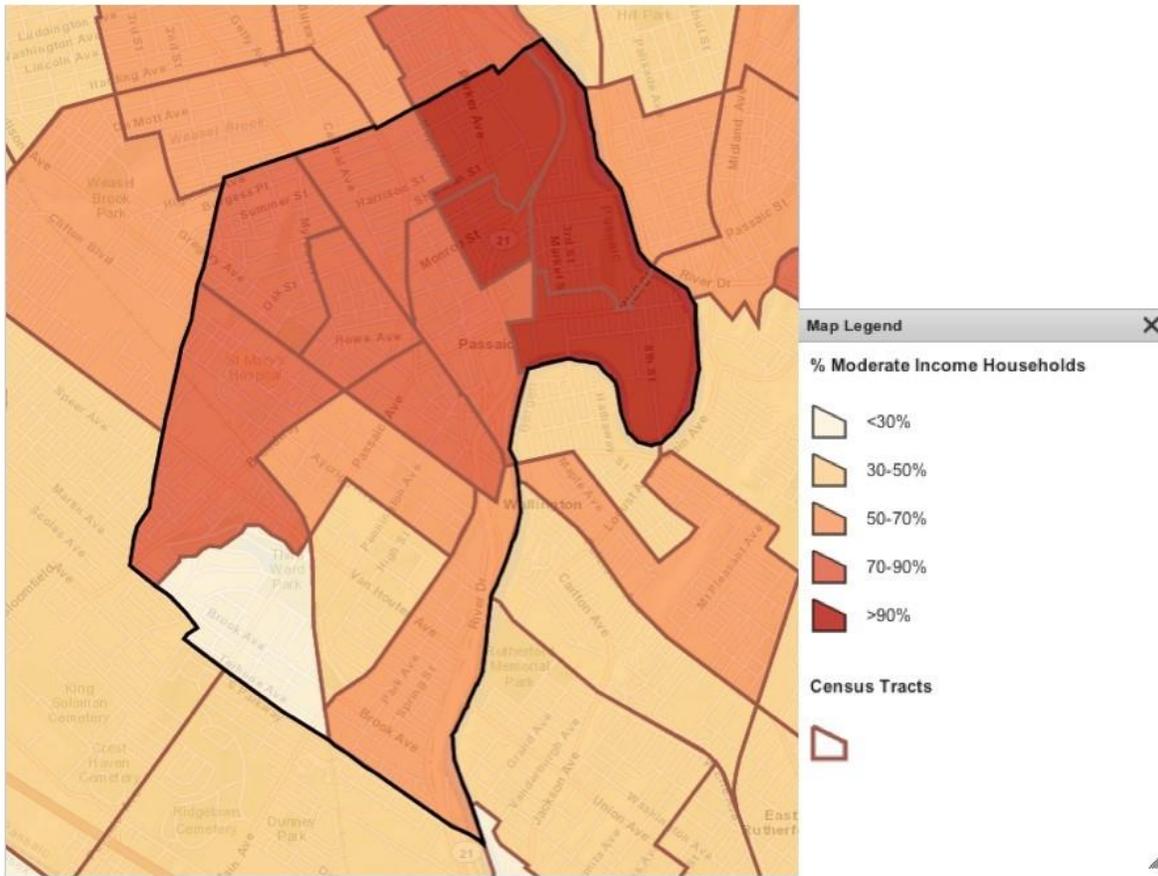
The map below shows that 75% of households in the areas of the northeast portion of the City are low income households. Further, areas in central and western Passaic have a 55-75% concentration of low income households.



Map of Low Income Households

Moderate Income Households

The map below shows areas of concentration for moderate income households.



Map of Moderate Income Households

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,250	4,060	2,535	1,430	3,525
Small Family Households	3,330	2,015	1,220	615	1,765
Large Family Households	1,315	855	580	350	825
Household contains at least one person 62-74 years of age	1,555	525	325	245	760
Household contains at least one person age 75 or older	995	220	250	75	210
Households with one or more children 6 years old or younger	2,204	1,319	670	290	435

Table 6 - Total Households Table

Data 2009-2013 CHAS
Source:

Number of Households by % of HAMFI

This table breaks down family dynamics and income in the City of Passaic using 2009- 2013 CHAS data. The City of Passaic has 19,800 households. Within those households there is more than double the amount of small families as compared to large families. A large portion of the City's population is made up of low and extremely-low income households. Close to 42% of the City's population earns less than 30% HAMFI, 21% earn between 30-50% HAMFI, 13% earn between 50-80% HAMFI and about 7% earn between 80-100% HAMFI. The percentage of small families and large families are broken down fairly evenly within each category. Over 37% of small families and 33.5% of large families made 30% or less than the HUD Adjust Median Family Income (HAMFI). Approximately 23% of small families and 22% of large families were in the 30-50% HAMFI range. The result is that over half of Passaic's population earns less than 50% of the HUD Area Median Family Income. Approximately 14% of small families and 15% of large families fall in the 50-80% HAMFI range. Finally, approximately 7% of small families and 9% of large families were in the 80-100% HAMFI range.

Housing Needs Summary Tables

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

	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	215	25	40	10	290	0	30	0	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,440	630	270	155	2,495	25	140	30	30	225
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	630	395	180	105	1,310	30	50	40	0	120
Housing cost burden greater than 50% of income (and none of the above problems)	3,345	440	30	0	3,815	480	530	325	50	1,385

	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
Housing cost burden greater than 30% of income (and none of the above problems)	580	1,305	485	4	2,374	65	65	230	180	540
Zero/negative Income (and none of the above problems)	665	0	0	0	665	50	0	0	0	50

Table 7 – Housing Problems Table

Data 2009-2013 CHAS
Source:

Housing Needs Summary Narrative

This table provides an overview of housing problems in the City of Passaic. Using CHAS data, it provides the numbers of households experiencing each category of housing problem broken out into income ranges and owner/renter status. For example, looking at the first data cell (top left) we see that 215 renter households in the City made 30% or below area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden greater than 50% of income and severe overcrowding appear to be the most prevalent housing problems in the area in terms of sheer numbers. The sections below provide more detail and break these issues down further.

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

	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	5,630	1,495	520	265	7,910	535	755	395	80	1,765

	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
Having none of four housing problems	1,300	1,645	1,250	740	4,935	65	165	370	345	945
Household has negative income, but none of the other housing problems	665	0	0	0	665	50	0	0	0	50

Table 8 – Housing Problems 2

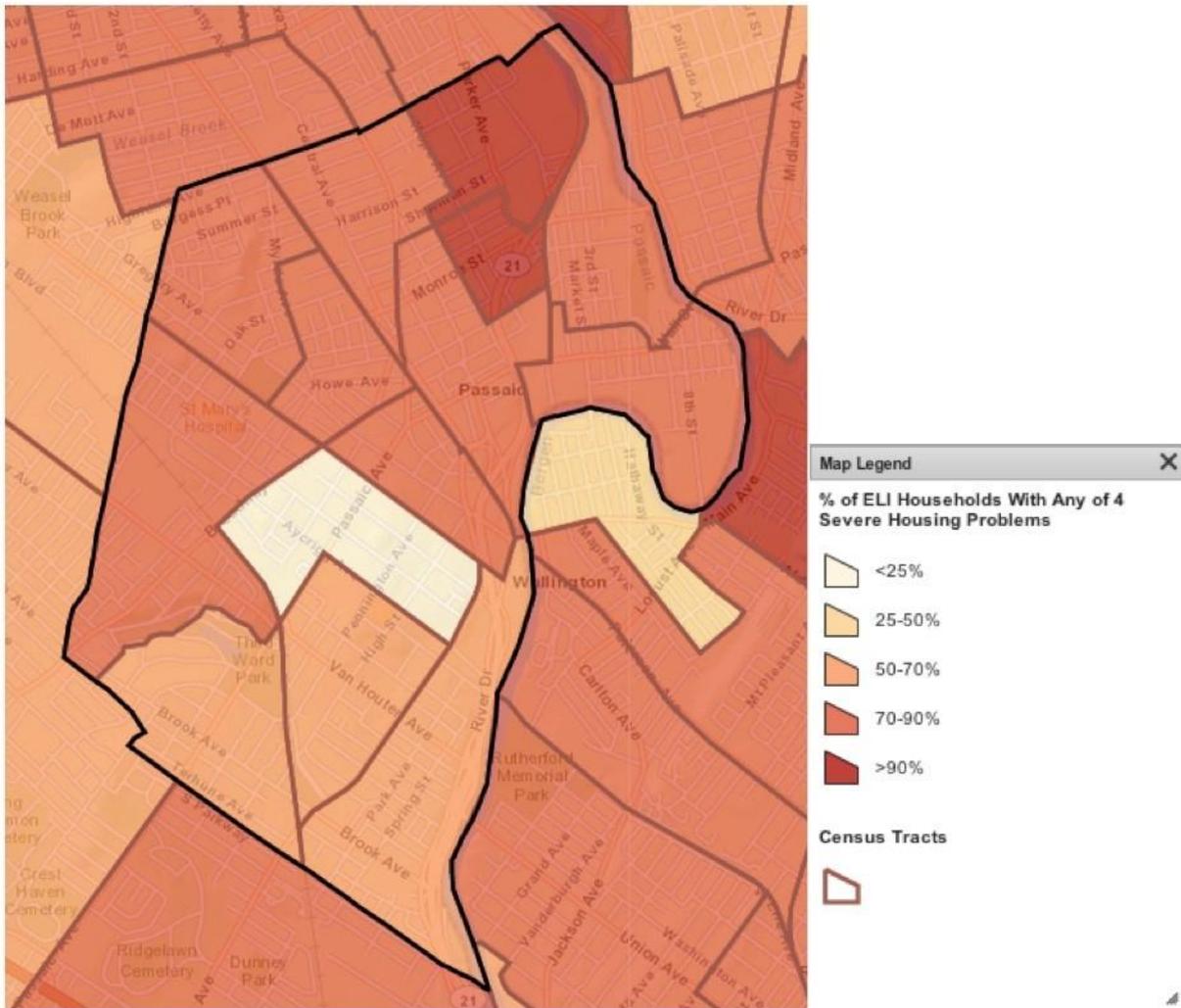
Data 2009-2013 CHAS
Source:

Housing Problems 2 Narrative

This table shows households with at least one severe housing problem (lacks kitchen or complete plumbing, severe overcrowding, severe cost burden) broken out by income and occupancy. The broad trend in the data is simply the lower the income in a household, the greater presence of severe housing problems.

Extremely Low Income HH with at least one severe housing problem

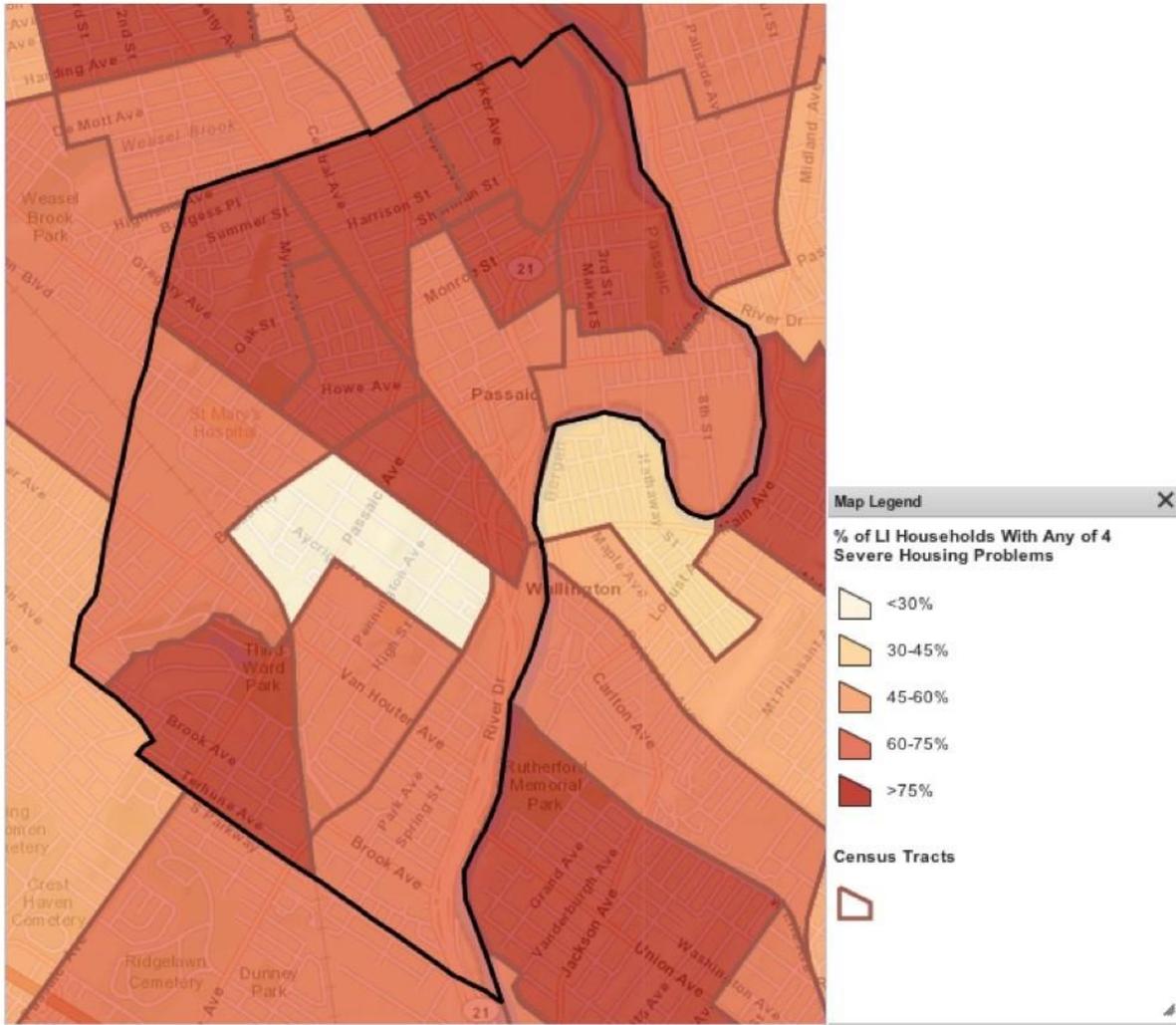
This maps shows that the areas of the City with greatest concentration of extremely low income households with at least one housing problem are concentrated in the western, northern, and northeastern portions of the City.



Map of Extremely Low Income HH with at least one severe housing problem

Low Income HH with at least one severe housing problem

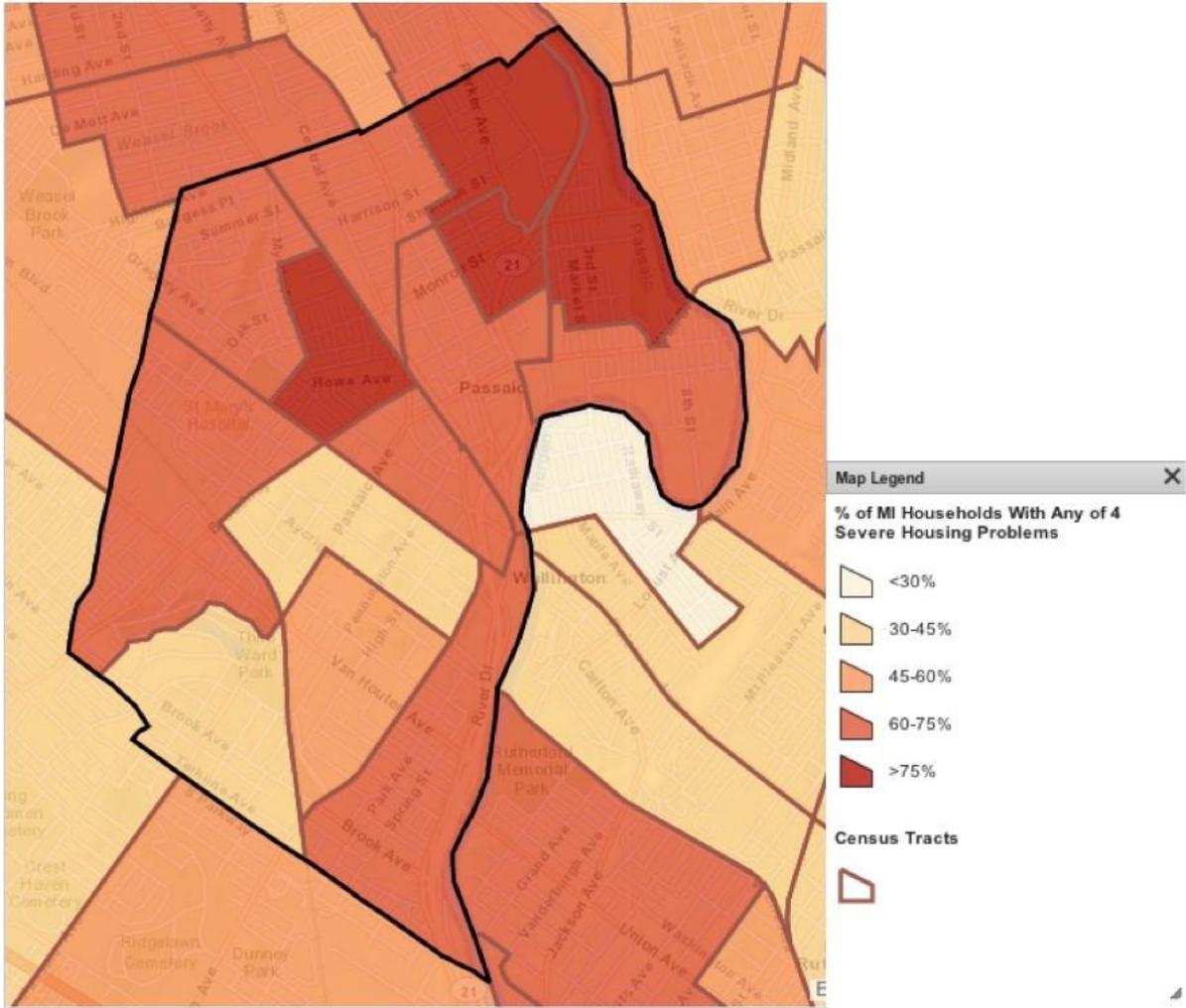
Similar trends can be seen in the patterns for low income households with at least one severe housing problem.



Map of Low Income HH with at least one severe housing problem

Moderate Income HH with at least one severe housing problem

The map below depicts concentrations of moderate income households with at least one severe housing problem and show that the highest concentration is again in the northern/northeastern portion of the City.



Map of Moderate Income HH with at least one severe housing problem

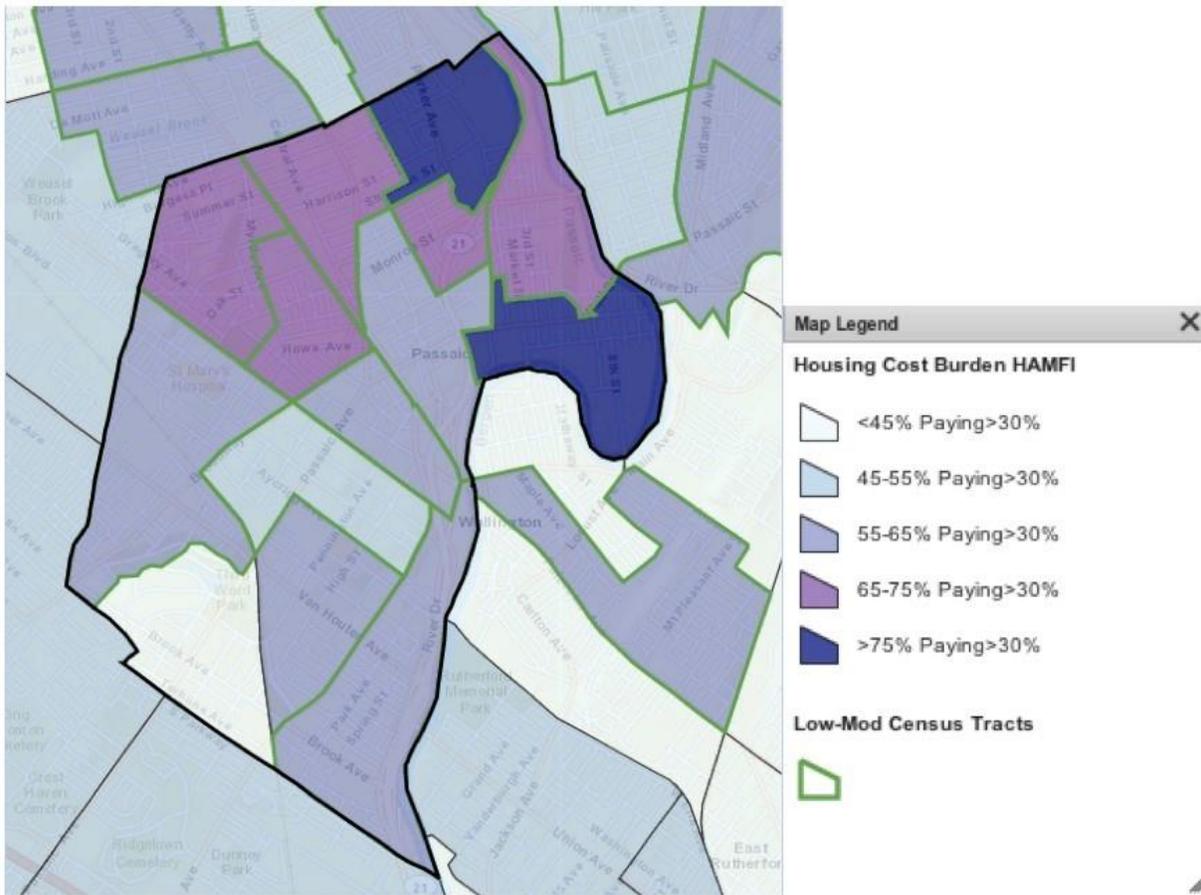
3. Cost Burden > 30%

	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	2,620	1,180	345	4,145	150	485	235	870
Large Related	1,115	520	94	1,729	50	100	185	335
Elderly	1,200	205	29	1,434	330	134	150	614
Other	810	540	180	1,530	70	100	40	210
Total need by income	5,745	2,445	648	8,838	600	819	610	2,029

Table 9 – Cost Burden > 30%

Cost Burden > 30% Narrative

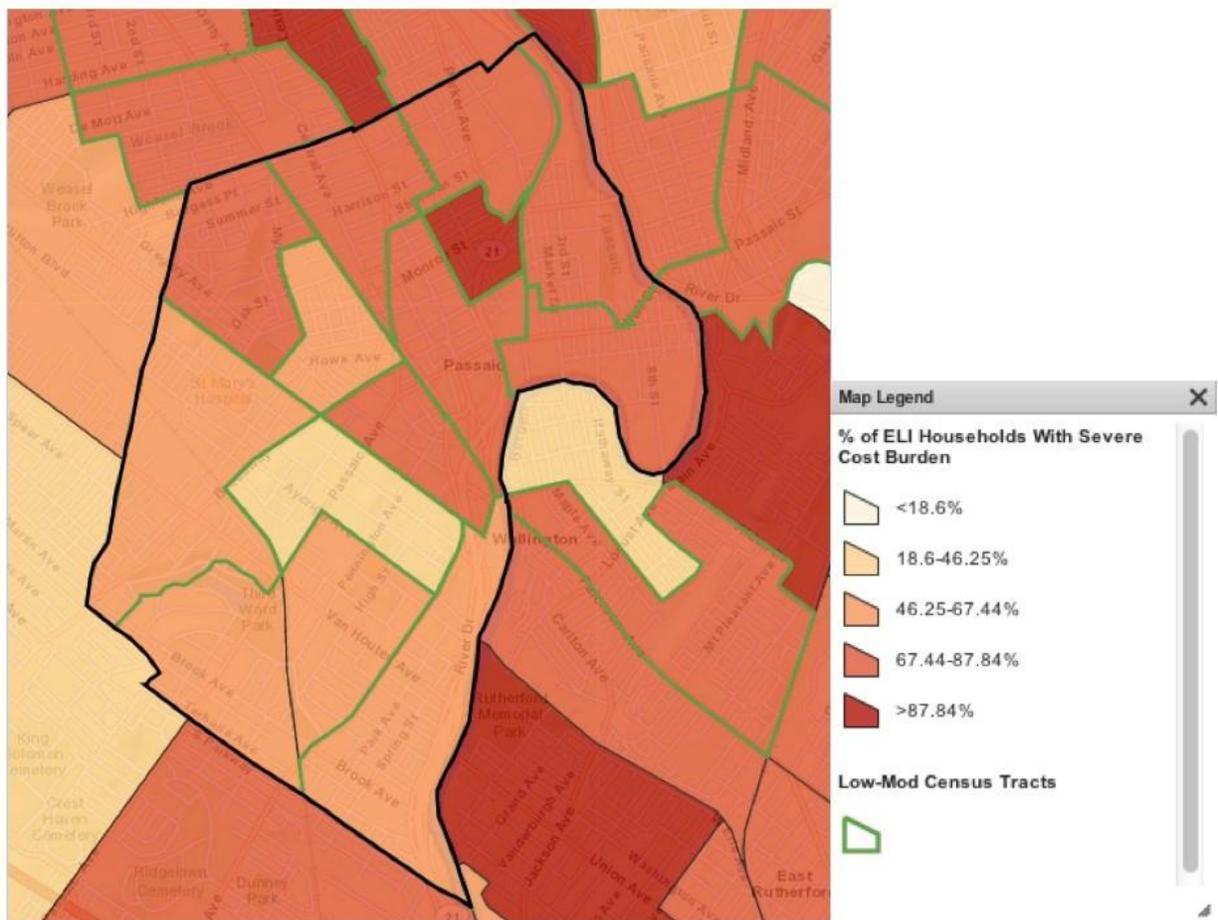
This table displays CHAS data on cost burdened households in the City of Passaic. HUD defines cost burden as paying more than 30% monthly income on housing costs. This data shows that renters are significantly more cost burdened in terms of total households than owners – with 8,838 renters paying more than 30% of their income on housing as opposed to 2,029 owners or more than 4.4 times more renters than owners. The data further shows that small related renter households represent about 47% of cost burdened renters and 43% of cost burdened owners. The elderly, however, represent a larger percentage of cost burdened owners than renters with about 31% of owners paying more than 30% of their income falling into the elderly category compared to 16% for renters.



Map of Cost Burden > 30%

Cost Burden > 50% Narrative

The data below highlights the problem of severe cost burden in the City, which is defined as paying more than 50% of household income on housing costs. The trends amongst severely cost-burdened households are largely the same as the cost-burdened information discussed above. On the whole, renters are significantly more cost burdened with 5,429 renter households paying more than 50% of household on housing costs and only 1,525 owner households- or close to 3.6 times more renters than owners. Likewise, small related households make up the majority of cost burdened renters at 45% of the total. Further, the elderly continue to represent a larger percentage of cost burdened owners than renters with about 33% of owners paying more than 50% of their income falling into the elderly category compared to 21% for renters.



Map of Cost Burden > 50%

4. 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	2,210	230	20	2,460	125	350	150	625

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	910	25	4	939	50	80	110	240
Elderly	1,055	85	10	1,150	290	130	80	500
Other	720	160	0	880	70	75	15	160
Total need by income	4,895	500	34	5,429	535	635	355	1,525

Table 10 – Cost Burden > 50%

Data 2009-2013 CHAS
Source:

5. Crowding (More than one person per room)

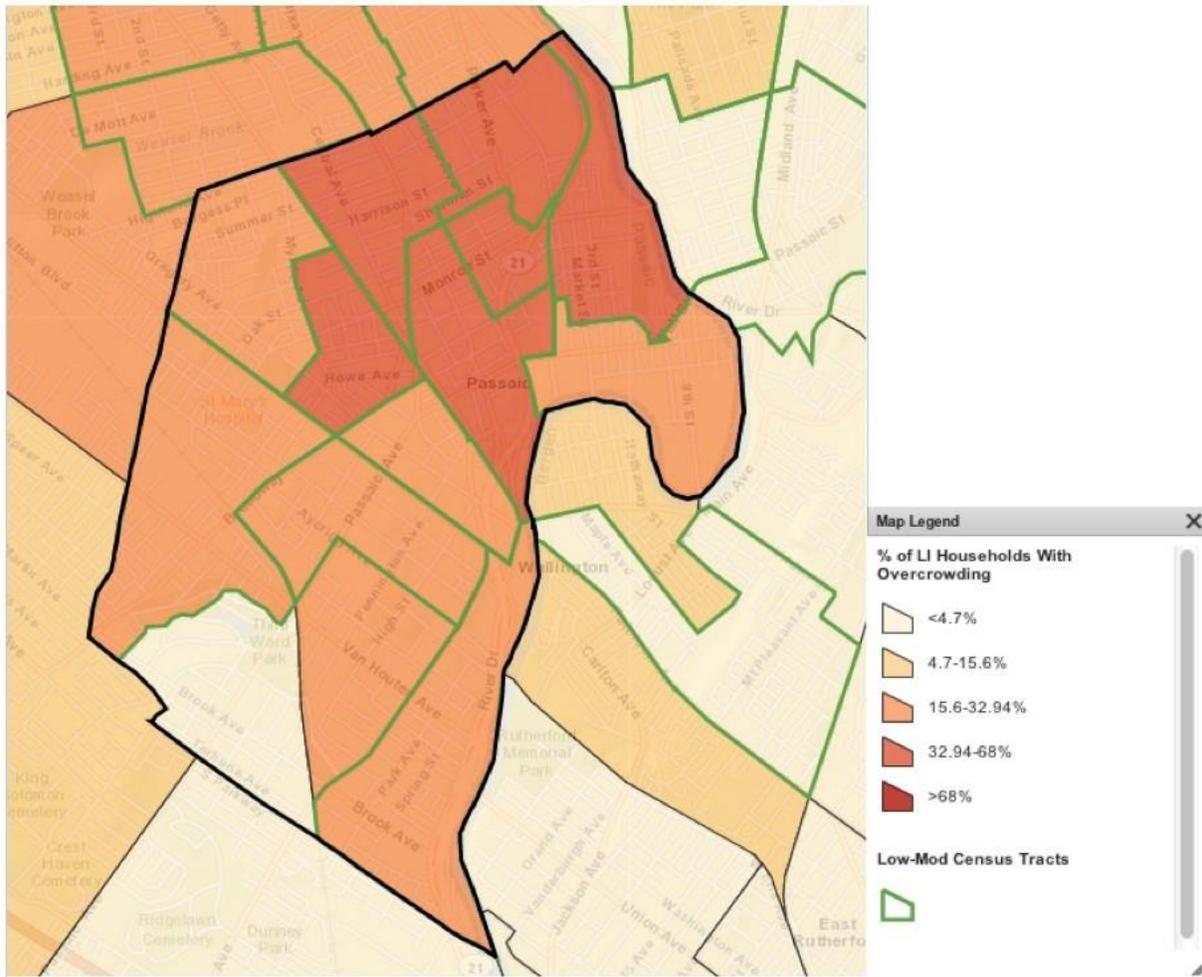
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,850	790	425	220	3,285	55	190	40	0	285
Multiple, unrelated family households	200	210	35	39	484	0	0	24	0	24
Other, non-family households	25	45	0	0	70	0	0	0	30	30
Total need by income	2,075	1,045	460	259	3,839	55	190	64	30	339

Table 11 – Crowding Information – 1/2

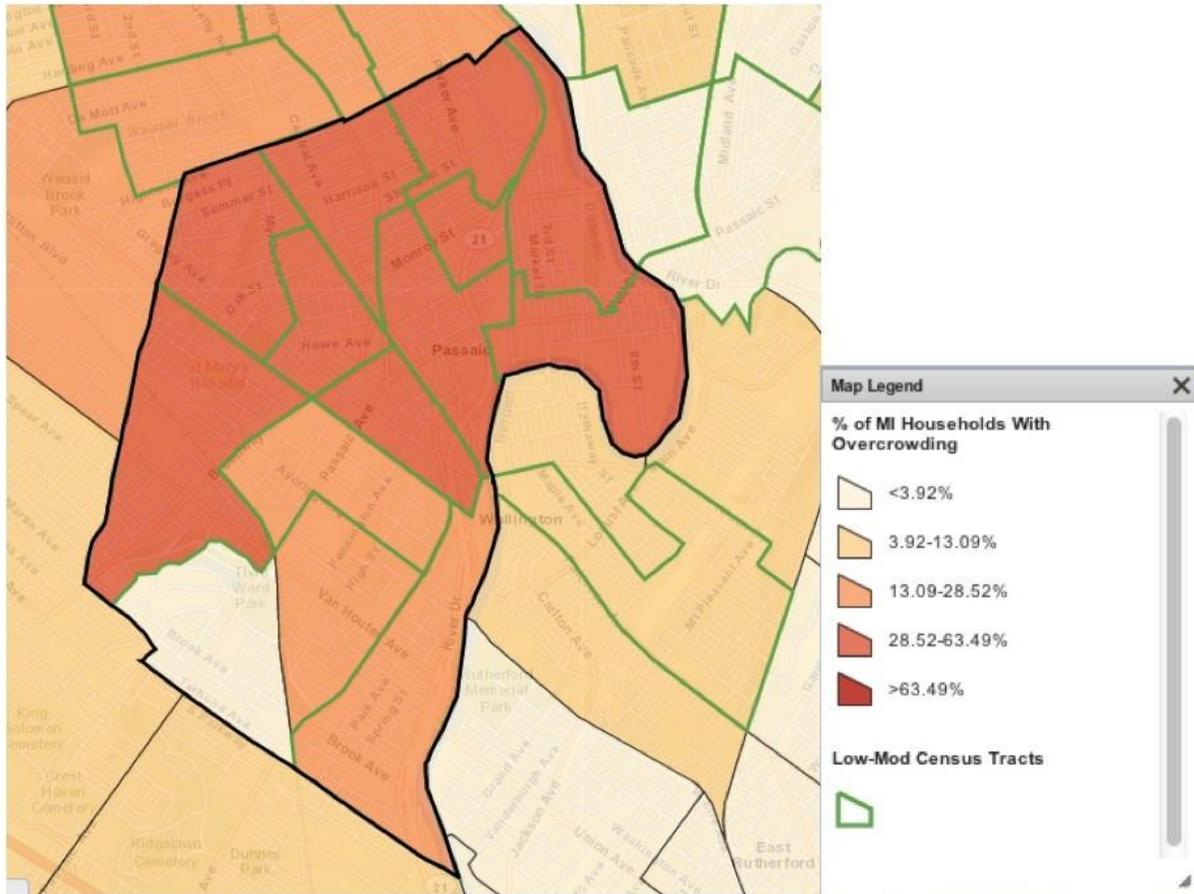
Data 2009-2013 CHAS
Source:

Crowding (More than one person per room)

Overcrowding is defined as having more than one person per room in a household. Renters are overwhelmingly more likely to live in an overcrowded household compared to homeowners with 92% of all overcrowded households belonging to renters. Not surprisingly, the data also represents that about 51% of overcrowded households fall in the lowest income band at 0-30% AMI.



Map of Low Income Households with Overcrowding



Map of Moderate Income Households with Overcrowding

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

In the City overall there are 3,570 single family households experiencing crowding conditions where there is more than one person per room in the household. Of these, 3,285 are renter households and 285 are owner-occupied households. About 53% of these households fall in the 0-30% AMI category, about 27% fall in the 30-50% AMI category, about 13% fall in the 50-80% AMI range, and about 6% earn over 80% AMI.

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.

The City does not have a clear number for those households that are disabled or victims of domestic violence. The City, however, does work closely with the Continuum of Care in identifying and assisting special needs households through the most effective use of its funds.

What are the most common housing problems?

Affordability is by far the largest housing problem in the City. In total, the data shows that 10,867 out of 19,800 households pay more than 30% of their household income on housing costs. This equates to 55% of City of Passaic households experiencing housing cost burdens.

Overcrowding- or living situations with more than one person per room- is also a prevalent concern in the City with 4,278 or 22% of all households experiencing overcrowding. As discussed above, renter households represent the bulk of overcrowded households (92%), making renters more than 11 times more likely than owners to live in an overcrowded household.

The City has 320 units of substandard housing - defined as either lacking complete plumbing or complete kitchen facilities. While substandard housing is not a large problem when viewed as a percentage of the entire housing stock, having 320 households living without adequate, basic facilities is problematic.

Further, the maps illustrate that these housing problems are most prevalent in the central, eastern, northern, and northwestern portions of the City.

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

In general, lower income households experience more housing problems across the board. The extremely low-income income range is statistically more likely to have at least one problem than other income ranges. More than half of the households experiencing at least one housing problem falls into the extremely low income category of 0-30% HAMFI category. Further, as discussed, extremely low income renters are much more likely to live in an overcrowded household.

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

These issues are addressed in the Homeless Needs Assessment.

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:

N/A

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

These issues are addressed in the Homeless Needs Assessment.

Discussion

The narratives above describe housing needs throughout the City of Passaic.

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

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

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.

0%-30% of Area Median Income

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	6,815	720	715
White	785	115	75
Black / African American	775	150	135
Asian	125	10	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	5,090	445	495

Table 13 - Disproportionally Greater Need 0 - 30% AMI

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%

0%-30% of Area Median Income

This table looks at housing problems amongst different racial populations in the 0-30% AMI range. Overall, of the 8,250 households represented in this data, 83% experience one or more of the four housing problems. The majority of households living with at least one housing problem are

Hispanic (75%). Within Hispanic households, about 84% of households experience one or more housing problems. In contrast, among White households about 80% experience one or more housing problems and within Black households about 73% experience these issues. While Asians represent only a small number of households (135), 93% of Asian households in this income category are living with one or more housing problems.

30%-50% of Area Median Income

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	3,620	440	0
White	425	75	0
Black / African American	245	90	0
Asian	160	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,760	275	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

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%

30%-50% of Area Median Income

This table looks at housing problems amongst different racial populations in the 30-50% AMI range. Overall, of the 4,060 households represented in this data, 89% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (76%). Within Hispanic households, about 91% of households experience one or more housing problems. In contrast, among White households about 85% experience one or more housing problems and within Black households about 73% experience these issues. While Asians represent only a small number of households (160), 100% of Asian households in this income category are living with one or more housing problems.

50%-80% of Area Median Income

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	1,630	905	0
White	360	145	0
Black / African American	120	140	0
Asian	65	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	1,085	575	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

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%

50%-80% of Area Median Income

This table looks at housing problems amongst different racial populations in the 50-80% AMI range. Overall, of the 2,535 households represented in this data, about 64% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (66%). Within Hispanic households, about 65% of households experience one or more housing problems. In contrast, among White households about 71% experience one or more housing problems, within Black households about 46% experience these issues, and within Asians households 81% are living with one or more housing problems.

80%-100% of Area Median Income

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	530	900	0
White	140	215	0
Black / African American	10	115	0
Asian	10	70	0
American Indian, Alaska Native	0	45	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
Pacific Islander	0	0	0
Hispanic	370	460	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

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%

80%-100% of Area Median Income

This table looks at housing problems amongst different racial populations in the 80-100% AMI range. Overall, of the 1,430 households represented in this data, about 37% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (70%). Within Hispanic households, about 45% of households experience one or more housing problems. In contrast, among White households about 39% experience one or more housing problems, within Black households about 8% experience these issues, and within Asians households 13% are living with one or more housing problems.

Discussion

In all income categories, Hispanics represent the largest percentage of households living with one or more housing needs.

Disproportionate housing needs exist among racial groups within a given income category when the percentage of households within that race experiencing one or more housing problems is 10 percentage points above the percentage of total households experiencing housing needs in that income category. For instance, while the number of Asian households is small in the 0%-30%, 30%-50% and 50%-80% categories; however, 93%, 100% and 81% of Asian households in these categories, respectively have at least one housing problem in comparison to 83%, 89% and 64% of the total households in each category, respectively. Therefore, Asians in the 0%-30%, 30%-50% and 50%-80% categories have disproportionate housing needs. No racial groups have disproportionate housing needs in the 80%-100% income category and the 50%-80% category is the only category where Whites (71%) show a greater need in comparison to Hispanics (65%).

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

This section compares the existence of severe housing problems amongst racial groups against that as the jurisdiction as whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

0%-30% of Area Median Income

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	6,165	1,365	715
White	660	240	75
Black / African American	725	205	135
Asian	120	10	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	4,625	910	495

Table 17 – Severe Housing Problems 0 - 30% AMI

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%

0%-30% of Area Median Income

This table looks at severe housing problems amongst different racial populations in the 0-30% AMI range.

Overall, of the 8,245 households represented in this data, 75% experience severe housing problems. The majority of households living with at least one housing problem are Hispanic (75%). Within Hispanic households, about 77% of households experience one or more housing problems. In contrast, among both White and Black households about 68% experience one or more housing problems. While Asians represent only a small number of households (130), 92% of Asian households in this income category are living with one or more housing problems.

30%-50% of Area Median Income

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	2,250	1,810	0
White	295	205	0
Black / African American	95	240	0
Asian	75	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,760	1,275	0

Table 18 – Severe Housing Problems 30 - 50% AMI

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

This table looks at severe housing problems amongst different racial populations in the 30-50% AMI range.

Overall, of the 4,060 households represented in this data, 55% experience severe housing problems. The majority of households living with at least one housing problem are Hispanic (78%). Within Hispanic households, about 58% of households experience one or more housing problems and within White households 59% experience one or more housing problems. In contrast, within Black households about 28% experience these issues, and within Asian households about 45% experience severe housing issues.

50%-80% of Area Median Income

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	915	1,620	0
White	195	310	0
Black / African American	70	190	0
Asian	10	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	645	1,025	0

Table 19 – Severe Housing Problems 50 - 80% AMI

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

This table looks at severe housing problems amongst different racial populations in the 50-80% AMI range.

Overall, of the 2,535 households represented in this data, 36% experience severe housing problems. The majority of households living with at least one housing problem are Hispanic (71%). Within Hispanic households, about 39% of households experience one or more housing problems. In contrast, among White households about 39% experience one or more housing problems, within Black households about 27% experience these issues, and within Asian households about 13% experience severe housing issues.

80%-100% of Area Median Income

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	345	1,085	0
White	65	290	0
Black / African American	0	125	0

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
Asian	0	80	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	280	550	0

Table 20 – Severe Housing Problems 80 - 100% AMI

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

This table looks at severe housing problems amongst different racial populations in the 80-100% AMI range.

Overall, of the 1,430 households represented in this data, 24% experience severe housing problems. The majority of households living with at least one housing problem are Hispanic (81%). Within Hispanic households, about 34% of households experience one or more housing problems. In contrast, among White households about 18% experience one or more housing problems. Within Black and Asian households no households experience these issues.

Discussion

In all income categories, Hispanics represent the largest percentage of households living with severe housing needs.

Disproportionate housing needs exist among racial groups within a given income category when the percentage of households within that race experiencing one or more housing problems is 10 percentage points above the percentage of total households experiencing housing needs in that income category. For instance, while the number of Asian households is small in the 0%-30% category, 92% of Asian households have severe housing needs in comparison to 75% of the total households in this income category. In the 80%-100% category, 34% of Hispanic households have severe housing needs in comparison to 24% of the total. Therefore, Asians in the 0%-30% category and Hispanics in the 80%-100% category have disproportionate housing needs.

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:

This section compares the existence of housing cost burden amongst racial groups against that of the jurisdiction as whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,240	4,470	7,105	985
White	1,845	660	1,070	100
Black / African American	790	365	795	135
Asian	345	215	160	0
American Indian, Alaska Native	45	0	15	0
Pacific Islander	10	0	0	0
Hispanic	4,030	3,230	5,045	740

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2009-2013 CHAS

Discussion:

When looking at housing cost burden, 36% of all households in the City have housing costs in excess of 50% of their monthly household income and an additional 23% have housing costs between 30%-50%. Hispanics make up the largest percentage of households in over 50% category (71%).

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?

The income categories of less than 30% AMI and greater than 50% AMI contain incidences of greater need for certain racial and ethnic groups than the income category as a whole. As discussed above, Asians experience a greater need in the less than 30% AMI category and Hispanic experience a greater need in the greater than 50% AMI category. Hispanics across all indicators make up the majority of households that have greater needs.

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

These needs have been adequately identified in the above discussions as well as throughout the plan.

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

Concentrations of ethnic and racial groups exist in the City of Passaic. Higher concentrations of Hispanics are located in the 1st and 4th wards of the City. There is a small concentration of Filipino residents in the 2nd and 3rd wards. Further there is a presence of Polish residents in the 4th ward and Jewish residents in the 3rd ward.

NA-35 Public Housing – 91.205(b)

Introduction

This section summarized the characteristics and needs of the public housing community in the City of Passaic.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									Average Annual Income
Average length of stay	0	0	13	7	0	7	0	0	
Average Household size	0	0	2	2	0	2	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	225	390	0	390	0	0
# of Disabled Families	0	0	121	223	0	223	0	0
# of Families requesting accessibility features	0	0	694	1,380	0	1,380	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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	428	1,093	0	1,093	0	0	0
Black/African American	0	0	264	285	0	285	0	0	0
Asian	0	0	2	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	2	0	2	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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	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	435	1,052	0	1,052	0	0	0
Not Hispanic	0	0	259	328	0	328	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

HACP has set aside accessible units in each complex to meet part of the demand. It maintains a separate accessible apartment list. The high cost of retrofitting a unit oftentimes becomes a challenge, however, HACP tries to place residents as best as possible.

HACP has noticed a high need for mental health and substance abuse services. It will seek to meet these needs via the creation of a non-profit organization that will provide tenants services in this area.

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

The most immediate need of public housing residents is job creation and opportunities to become self-sufficient and independent from public assistance.

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

Given the large number of extremely low- and low-income households in Passaic, the needs of public housing residents and the population at large are similar. Both would benefit from job creation and enhanced job training opportunities. The service agencies the Department consulted during the Consolidated Planning process noted job creation and job training as a top priority need for the populations they serve as well.

Discussion

The sections above discuss the characteristics and needs of public housing residents in the City of Passaic.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a complex issue that plagues communities across the nation. Homelessness has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness can be caused by a health issue - as many homeless persons struggle with one more or conditions such as mental illness, physical disability, HIV, or substance abuse. Homeless is also a social problem - with factors such as domestic violence, educational attainment, or race lying at the root. As such, fighting homelessness requires a truly collaborative, community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

According to the Passaic County 2018 Point-In-Time Count of the Homeless, conducted on January 23, 2018, there were a total of 332 households, including 434 persons, experiencing homelessness on that night. This is a decrease from 2017; however, not as low as 2014 when 376 persons were homeless. Of the 434 persons in the County, 70 were identified in the City of Passaic. The majority of the homeless persons in the County (74%) were identified in the City of Paterson. The 70 City of Passaic homeless individuals were broken down evenly between those in shelters and those unsheltered.

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):

Of the 434 homeless persons on the night of the count, 56% were male and 44% were female. The majority of the individuals (70%) were adults over age 24 and a concerning 22% were children under the age of 18. Chronically homeless individuals represented 22% of the total and 10% were victims of

domestic violence. There were 50% of the homeless individuals who reported some form of disability, of which the most prevalent was substance abuse (57.4%).

Nature and Extent of Homelessness: (Optional)

Race:	% of Homeless
White	21.0
Black or African American	32.7
Asian	0
American Indian or Alaska Native	0.7
Pacific Islander	0.2
Ethnicity:	% of Homeless
Hispanic	41.2

Data Source: Passaic County 2018 Point-In-Time Count of the Homeless

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

Of the 332 households, on the night of the count, 54 (16%) were family households with at least one child under the age of 18 and one adult. This is a decrease of 14% from the number of 2017 family households that were homeless.

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

Persons identifying as Black or African American are overrepresented in the population experiencing homelessness. While only 10.8% of the general population identify as Black or African American, Close to 33% of the homeless population identify as Black or African American. 21% of the homeless population identified as White non-Hispanic and 41.2% identified as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 434 homeless persons on the night of the count, 296 were in emergency shelters, 26 were in transitional housing and 112 were unsheltered. An alarming trend is that between 2014 and 2018, the number of unsheltered homeless went from 4 persons to 112 persons.

Discussion:

While the City does not have a large homeless population, there is still a need to be addressed in serving the homeless in the City that is compounded by the lack of shelters, transitional housing and services for the homeless in the City.

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

Introduction:

Persons with special needs include the Elderly and Frail Elderly, Persons with Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol / Other Drug Addiction, and Public Housing residents. The portion of these populations requiring special housing options has not been quantified. Many persons with such special needs also have very low incomes. Therefore, their needs may have already been taken into account in estimating the housing needs of persons with extremely low and low incomes. However, for some people, supportive housing is needed as they are unable to undertake the Activities of Daily Living (ADL) without assistance. Supportive housing is defined as living units that provide a planned services component with access to a range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly: Elderly persons may need housing assistance for either financial or supportive reasons. Supportive housing is needed when an elderly person is both frail and very low income since the housing assistance offers services to compensate for the frailty in addition to the financial assistance. By this definition of need, there are no elderly that require supportive housing, only frail elderly.

Persons with Severe Mental Illness, Physical Disability or Developmentally Disability: Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability. Not all persons with disabilities require supportive housing; however, those that cannot live with a supportive family or are in need of help in basic life activities do require supportive housing and/or services. Physically disabled individuals usually require modifications to their living space including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by persons using a wheelchair.

Alcohol/Other Drug Addiction: The City of Passaic does not have data on the number of persons within the City with alcohol or other drug addictions. However, The Passaic County Division on Mental Health and Addiction Services is currently conducting needs assessments and developing comprehensive plans for drug and alcohol abuse prevention, and for addiction and mental health treatment and recovery.

Public Housing residents: Passaic County Housing Authority has a family self-sufficiency program, including job training, development of employment skills, educational activities, and to save for homeownership. This program serves 81 participant families out of 835 Passaic County Housing Authority resident families.

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

The needs are determined by the social service agencies most directly in contact with special needs populations.

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

The New Jersey Department of Health, Division of HIV/AIDS Services reports that as of December 31, 2017, there were 4,853 persons in Passaic County living with AIDS and 1,682 persons who are HIV positive.

- Thirty-five percent of the persons with HIV/AIDS are between the ages of 35 and 44 and 33% are between the ages of 25-34.
- Sixty-five percent of Passaic County residents with HIV/AIDS are men.
- Fifty-one percent of Passaic County residents with HIV/AIDS are black and 32% are Hispanic.

The housing needs and problems of people living with HIV and AIDS are similar to those of people of similar health or socio-economic status. Many people living with HIV and AIDS have other psychosocial, health, and emotional problems such as chemical dependency and mental health problems. Key housing problems include affordability, security, transportation, and child care issues. Financial constraints are central to most housing issues faced by people living with HIV and AIDS in the community. Financial problems often appear to be accentuated by the inability to work and expenses for medical care and medicines beyond the scope of insurance.

Discussion:

The preceding sections describe non-homeless special needs in the City of Passaic.

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

Describe the jurisdiction's need for Public Facilities:

Public Facilities are needed in the community in an effort to strengthen neighborhoods through increased access to quality public and private services that aim to assist low-income family in a multitude of different areas. The City of Passaic has a large population of extremely low- and low-income residents who either walk or use public transportation. In order for this segment of our community to have equal access to serves it is crucial that Passaic create or improve safe, energy-efficient, accessible and well-maintained community and neighborhood facilities.

How were these needs determined?

These needs were determined by collaborating with other entities engaged in related activities that enhance our CDBG initiatives such as with service providers, other grantors, the Passaic School District, other City of Passaic departments, labor union representatives, businesses, the County and State Governments. The social service agencies the Department consulted with during the Consolidated Planning process identified the need for transportation as a priority need among the populations they serve.

Describe the jurisdiction's need for Public Improvements:

Through the neighborhood planning process, the City promotes sustainable neighborhood revitalization projects such as street and sewer upgrades and replacement, upgrades to curbs and sidewalks and other venues. This will help to alleviate and improve drainage and flooding issues and promote safety for pedestrians and drivers. The City also has a need to create and improve park and recreational facilities and upgrade and improve facilities that provide services to senior citizens.

How were these needs determined?

These needs were determined by collaborating with other entities engaged in related activities that enhance our CDBG initiatives such as with service providers, other grantors, the Passaic School District, other City of Passaic departments, labor union representatives, businesses, the County and State Governments.

Describe the jurisdiction's need for Public Services:

Public Services are needed to provide activities that will have a long-term impact upon neighborhoods and low- and moderate-income families in improving their quality of life. The needs that were identified include improving the number and quality of low income housing units and providing for homeownership opportunities, assisting in alleviating homelessness, and expanding access to housing resources, employment opportunities, and recreation/after-school activities for children and adolescents. The City also has a need to expand economic opportunities through job creation and

create, enhance or sustain the operation of service providers that provide residents services or opportunities that will provide a neighborhood enhancement.

How were these needs determined?

These needs were determined by collaborating with other entities engaged in related activities that enhance our CDBG initiatives such as with service providers, other grantors, the Passaic School District, other City of Passaic departments, labor union representatives, businesses, the County and State Governments. Further, the social service agencies the Department consulted with during the Consolidated Planning process identified these needs as a priorities among the populations they serve.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section assesses the housing needs in the City of Passaic by analyzing various demographic and economic indicators. The analysis also develops a picture of the current needs in the community by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by local residents. The main housing problems considered are: (a) cost-burdened households, (b) substandard housing, and (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are certain racial groups more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis. Understanding the magnitude and incidence of housing problems in the City is crucial in aiding the City in setting evidence-based priorities for its programs.

The area's public housing, homeless, and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered as well.

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

Introduction

As shown in the tables below, only 17% of properties in Passaic are single family structures with about 13% detached structures and 4% attached structures. In contrast, about 43% of properties in Passaic are multifamily properties with properties of 5-19 units representing about 29% and properties with 20 or more units representing about 16%. Properties with 2-4 units make up much of the balance representing 38% of properties in Passaic.

Further, Passaic has a large number of no bedroom and one bedroom rental units with 64% of rental units falling in the category. Among owner units 10% have no bedrooms or one bedroom. The result is that 35% of Passaic’s housing stock has no bedrooms or one bedroom. Overall about 31% of all housing units have 2 bedrooms and 33% have three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,785	13%
1-unit, attached structure	905	4%
2-4 units	8,180	38%
5-19 units	6,280	29%
20 or more units	3,545	16%
Mobile Home, boat, RV, van, etc	25	0%
Total	21,720	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	230	5%	3,840	26%
1 bedroom	255	5%	2,700	18%
2 bedrooms	1,240	26%	4,970	33%
3 or more bedrooms	3,100	64%	3,475	23%
Total	4,825	100%	14,985	100%

Table 27 – Unit Size by Tenure

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.

The Department will target single family homes as part of its HOME owner-occupied housing rehabilitation program. Over the next five years, the department expects to assist about 10 households with rehabilitation. The Department will target first-time homebuyers as part of its down payment assistance program. Over the next five years, it expects that 30 households will receive downpayment assistance. For rental housing development, the Department will focus on family units to increase the number of affordable rental units appropriate for families with children. The Department expects to assist the development of about 40 rental units in the next five years. The Department also anticipates working with local CHDO's to develop 5 units of home-ownership housing in the City.

HOME rental units assisted by the Department must be affordable to households earning 60% AMI or less. For the first-time homebuyer and homeowner rehab programs as well as any HOME-assisted owner occupied housing developments, the City will use the uncapped low-income limits provided by HUD. These housing units must be affordable to households below 80% AMI.

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

No units are expected to be lost from the inventory.

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

The demand for affordable units exceeds the supply, which is evidenced by long waiting lists at affordable housing complexes.

Describe the need for specific types of housing:

Affordable rental units, particularly larger units suitable for families, are in the highest demand. There is also need for affordable homeownership opportunities.

Discussion

Each year the City conducts a housing market overview to assess market conditions in conjunction with our HOME program. For the past three years, the housing market overview has indicated that demand for affordable housing has outpaced supply. Market rate rental housing units are well occupied and the inventory of available houses for sale has been low. These market forces place upward pressure on rents and housing values making affordability an even great issue each year. The City expects these conditions to continue over the next five years.

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

Introduction

The table below provides information on the changes in median home values and contract rents between 2000 and 2013. According to the data, median home values have decreased by 16%; however, the 2000 Census base year number is in question. When the City conducted the 2014-18 Consolidated Plan the 2000 Census base year median housing value was \$156,600. This number is more in line with Passaic housing values and suggests a significant increase between 2000 and 2013. Median rents have increased by 12% during the same period; however, again the 2000 Census base year number was much lower when the City conducted the last Consolidated Plan (\$587). The majority of rental households (45%) pay monthly rents between \$500 and \$999 while about 35% of renter households pay between \$1,000 and \$1,499 in monthly rent.

Further, the data below shows the number of units affordable to renters and owners for the different area median income ranges. As shown, among renter units, only 9% of units are affordable to households earning 30% or less of HAMI. About 29% are affordable to households earning between 30%-50% HAMI and about 62% are affordable to households in the 50%-80% HAMI range. Among owner units, only 14% of owner units are affordable to households in the 50%-80% range, 32% of units are affordable to the 80%-100% range, and 54% are affordable to those in the 100% and above category.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	359,500	302,200	(16%)
Median Contract Rent	829	932	12%

Table 28 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,085	13.9%
\$500-999	6,805	45.4%
\$1,000-1,499	5,295	35.3%
\$1,500-1,999	715	4.8%
\$2,000 or more	69	0.5%
Total	14,969	99.9%

Table 29 - Rent Paid

Data Source: 2009-2013 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,705	No Data
50% HAMFI	5,255	410
80% HAMFI	11,290	955
100% HAMFI	No Data	1,605
Total	18,250	2,970

Table 30 – Housing Affordability

Data Source: 2009-2013 CHAS

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	896	960	1,151	1,330	1,483

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No there is a shortage of affordable housing units for households below 80% AMI. As the tables above describe, only 9% of renter units are affordable to households earning 30% or less of HAMFI and only 29% of renter units are affordable to households earning 30%-50% HAMFI. For owners, the percentages are 14% of units affordable to households earning 30%-50% HAMFI and 32% affordable to households earning 50%-80% HAMFI. The majority of owner units are affordable to households over 100% HAMFI.

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

Affordability of housing is likely to become more challenging if the trends of the past 10 years continues, this is especially true for homeownership opportunities for low income households as home values have increased significantly in the last 10 years. Rents have also increased, although at a lower rate.

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 area median contract rent is \$932, which is roughly in the range of the Low HOME Rent for efficiency (\$896) and one-bedroom units (\$960). Considering the majority of units in City are efficiency

and one-bedroom units (64%), the HOME Rents seem to be comparable to the Area Median Rent. This highlights, however, the need for units of three bedrooms or more for larger families. Only 23% of rental units in the City are three bedrooms or more.

Given the need demonstrated for additional affordable rental units of sizes sufficient for families, the Department will focus a portion of its HOME funding for 2019-2023 on the development of new family rental housing. Over the next five years, the Department hopes to produce approximately 40 affordable rental units.

Discussion

The preceding sections describe the cost of housing in the City.

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

Introduction

As shown below, the housing stock for both renter and owner units in Passaic is very old with only 10% of units built after 1980. The data indicates that there are large numbers of housing units in need of repair and rehabilitation.

Definitions

The City 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.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,550	53%	7,960	53%
With two selected Conditions	330	7%	2,695	18%
With three selected Conditions	4	0%	55	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,935	40%	4,275	29%
Total	4,819	100%	14,985	100%

Table 32 - Condition of Units

Data Source: 2009-2013 ACS

Condition of Units

Across the City, 53% of renter and owner households showed evidence of at least one substandard physical condition. Seven percent of owner-occupied households showed evidence two substandard physical conditions in comparison to 18% of renter households. As shown in Table 38, the housing stock of renter and owner occupied housing is very old, which likely contributes to the findings on housing conditions. Over half, or 59% of owner-occupied units and 53% of renter-occupied units, were built before 1950. Another 32% of owner-occupied units and 37% of renter-occupied units were built

between 1950-1979, result in 93% of owner-occupied units and 94% of renter-occupied units built before 1979. Only 10% of owner-occupied and 11% of renter-occupied units were built since 1980. This means that nearly all of the housing stock in Passaic is at least 40 years old with over half being at least 69 years old.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	170	4%	395	3%
1980-1999	265	6%	1,160	8%
1950-1979	1,555	32%	5,545	37%
Before 1950	2,830	59%	7,890	53%
Total	4,820	101%	14,990	101%

Table 33 – Year Unit Built

Data Source: 2009-2013 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,385	91%	13,435	90%
Housing Units build before 1980 with children present	414	9%	54	0%

Table 34 – Risk of Lead-Based Paint

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

Risk of Lead-Based Paint Hazard

Due to the overwhelming majority of old housing stock, the risk of Lead-Based Paint Hazard due to housing conditions is a concern. Further details are described in the Lead-Based Paint Hazards section of this report.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Owner occupied housing rehabilitation is a high priority for the City and its partners. Because 90% of the housing stock was built prior to 1980, many properties are in need of rehabilitation and often the cost of the rehabilitation is higher than the City's maximum limit of \$40,000 for a single family home and, therefore, additional funds may need to be invested by the homeowner to bring the units up to building code standards.

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

As discussed, 90% of the units in Passaic were constructed prior to 1980 and so it is possible that a very high percentage of properties in the City have lead-based paint hazards, though many may have been remediated over the years. For instance, the Department's homeowner rehabilitation program ensures that lead-based paint concerns are addressed through the rehabilitation process.

Discussion

The preceding sections describe the conditions of the City's housing stock.

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

Introduction

The Housing Authority of the City of Passaic currently administers 694 apartments at 6 scattered sites. 130 units are set aside for senior citizens and 564 for family housing.

Totals Number of Units

	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			694	1,380			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

HACP manages 694 public housing apartments. The properties are well maintained despite their age. Long-term capital needs average between \$15 and \$20 million to sustain. HACP is currently exploring strategies that will assure their long term viability.

Public Housing Condition

Public Housing Development	Average Inspection Score
PHA-Wide	76

Table 37 - Public Housing Condition

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

The Housing Authority of the City of Passaic public housing stock requires significant capital improvements, which it is unable to meet through the traditional funding sources. HACP would like to completely renovate its housing stock in order to ensure long-term viability and to improve the living standards of its residents.

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

The U.S. Department of Housing & Urban Development (HUD) is implementing a program known as the Rental Assistance Demonstration Program (RAD). The RAD Program allows Housing Authorities to convert their current public housing subsidy into Project Based Assistance (PBA) and to leverage private equity sources, which can be utilized to rehabilitate the properties. HACP has been approved to implement this program at three (3) sites and awaits a response on the remaining three (3) sites.

Discussion:

The above sections describe public housing availability and administration in the City of Passaic.

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

Introduction

The City is no longer a recipient of ESG funds; however, the City will continue to consult with the Passaic County Continuum of Care (CoC) to address the needs of the homeless population in the City. The lead agency for CoC is the Passaic County Department of Human Services. As of 2018, shelter resources for the County's homeless are provided by 8 organizations and transitional shelter beds are provided by 5 organizations. Additionally, 13 permanent supportive housing organizations provided supportive housing.

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)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

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

The services listed below are available to the homeless throughout the County. However, individuals experiencing homelessness have difficulty accessing and enrolling in mainstream resources, securing housing, and obtaining adequate healthcare in the County because of a lack of coordination and communication between agencies. Further, a lack of transportation is among the barriers homeless individuals face when attempting to access resources. In order to prevent homelessness or improve the current homeless situation, these services and resources must be accessible and efficient.

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

Further, One-Stop Career Centers provide job readiness and help in assistance in obtaining jobs.

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.

The County has a number of homeless service providers who provide a range of services, from housing to counseling. Of the programs listed here, the Department provides CDBG funding to the United Passaic Alliance and will continue consulting with the Continuum of Care to determine how best to assist homeless populations:

Catholic Family and Community Services (CFCS) provides housing and counseling services to homeless individuals and families. CFCS 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 prevention services as well as referrals to agencies on behalf of those with special needs.

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

Introduction

The City is no longer a recipient of ESG funds; however, the City will continue to consult with the CoC and other supportive service providers to address the needs of the special needs residents in the City. The information in this section describes ongoing efforts in the City and County.

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

Persons with special needs include the Elderly and Frail Elderly, Persons with Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol/Other Drug Addiction, and Public Housing residents.

Elderly and Frail Elderly: Elderly persons may need housing assistance for either financial or supportive reasons. Supportive housing is needed when an elderly person is both frail and very low income since the housing assistance offers services to compensate for the frailty in addition to the financial assistance. By this definition of need, there are no elderly that require supportive housing, only frail elderly.

Persons with Severe Mental Illness, Physical Disability or Developmentally Disability: Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability. Not all persons with disabilities require supportive housing; however, those that cannot live with a supportive family or are in need of help in basic life activities do require supportive housing and/or services. Physically disabled individuals usually require modifications to their living space including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by persons using a wheelchair.

Alcohol/Other Drug Addiction: The City of Passaic does not have data on the number of persons within the City with alcohol or other drug addictions. However, The Passaic County Division on Mental Health and Addiction Services is currently conducting needs assessments and developing comprehensive plans for drug and alcohol abuse prevention, and for addiction and mental health treatment and recovery.

Public Housing residents: Public Housing residents are in need of job training and self-sufficiency opportunities. Passaic County Housing Authority has a family self-sufficiency program, including job training, development of employment skills, educational activities, and to save for homeownership. This program serves 81 participant families out of 835 Passaic County Housing Authority resident families.

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

In Passaic, the St. Mary's Behavioral Health Program provides services to persons returning from mental and physical health institutions. This program supports clients of mental health services to function productively and independently. The primary goal is to help clients reach and maintain their highest level of function psychologically, socially, vocationally and economically. Programs include an Adult and Adolescent Partial Hospital program; Adult Acute Partial Hospital Program; Adult and Adolescent Residential Services; Integrated Case Management Services for Passaic County; Outpatient Services serving adults, adolescents, and children; Jail Diversion Program; Crisis & Specialized Residential Program and supported housing.

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)

The Department plans to provide CDBG funds to the various City agencies to provide services to special needs populations including the elderly and persons with substance abuse issues. The Department also plans to provide CDBG resources to complete Phase II of the Dignity House facility which will house services to assist the homeless.

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))

The Department plans to provide CDBG funds to the various City agencies to provide services to special needs populations including the elderly and persons with substance abuse issues. The Department also plans to provide CDBG resources to complete Phase II of the Dignity House facility which will house services to assist the homeless.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Fair Housing Act of 1968 mandates that the Department of Housing and Urban Development (HUD) affirmatively further fair housing' through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

The City of Passaic conducted an Analysis of Impediments to Fair Housing in 2012, which concluded that impediments do exist in the City. Barriers include the impact of high cost housing and the lack of affordable housing units in the City. Further, the City identified that limited English proficiency of Passaic's large immigrant population is an impediment to the population's access to fair, affordable housing in the City. Language barriers create situation that may result in discrimination and may deter the reporting of discrimination when it occurs.

The City identified the following needs:

- More coordination is required between other agencies, departments, companies and community organizations to further fair housing education in Passaic.
- Increased coordination is needed between Federal, State and local entities engaged in fair housing activities within the city.
- Additional research on the barriers to affordable housing opportunities in Passaic is needed.

The Department also partners with the Paterson Task Force in the delivery of fair housing counseling sessions for residents of Passaic. Passaic has a very large Hispanic population and so it's important to provide Spanish language opportunities to learn about fair housing rights as well.

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

Introduction

The table below details the extent of business sector employment throughout Passaic. The top sectors include Education and Health Care Services, which employed 21% of workers, manufacturing, which employed 14% of workers, and retail trade, which employed 16% of workers.

Economic Development Market Analysis

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	24	0	0	0	0
Arts, Entertainment, Accommodations	2,086	694	9	5	-4
Construction	887	478	4	3	-1
Education and Health Care Services	4,325	3,586	19	25	6
Finance, Insurance, and Real Estate	1,427	547	6	4	-2
Information	439	500	2	4	2
Manufacturing	2,783	1,334	12	9	-3
Other Services	765	471	3	3	0
Professional, Scientific, Management Services	1,762	322	8	2	-5
Public Administration	0	0	0	0	0
Retail Trade	3,323	2,551	15	18	3
Transportation and Warehousing	1,265	538	6	4	-2
Wholesale Trade	1,510	899	7	6	0
Total	20,596	11,920	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	28,865
Civilian Employed Population 16 years and over	26,160
Unemployment Rate	9.44
Unemployment Rate for Ages 16-24	10.17
Unemployment Rate for Ages 25-65	6.24

Table 40 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	2,740
Farming, fisheries and forestry occupations	1,435
Service	3,120
Sales and office	4,955
Construction, extraction, maintenance and repair	2,580
Production, transportation and material moving	3,350

Table 41 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,370	61%
30-59 Minutes	7,610	30%
60 or More Minutes	2,365	9%
Total	25,345	100%

Table 42 - Travel Time

Data Source: 2009-2013 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,530	755	3,970

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,720	705	3,800
Some college or Associate's degree	3,840	340	1,570
Bachelor's degree or higher	3,870	330	880

Table 43 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	250	1,570	2,500	3,070	1,765
9th to 12th grade, no diploma	1,190	1,005	1,360	1,760	660
High school graduate, GED, or alternative	3,145	3,935	3,435	4,860	1,905
Some college, no degree	2,270	1,985	1,005	1,585	410
Associate's degree	190	435	295	450	190
Bachelor's degree	430	1,290	720	1,330	350
Graduate or professional degree	75	465	455	820	285

Table 44 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment

As shown in the data, 68% of the population 18 years old and over have attained only a high school degree or less, with about 31% of people 18 and over not having attained a high school degree. Over 19% have not obtained higher than a 9th grade education. About 9% have attained a bachelor's degree, about 3% have attained an associate's degree, while 15% have attended some college but did not achieve a degree. Only 4% has a graduate or professional degree. Table 51 shows median earnings in the last 12 months based on educational attainment. This data shows that with more education, income levels rise. Because 68% of Passaic's population has attained only a high school education or less, the effect is lower incomes overall.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,258
High school graduate (includes equivalency)	25,159
Some college or Associate's degree	30,581
Bachelor's degree	34,568

Educational Attainment	Median Earnings in the Past 12 Months
Graduate or professional degree	70,688

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

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

The top sectors include Education and Health Care Services, which employed 21% of workers, manufacturing, which employed 14% of workers, and retail trade, which employed 16% of workers. This data is based on information collected by the 2009-13 ACS. The Passaic County Workforce Development Center reported that the healthcare industry has shifted over the past few years away from hospitals being the major employers because of the closure of multiple hospitals. The healthcare industry is now focusing on home healthcare and employees with these skills.

Describe the workforce and infrastructure needs of the business community:

Similar to Passaic’s housing stock, Passaic’s physical infrastructure for offices or manufacturing is very old. This aging infrastructure makes it difficult to attract new business to the City; however, Passaic’s proximity to New York City is a benefit. The City has a number of redevelopment plans underway to address their aging infrastructures, which are discussed below. With respect to workforce, as discussed, the majority of Passaic’s workforce has attained only a high school degree or less with 19% of the population over the age of 18 having attained only a 9th grade population or less. A greater emphasis on education is needed, and the City funds after-school programs with its CDBG funds to help in this regard. The Passaic County Workforce Development Center reports that jobs in manufacturing and commercial transportation are increasing in demand. Passaic is home to one of the largest distributors of Mexican food products on the East Coast.

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.

The Passaic Redevelopment Agency has identified three projects in the Eastside Redevelopment Area. These projects are substantial in adding new housing stock and retail space as well as rehabilitation of existing structures. The projects include:

- The Ethan Allen Big Apple West Project calls for 500 residential units and approximately 60,000 square feet of retail space.
- 220 Passaic Street Associates anticipates reuse and new construction at their site transforming an underutilized industrial property into 260,000 square feet of retail and commercial space.

- Riverstone, by Contempo proposes 114 units of housing a mix of rehab and new construction.

All of the housing programs anticipate an affordable housing component. These projects will likely include a combination of subsidies from the following programs: HOME, CDBG-DR, Federal Low Income Housing Tax Credits, and the State Tax Credits from the Economic Recovery and Growth (ERG) Program. The projects anticipate that 20% of units will be made affordable to low income residents.

These projects will result in certain infrastructure needs regarding local roads, the riverfront and public spaces, and anticipated structured parking.

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

As discussed, 68% of the City's workforce has attained only a high school degree or less, with only 3% holding associate degrees, 9% holding bachelor's degrees, and 4 percent holding graduate or professional degrees. Because the top employment sectors include retail and manufacturing, the skills and education may be sufficiently aligned to the sector although job training programs are needed to teach hands-on skills. Further, because healthcare is an important industry in the area, home health education for nurses and nurses assistants is needed so overall additional education is needed for Passaic's workforce to attract and maintain vibrant workforce opportunities.

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.

The City participates in the State's Community Work Experience Program (CWEP), which provides work and training individuals to help them adjust to, and learn how to function in, an employment setting. CWEP placements are directed towards organizations and agencies directly involved in useful public service areas, such as health, recreation, child and adult care, education, environmental protection, social services, etc.

Further, in Passaic, the Passaic Workforce Development Center (WDC) cooperates with the Department of Labor to conduct work fairs to recruit qualified applicants to attend educational programs funded by the Workforce Incentive Act. Many of these positions are in the fields of commercial driving and healthcare certifications. The WDC also networks with community colleges to conduct job fairs a few times a year.

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

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.

Yes, the City of Passaic is included in a multi- county CEDS. In 2012, Thomas Edison State College, together with the New Jersey Urban Mayor’s Association, collected the baseline data on economic, demographic and social characteristics, and metrics on industry, occupation and other essential trends that are needed for the CEDS.

https://campussuite-storage.s3.amazonaws.com/prod/1280306/3a32f069-629b-11e7-99ef-124f7febbf4a/1687434/d87ffd08-fedc-11e7-9df5-12c2bc3cee30/file/Economic_Analysis_North_Central_Region_NJ.pdf

In 2015, Thomas Edison State College, together with the New Jersey Urban Mayor’s Association, completed an Urban Focused Comprehensive Economic Development Strategy.

<https://campussuite-storage.s3.amazonaws.com/prod/1280306/3a32f069-629b-11e7-99ef-124f7febbf4a/1687433/d87ff326-fedc-11e7-9fe1-12c2bc3cee30/file/CEDS-FINAL-September-2015.pdf>

The City recently completed its 2013 Master Plan to guide redevelopment plans throughout the City. Additionally, the City is currently working toward implementation of the East Side Redevelopment Plan. The Department has coordinated with both of these local plans, which include affordable housing components in which HOME funds will play integral roles. These plans will impact economic growth through revitalizing distressed neighborhood. For instance, the East Side Redevelopment Plan is guiding redevelopment efforts in this area in a comprehensive manner. The Plan intends to reposition and concentrate existing industrial activities to the southeast portion of the area, with new commercial, retail, and residential opportunities to the north and west of the area around available roadway and waterfront resources.

Discussion

The preceding sections describe the non-housing community development needs in the City of Passaic.

MA-50 Needs and Market Analysis Discussion

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

The most common housing problem for low-moderate income households in the City is being cost burdened. This is most evident in low-moderate income renter households. As the maps in previous sections have identified, the largest numbers of cost burdened households are found in the eastern, central, northern, and northwestern parts of the City.

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

Hispanics are concentrated in the 1st and 4th wards, which are the northern and northeastern portions of the City. Further, these are the areas with the highest concentration of extremely-low and low-income families. The 3rd ward on the west side of the City also has a high concentration of low income households and is home to many of the City's Filipino population.

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

The housing markets in the 1st and 4th wards are characterized by old, turn of the century walk-up style properties and two-three family structures. Businesses in these areas tend to be small ethnic restaurants, small neighborhood grocery stores, and beauty shops. Throughout the early part of the 20th century, the area was a vibrant industrial center, but the decline of industry in this area has left the neighborhood with many older, partially closed factories. A few adaptive reuse projects are underway in this area to convert old industrial and commercial spaces into residential living. This neighborhood is also part of the City's overall East Side Redevelopment Plan that will guide the redevelopment in this area in a comprehensive manner. The 3rd ward has similar characteristics of aging housing stock and industrial properties that have since declined.

Are there any community assets in these areas/neighborhoods?

Community assets in these areas include public schools, parks, recreation centers with public pools, fire stations and bus lines.

Are there other strategic opportunities in any of these areas?

These areas are home to distribution centers, including a major distributor of Mexican food products. Further, the 1st and 4th wards are included in the East Side Redevelopment Plan, which will result in substantial investment in this area through a comprehensive redevelopment strategy.

Further, old vacant industrial buildings in these neighborhoods present an opportunity to be repurposed into modern office space or residential uses. Those buildings that have deteriorated beyond repair present an opportunity to clear the site for large-scale new housing development.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section of the Consolidated Plan outlines a strategy for the City to follow in using CDBG and HOME funding to achieve the program goals and in accordance with the Department of Community Development's mission. The Department's mission is to promote and support a variety of housing and community development activities by focusing primarily on projects that enhance the living environment of low and moderate income families and by providing direct services and assistance to citizens through available grant resources.

Priority Needs

The City's has established strategies that strengthen the community of Passaic and increase access to affordable housing free from discrimination. To fulfill these goals, the City will follow its standards of ethics, management, and accountability. It will continue to form new partnerships that leverage resources and reach out to populations that the City is unable to fully serve through its own funding. The City will also work to expand its outreach in the Hispanic community through increased coordination with community groups that serve as liaisons.

The City coordinated with intra-governmental offices, local agencies, and community citizens to develop its strategic plan. This collaboration aided in avoiding duplication of efforts as well as improving the timing of projects. The successful implementation of the Strategic Plan will require continue coordination within the City and through the county.

The City has identified affordable housing and community development as high priority needs for the next five years.

High priorities for FY 2019-2023 include improving and expanding the existing supply of housing for low-income households; improving public facilities; improving, maintaining and expanding infrastructure; and supporting public services.

The City anticipates receiving approximately \$6,700,000 in CDBG entitlement funding over the next five years (or an average of \$1,340,000 annually) and approximately \$3,000,000 in HOME funds over the next five year (or an average of \$600,000 annually). These amounts are based on historical allocations.

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

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	PASSAIC
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	Over 51% is below 80% AMI
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	City Boundaries.
	Include specific housing and commercial characteristics of this target area.	<p>The City has a very diverse housing stock that includes single-family detached houses, 2-family houses and multi-family buildings. The housing stock ranges in age but the majority of the housing stock consists of older units built before 1979.</p> <p>The commercial space throughout the City ranges from small retail stores to office buildings along Main Avenue and industrial buildings, most of which line the rail lines throughout the City.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City was designated as a Target Area so that the City can serve all low to moderate income residents throughout the entire City.	

	<p>Identify the needs in this target area.</p>	<p>Affordable housing and structural rehabilitation is a primary need in this area. Further, identifiable needs in this community include all or a combination of the following:</p> <ul style="list-style-type: none"> • Jobs • After-school programs • Senior Services • Job skills training • Recreational opportunities • Assistance with housing repairs & rehabilitation • Access to affordable housing opportunities • Public infrastructure improvements such as roadways, sewers and public parks
	<p>What are the opportunities for improvement in this target area?</p>	<p>There are multiple opportunities including new and renovated housing, improved parks and open space, new and improved roads, enhanced public facilities and beautification initiatives that also combine community building and economic development.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>The largest barrier to improvement is the lack of resources to implement a comprehensive redevelopment program. Other barriers include the age and deteriorated condition of some of the infrastructure and the housing stock.</p>
<p>2</p>	<p>Area Name:</p>	<p>East Side Redevelopment Plan Area</p>
<p>Area Type:</p>	<p>Local Target area</p>	
<p>Other Target Area Description:</p>	<p></p>	
<p>HUD Approval Date:</p>	<p></p>	
<p>% of Low/ Mod:</p>	<p></p>	
<p>Revital Type:</p>	<p>Comprehensive</p>	
<p>Other Revital Description:</p>	<p></p>	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>The East Side Redevelopment Area is roughly bounded by Route 21 on the west, the Passaic River on the south and east, and an irregular line following local streets to the north and northeast. Madison Street forms the northern most boundary of the Area unit its intersection with First Street. The boundary then follows First Street to Passaic Street. The boundary then follows Passaic Street, Market Street, and South Street. At Seventh Street the boundary turns to the south until Lodi Street, where it again turns to the east to Eighth Street. At Eighth Street, the boundary proceeds to the north for about 400 feet before turning to the east until it meets the Passaic River.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Housing in this neighborhood is characterized by old, turn-of-century walk up style properties and two-three family structures. Throughout the early part of the 20th century, the area was a vibrant industrial center, but the decline of industry in this area has left the neighborhood with many older, partially closed factories. A few adaptive reuse projects are underway in this area to convert old industrial and commercial spaces into residential living. This neighborhood is also part of the City’s overall East Side Redevelopment Plan that will guide the redevelopment in this area in a comprehensive manner. The Plan intends to reposition and concentrate existing industrial activities to the southeast portion of the area, with new commercial, retail, and residential opportunities to the north and west of the area around available roadway and waterfront resources.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>This area was selected as a target area through collaborative efforts with the City’s Planning department to assist in and capitalize on the leveraging of private and other public resources.</p>

Identify the needs in this target area.	<p>This community is strained by issues such as aging housing stock and industrial sites. Further, identifiable needs in this community include all or a combination of the following:</p> <ul style="list-style-type: none">• Jobs• After-school programs• Senior Services• Job skills training• Recreational opportunities• Assistance with housing repairs & rehabilitation• Access to affordable housing opportunities• Public infrastructure improvements such as roadways and sewers
--	---

	<p>What are the opportunities for improvement in this target area?</p>	<p>Economic Opportunity: The major economic opportunity for improvement in this area is the effort that will be undertaken through the East Side Redevelopment Plan. Further, there is ongoing revitalization in this area by private developers that are converting old industrial spaces into residential living spaces.</p> <p>Transportation: Capital improvements to roadways is needed throughout the city.</p> <p>Housing Rehabilitation: Throughout Passaic, the housing stock is aging and in need of rehabilitation. The need is for public assistance in bringing these older dwellings both up to code and to appropriate hygienic and humane living standards.</p> <p>Housing Development: The East Side Redevelopment Plan contemplates the development of new affordable rental housing. The City anticipates that it will invest HOME funds in these units.</p> <p>Public services and infrastructure: The City works with non-profit and community groups across the city and other agencies within the City government to ensure that each neighborhood receives its fair share of community services. Services and infrastructure improvements in this target area will be designed to complement and support the efforts of the East Side Redevelopment Plan.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>Barriers to improvement in this target area include the logistics and coordinate required to implement a large scale redevelopment plan.</p>
<p>3</p>	<p>Area Name:</p> <p>Area Type:</p> <p>Other Target Area Description:</p> <p>HUD Approval Date:</p> <p>% of Low/ Mod:</p> <p>Revital Type:</p> <p>Other Revital Description:</p>	<p>Ward 2</p> <p>Local Target area</p> <p></p> <p></p> <p></p> <p>Comprehensive</p> <p></p>

Identify the neighborhood boundaries for this target area.	Ward 2 is roughly bounded by Aycrigg Avenue to the west, Gregory Avenue to the east, and the Passaic River to the southeast.
Include specific housing and commercial characteristics of this target area.	Housing throughout the area is characterized by old, turn-of-the-century walk up style properties and two-three family structures.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultation with local community groups and nonprofits as well as research into Passaic housing data highlighted a strong need for new affordable rental housing in the City.
Identify the needs in this target area.	<p>Affordable housing and structural rehabilitation is a primary need in this area. Further, identifiable needs in this community include all or a combination of the following:</p> <ul style="list-style-type: none"> • Jobs • After-school programs • Senior Services • Job skills training • Recreational opportunities • Assistance with housing repairs & rehabilitation • Access to affordable housing opportunities • Public infrastructure improvements such as roadways and sewers

<p>What are the opportunities for improvement in this target area?</p>	<p>Housing Rehabilitation: Throughout Passaic, the housing stock is aging and in need of rehabilitation. The need is for public assistance in bringing these older dwellings both up to code and to appropriate hygienic and humane living standards.</p> <p>Housing Development: The City intends to assist the development of between 4-8 HOME-assisted units at 585 Main Avenue and another potential project on Paulison Street. This will be a mixed income, mixed use property to include residential and retail space. Further the City is planning to assist the development of up to 8 for-sale housing units in this target area as well.</p> <p>Public services and infrastructure: The City works with non-profit and community groups across the city and other agencies within the City government to ensure that each neighborhood receives its fair share of community services. Services and infrastructure improvements in this target area will be designed to complement and support the efforts of existing city plans for this area.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Barriers to improvement in this target area include lack of resources and the logistics of a coordinated effort required to implement these redevelopment plans.</p>

General Allocation Priorities

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

All the CDBG funds (100%) will benefit LMI clientele and LMI areas throughout the City. Likewise, all HOME funds will be directed to serve very low-, low- and moderate-income households throughout the City. The City, however, has identified priority areas in which it plans to direct resources based on specific needs identified through the planning process as well as input from area residents, stakeholders and local officials.

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Affordable Rental Housing Development
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Victims of Domestic Violence
	Geographic Areas Affected	PASSAIC East Side Redevelopment Plan Area Ward 2
	Associated Goals	Increase and Preserve Affordable Housing
	Description	New Construction and rehabilitation of existing housing units for affordable rental housing
	Basis for Relative Priority	The City has a large percentage of one bedroom and efficiency rental units and is in need of larger, multi-bedroom units that are suitable for families. Further, the City experiences high incidences of overcrowding and illegal occupancy that may be addressed, in part, through adding additional units of affordable housing.
	2	Priority Need Name
Priority Level		High
Population		Low Moderate Large Families Families with Children
Geographic Areas Affected		PASSAIC East Side Redevelopment Plan Area Ward 2
Associated Goals		Increase and Preserve Affordable Housing

	Description	Development of new construction and rehabilitation of existing housing units for affordable home ownership housing opportunities
	Basis for Relative Priority	The City has a large percentage of renter-occupied housing units. Owner-occupied housing units create greater neighborhood stability and helps families build wealth.
3	Priority Need Name	Affordable Housing - Homeowner Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	PASSAIC East Side Redevelopment Plan Area Ward 2
	Associated Goals	Increase and Preserve Affordable Housing
	Description	Rehabilitation of owner-occupied housing units to preserve affordable housing units
	Basis for Relative Priority	The cost burden experienced by low and very low income homeowners makes it difficult for existing homeowners to complete general repairs and maintenance on their homes. Over 90% of the housing stock in Passaic was built before 1980 with over 70% built before 1955. Preserving the existing affordable housing stock represents a significant need in the City.
4	Priority Need Name	Affordable Housing- Down Payment Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	PASSAIC East Side Redevelopment Plan Area Ward 2

	Associated Goals	Increase and Preserve Affordable Housing
	Description	First-Time Homebuyer Program
	Basis for Relative Priority	With very low median incomes in the City, increasing property values and the majority of larger units being homeowner units, the City has identified that many households need assistance with down payments and closing costs. The City is interested in creating greater neighborhood stability by promoting homeownership opportunities.
5	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	PASSAIC East Side Redevelopment Plan Area Ward 2

	Associated Goals	Public Services
	Description	Provide an array of public services to assist extremely low to moderate income households throughout the City.
	Basis for Relative Priority	The City has identified a range of public service needs with an emphasis on programs that enrich the lives of children and youth and seniors. The City has also identified assisting residents with economic development opportunities.
6	Priority Need Name	Public Facilities and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	PASSAIC East Side Redevelopment Plan Area Ward 2

	Associated Goals	Public Facilities & Infrastructure
	Description	Renovating and new development of public facilities throughout the City that benefit the lives of residents.
	Basis for Relative Priority	This program will support the planning and development of adequate public facilities and improvements, including but not limited to, streets, sewer, parks, playgrounds, and assistance with improvements to the Passaic Public Library and the Boys and Girls Club.
7	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	PASSAIC East Side Redevelopment Plan Area Ward 2

Associated Goals	Fair Housing Program
Description	Fair Housing Counseling and Training- The City contracts with the Paterson Task Force to provide Fair Housing Counseling services to the residents of the City of Passaic.
Basis for Relative Priority	To increase opportunities for affordable housing, information and assistance is needed in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, age, sexual orientation or religion. This is especially important for individuals with limited English proficiency.

Narrative (Optional)

This section describes the priority needs identified by the City after consultation with the community and assessment of housing and market data.

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

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 - The City does not administer a TBRA program.
TBRA for Non-Homeless Special Needs	N/A - The City does not administer a TBRA program.
New Unit Production	As described in previous sections, the City will continue to provide HOME funding for the planning and development of affordable rental and for sale housing.
Rehabilitation	As described in previous sections, the City will continue to provide HOME funding support for owner-occupied housing rehabilitation programs for households at or below 80% AMI in an effort to preserve affordable ownership opportunities.
Acquisition, including preservation	N/A - The City does not intend to make any acquisitions.

Table 48 – Influence of Market Conditions

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

Introduction

The City anticipates resources from HUD for the CDBG and HOME programs. The amounts in this Plan are anticipated amounts. Once the City receives its notice of the actual allocation from HUD, the Plan will be adjusted to reflect the actual amounts.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,336,919	0	0	1,336,919	5,363,081	This is based on anticipated CDBG funding for FY 2019.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	603,709	0	0	603,709	2,396,291	This is based on anticipated HOME funding for FY 2019.

Table 49 - Anticipated Resources

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

The City of Passaic has a 100 percent reduction in HUD’s matching requirement for the HOME program. The City will leverage CDBG funds with additional resources from the private sector, philanthropic support, federal, state and local funds to implement the various programs and community improvement projects. The City will leverage HOME funds with additional resources from the private sector in the form of construction and permanent financing and owner equity.

Other federal programs that may be used in combination with the City’s CDBG and HOME programs includes:

- CDBG-DR (as subrecipient)
- 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 from the following agencies:

- Department of Transportation
- Department of Environmental Protection Green Acres Program

Other local funds will also be used to leverage these projects, including:

- City of Passaic School Board
- City Department of Human Services
- County of Passaic Open Space & Farmland Preservation Trust Fund

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

Community facilities and services are available to all residents of the City to meet the day-to-day needs of the community and to enhance quality of life. In particular, enhancements to the public parks and public streets, which are publicly-owned land, are a key component of the Five-Year Consolidated Plan. This year, The City anticipates allocating resources to redevelop a publicly owned building into a facility for homeless individuals.

Discussion

The City expects resources from the CDBG and HOME programs each year of the 2019-23 5-Year Consolidate Plan. The City did not receive an allocation of ESG funds from HUD for the 2019-20 Program Year.

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.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Passaic Department of Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
City of Passaic Department of Human Services	Departments and agencies	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public services	Jurisdiction
City of Passaic Department of Recreation, Cultural and Senior Affairs	Departments and agencies	Economic Development Non-homeless special needs Planning neighborhood improvements public services	Jurisdiction
Housing Authority of the City of Passaic	PHA	Homelessness Planning Public Housing Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Passaic, Department of Community Development is the lead agency for carrying out the activities described in this Five-Year Plan. The City will support the activities of other entities and City agencies as they seek funding to carryout activities identified in this plan. A certification of consistency with the Plan will be provided when required for these activities. Other activities will involve the more direct participation of the City for funding, or in convening meetings of various agencies to develop strategies and pursue opportunities that arise.

The City will continue to administer the CDBG program and the HOME development and down payment assistance programs. The City contracts with Community Grants Planning & Housing to administer the homeowner rehabilitation program.

The City is seeking a more active role in the Continuum of Care process, which is facilitated by the Passaic County Department of Human Services.

The City works collaboratively with the Paterson Task Force on Fair Housing Counseling, and is building stronger bonds with community groups that support Passaic’s Hispanic population.

The City understands how important it is for the integration and cooperation among the housing providers, community development, and social service providers in order to fill the gaps in its delivery system. Through active engagement of partners, the City works to strengthen its relationships to better utilize programs and resources and avoid duplication of efforts. The City is an active participant in coordinating activities among community partners in the affordable housing and community development delivery systems.

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

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			
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			

Table 51 - Homeless Prevention Services Summary

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)

Through Passaic County, non-profit service providers play a role in 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. The City shall support these efforts and services in any capacity that it can given its limited resources.

In the City of Passaic, the Passaic County Community Action for Social Affairs (CASA) provides job counseling and referrals to the homeless, and the Salvation Army operates a food pantry and food kitchen.

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

Passaic County and the local service providers have made great strides in addressing the needs of the homeless population throughout the County.

It remains 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.

The Passaic County Division on Mental Health and Addiction Services conducted a children and family needs assessment and found that among the top priority needs was safe, affordable, permanent housing, in addition to shelter availability across all populations. The cost of housing is still out of reach of many who experience homelessness.

General Assistance, Supplemental Social Security and other welfare programs provide insufficient funds to afford even the more modest housing available in the county.

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 City is working to improve our service delivery system through recruitment of qualified individuals and the education and training of staff.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Preserve Affordable Housing	2019	2023	Affordable Housing Public Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance	HOME: \$3,000,000	Rental units constructed: 40 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 30 Households Assisted
2	Public Services	2019	2023	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Services	CDBG: \$900,000	Public service activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities & Infrastructure	2019	2023	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Facilities and Infrastructure	CDBG: \$5,050,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 60000 Persons Assisted
4	Fair Housing Program	2019	2023	Affordable Housing Fair Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Fair Housing	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Preserve Affordable Housing
	Goal Description	The City will provide affordable housing opportunities through using HOME funds to support Rental Housing Development, Homeownership Housing Development, Homeowner Rehabilitation, and Down Payment Assistance for First-Time Homebuyer. Rental housing will be affordable to household earning below 60% of area median income or less. For the City's Down Payment Assistance and Homeownership Housing Development programs, the City will use the HUD uncapped income limits for households below 80% area median income.
2	Goal Name	Public Services
	Goal Description	The City will provide assistance for the operations of public services providers. This may include services related to enrichment programs for youth and seniors, after-school programs, employment programs, the homeless and special needs populations, the elderly, and crime prevention.

3	Goal Name	Public Facilities & Infrastructure
	Goal Description	The City will invest in adequate public facilities and improvements, including but not limited to, streets, sewers, parks, playgrounds, and other public facilities.
4	Goal Name	Fair Housing Program
	Goal Description	The City contracts with the Paterson Task Force to provide the residents of Passaic with information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion. These services are funded with CDBG administrative funds.

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 City will provide affordable housing with HOME funds through its affordable rental development, homeownership development, homeowner rehabilitation, and down payment assistance program for first-time homebuyers. In total, the City anticipates assisting about 110 households with access to affordable housing through these programs. In the next 5 years (2019-2023) it is expected that the City will use its HOME funding to rehabilitate at least 10 single family housing units and develop 5 single family homeownership units. In addition, it is expected that at least 30 individuals will receive first-time homebuyer assistance. Further, 40 rental affordable housing units may be built using various public and private funds, including HOME funds.

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

Activities to Increase Resident Involvements

HACP has numerous programs available to resident to assist in increasing their self-sufficiency.

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

The Housing Authority of the City of Passaic 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 Fair Housing Act of 1968 mandates that the Department of Housing and Urban Development (HUD) affirmatively further fair housing' through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

The City of Passaic conducted an Analysis of Impediments to Fair Housing in 2012, which concluded that impediments do exist in the City. Barriers include the impact of high cost housing and the lack of affordable housing units in the City. Further, the City identified that limited English proficiency of Passaic's large immigrant population is an impediment to the population's access to fair, affordable housing in the City. Language barriers create situation that may result in discrimination and may deter the reporting of discrimination when it occurs.

The City identified the following needs:

- More coordination is required between other agencies, departments, companies and community organizations to further fair housing education in Passaic.
- Increased coordination is needed between Federal, State and local entities engaged in fair housing activities within the city.
- Additional research on the barriers to affordable housing opportunities in Passaic is needed.

The Department also partners with the Paterson Task Force in the delivery of fair housing counseling sessions for residents of Passaic. Passaic has a very large Hispanic population and so it's important to provide Spanish language opportunities to learn about fair housing rights as well.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Passaic is committed to providing equal opportunity in all programs and services to ensure full compliance with all civil rights laws, including Title VI of the 1964 Civil Rights Act which requires non-discrimination on the basis of national origin. Equal opportunity includes physical and program access for persons with disabilities and program access for persons with Limited English Proficiency (LEP). Program and physical access for persons with disabilities is covered in the Americans with Disabilities Act of 1990 and the Rehabilitation Act of 1973 as amended, Section 504. This policy is based on HUD's suggested four prong analysis which examines the number of limited English proficiency persons served, the frequency with which those persons come into contact with services, the nature and importance of services provided and the costs to the City of Passaic.

This policy is intended to ensure Passaic's compliance with the Department of Housing and Urban Development's Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency" and was drafted upon consideration of the services offered, the community served, the resources of the City of Passaic's Housing Services, and the costs of various language service options. It is the policy of this agency to provide language access services to populations of persons with Limited English Proficiency (LEP) who are eligible to be served or likely to be directly affected by our programs. Such services will be focused on providing meaningful access to our programs, services and/or benefits. Any individual eligible for programs/services at the City of Passaic Housing Services Division who cannot speak, read, write, or understand the English language at a level that permits them to interact effectively with our staff has the following rights:

- A right to qualified interpreter services at no cost to them
- A right not to be required to rely on their minor children, other relatives, or friends

SP-60 Homelessness Strategy – 91.215(d)

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

The Continuum of Care is working to develop a centralized intake and relationship with over 50 providers that will continue to combat homelessness throughout the County. The COC outreach plan includes the following:

1. Targeted referrals and coordinated service provision through the county's centralized intake
2. Utilizing partnership with eviction courts
3. Outreach and program advertisement with COC and CEAS members and community meetings and events including Project Homeless Connect.

All Point in Time (PIT) Interviewers received extensive training when reaching out to homeless persons. The training included sample interviews with homeless individuals as well as the HUD definition of homelessness and sub-populations to ensure that each PIT interviewer had the expertise to complete the survey correctly. Trained interviewers surveyed the unsheltered homeless through special outreach teams that did street based counts, at Project Homeless

Connect sites in the region, and in public places where unsheltered homeless persons congregate such as soup kitchens, hospital emergency rooms and libraries.

As a previous grantee of ESG funds, the Department consults with the Continuum of Care on programs for homeless and special needs programs.

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. As a previous grantee of ESG funds, the Department consults with the Continuum of Care on programs for homeless and special needs programs.

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.

The 10 Year Plan for Ending Homelessness in Passaic County (H.O.P.E.) is working to achieve its goals through implementation of these strategies:

1. Create a single point of entry;
2. Continue to expand housing first to reach a total of 600 units for chronically homeless persons and families;
3. Increase the capacity of the non-profit sector to develop, manage, and operate permanent supportive housing;
4. Develop partnerships with public housing authorities and have them adopt a preference for the chronically homeless;
5. Create a central list of eligible chronically homeless individuals and families so that those most in need of housing secure a place to live.

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.

As a previous grantee of ESG funds, the Department consults with the Continuum of Care on programs for homeless and special needs programs.

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 10 Year Plan to End Homelessness 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.

The Passaic Department of Human Services, the COC lead, has hired a full-time veterans' services staff member to coordinate the goal for ending homelessness for veterans.

As a previous grantee of ESG funds, the Department consults with the Continuum of Care on programs for homeless and special needs programs.

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

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

The US Government’s Consumer Product Safety Commission banned lead paint in 1977 (16 CFR 1303). This action was taken to reduce the risk of lead poisoning in children who may ingest paint chips or peelings.

While lead based paint has been banned it still exists in older structure. Over 90% of housing units in the City of Passaic were built before 1980, which means that the majority of housing units have or have had a presence of lead paint. It should be noted, however, that not all units containing lead paint pose a lead paint hazard. Dwelling units that are relatively well-maintained may not pose a threat to the safety and well-being of those households. However, a large segment of the dwelling units are occupied by low to moderate income renters who may not possess the resources or the authority to remedy the condition. The majority of lead poisoning cases to date have been in older rental housing built prior to 1940 when the percentage of lead in paint was common to be about 50% by weight as compared to .06% after the Consumer Product Safety Commission ban in 1978.

The City of Passaic Department of Health actively tests children for elevated blood lead levels (EBL). The state requires that children are tested for elevated blood lead levels as young as age one. Approximately 5 homes per year undergo risk assessments and have lead-based paint hazards addressed through the Home Improvement Program.

The Department intends to use the following strategies to evaluate and reduce lead-based paint hazards:

- Inform families with young children about the dangers of lead-based paint hazards.
- Coordinate public health services and screening with referrals to home repair, lead reduction, and rehabilitation programs.
- Enforce local ordinances designed to reduce lead paint hazards.
- Continue to allow a higher per unit subsidies for projects that involve lead paint reduction.
- Monitor federally-funded rehabilitation projects for compliance with Federal standards.

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

Because the extent of hazards may be significant, materials on lead-based paint are distributed to all participants in the City’s housing programs.

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

The City’s Homeowner Rehabilitation program follows HUD Lead Safe Housing Rule 24 CFR Part 35. The program performs a lead risk assessment on all program participant houses built prior to 1978. If lead based paint hazards are found, remediation is incorporated into the program’s scope of work. The

homeowner is provided a copy of the lead risk assessment report as well as the HUD *Renovate Right* pamphlet and signs off on receipt of both documents. The contractor awarded the job must meet the requirements (HUD and lead certification) to perform the lead work whether its interim controls or abatement. The lead related work must pass final lead clearance. The homeowner is provided a copy of the final lead clearance and signs off on receipt of this document.

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

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

The City has targeted significant CDBG and HOME resources within the low-income areas described in this Plan. These resources will act as catalysts to invite additional public and private investment of capital and services, to increase the quantity and quality of affordable housing, and to help low to moderate income residents acquire needed information, knowledge, and skills to improve their employment and housing opportunities.

The anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as a comprehensive plan for reducing the number of families that fall below the poverty level. The strategic plan, goals, and objectives throughout the City Consolidated Plan promote self-sufficiency and empowerment.

The key principles of the City's anti-poverty strategy are evident throughout the Consolidated Plan in the Priority Needs of housing, housing objectives, homeless, and other community development sections. The County's goals, programs, and policies to help reduce the number of poverty level families in the City, involve a plethora of activities and programs, including the provision of public services in conjunction with area service providers, the construction of new affordable housing units in the City, rehabilitation of the existing housing stock, and homeless and special needs assistance programs.

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

The City will coordinate efforts among its many partner organization to ensure that the goals outlined in the Consolidated Plan are met. These partners include other departments of the city government and neighboring jurisdictions, neighborhood residents, representatives from health and human service agencies, school district, businesses, churches, non-profit developers, lenders, and for-profit entities. The City will continue to target CDBG and HOME resources within the revitalization areas that are low to very low income areas to execute its anti-poverty strategies.

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 Department will serve as the lead in recording, monitoring and evaluating the City's progress in achieving the goals and objective outlined in this plan and will ensure that all activities comply with the requirement of the CDBG, HOME, and ESG programs as well as achieve their performance objectives on schedule and within the prescribed budgets.

The *HUD Monitoring Desk Guide, Policies and Procedures for Program Oversight* is a Guide produced by HUD that provides the basis for the Department of Community Development's monitoring practices. This document provided the methodology for conducting onsite and desk reviews of activities to ensure they are carried out in compliance with Federal Requirements.

Each agency allocated funding from the Department of Community Development will submit an application, which is formalized through a contract that outlines all requirements, regulations, procedures and accomplishments. As part of the application process, each grantee will be notified of the Department's monitoring and performance measurement requirements and the data to be collected for projects, programs, and activities. Recipients that are unable to provide measurable outcomes or progress appropriate to the eligible category will jeopardize future funding.

A monitoring visit may consist of onsite monitoring or desk monitoring. The evaluation criteria that will be applied when evaluation a project or program includes the following:

- Financial Management
- Physical asset maintenance and operations
- Management
- Client Satisfaction
- Services

Housing Activities:

The Department will make periodic site visits for all housing rehabilitation and minor home repair projects as necessary and appropriate depending on the nature and scope of each activity. Before approving any partial or final reimbursements for such work the Department will inspect all work covered within the reimbursement request to insure it has been completed in accordance with specifications.

Regular monitoring will be conducted to ensure compliance with occupancy and affordability requirements. Where assistance is provided to homeowners for housing activities the city will follow written residential rehabilitation program procedures.

Minority Business Outreach:

The Department shall encourage participation by minority-owned businesses in assisted housing and other activities. The Department shall maintain records concerning the participation of minority-owned businesses to assess the results of its efforts and to complete the semi-annual Minority Business Enterprise Report.

Section 3 Economic Opportunities:

The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent possible provide job training, employment, and contract opportunities for low or very low income residents in connection with projects and activities in their neighborhoods.

The Department makes Section 3 a part of all contracts it enters into in which a contractor receives HUD funds.

Expected Resources

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

Introduction

The City anticipates resources from HUD for the CDBG and HOME programs. The amounts in this Plan are anticipated amounts. Once the City receives its notice of the actual allocation from HUD, the Plan will be adjusted to reflect the actual amounts.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,336,919	0	0	1,336,919	5,363,081	This is based on anticipated CDBG funding for FY 2019.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	603,709	0	0	603,709	2,396,291	This is based on anticipated HOME funding for FY 2019.

Table 53 - Expected Resources – Priority Table

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

The City of Passaic has a 100 percent reduction in HUD’s matching requirement for the HOME program. The City will leverage CDBG funds with additional resources from the private sector, philanthropic support, federal, state and local funds to implement the various programs and community improvement projects. The City will leverage HOME funds with additional resources from the private sector in the form of construction and permanent financing and owner equity.

Other federal programs that may be used in combination with the City’s CDBG and HOME programs includes:

- CDBG-DR (as subrecipient)
- 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 from the following agencies:

Department of Transportation
Department of Environmental Protection Green Acres Program

Other local funds will also be used to leverage these projects, including:

City of Passaic School Board
City Department of Human Services
County of Passaic Open Space & Farmland Preservation Trust Fund

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

Community facilities and services are available to all residents of the City to meet the day-to-day needs of the community and to enhance quality of life. In particular, enhancements to the public parks and public streets, which are publicly-owned land, are a key component of the Five-Year Consolidated Plan. This year, The City anticipates allocating resources to redevelop a publicly owned building into a facility for homeless individuals.

Discussion

The City expect resources from the HOME and CDBG programs each year of the strategic plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Preserve Affordable Housing	2019	2023	Affordable Housing Public Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance	HOME: \$603,709	Rental units constructed: 8 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted
2	Public Services	2019	2023	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Services	CDBG: \$200,537	Public service activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities & Infrastructure	2019	2023	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Facilities and Infrastructure	CDBG: \$868,997	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12000 Persons Assisted
4	Fair Housing Program	2019	2023	Affordable Housing Fair Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Fair Housing	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Preserve Affordable Housing
	Goal Description	The City will provide affordable housing opportunities through using HOME funds to support Rental Housing Development, Homeownership Housing Development, Homeowner Rehabilitation, and Down Payment Assistance for First-Time Homebuyer. Rental housing will be affordable to household earning below 60% of area median income or less. For the City's Down Payment Assistance and Homeownership Housing Development programs, the City will use the HUD uncapped income limits for households below 80% area median income.
2	Goal Name	Public Services
	Goal Description	The City will provide assistance for the operations of public services providers. This may include services related to enrichment programs for youth and seniors, after-school programs, employment programs, the homeless and special needs populations, the elderly, and crime prevention.

3	Goal Name	Public Facilities & Infrastructure
	Goal Description	The City will invest in adequate public facilities and improvements, including but not limited to, streets, sewers, parks, playgrounds, and other public facilities.
4	Goal Name	Fair Housing Program
	Goal Description	The City contracts with the Paterson Task Force to provide the residents of Passaic with information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion. These services are funded with CDBG administrative funds.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will use its CDBG and HOME funds to assist extremely low, low and moderate income households throughout the City. During the 2019-20 Program Year, the City will undertake the activities described in this section.

Projects

#	Project Name
1	CDBG Administration - 2018-19
2	Public Services - 2018-19 CDBG
3	Public Facilities Improvement - 2018-19 CDBG
4	HOME Administration - 2018-19
5	Affordable Housing - 2018-19 HOME

Table 55 - Project Information

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

The City has made these funding allocations based on community feedback and assessment of the housing needs and market data discussed in the Five-Year Consolidated Plan. Obstacles to addressing underserved needs include limited resources available to fully serve all populations and potential cultural and language barriers in reaching at-need populations. The City works closely with community groups that serve these populations to mitigate cultural and language barriers.

AP-38 Project Summary

Project Summary Information

Project Summary Information 1	Project Name	CDBG Administration - 2019-20
	Target Area	PASSAIC
	Goals Supported	Public Services Public Facilities & Infrastructure Fair Housing
	Needs Addressed	Public Services Public Facilities and Infrastructure Fair Housing
	Funding	CDBG: \$267,383
	Description	This project category will include all eligible CDBG Administration activities and the costs of contracting for the operation of the City Fair Housing Program (Mandatory by HUD to provide Fair Housing Counseling services to the residents of the City of Passaic, to include information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion).
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	These funds will be used for administration of all CDBG programs, which benefit both the community at large through public infrastructure projects and direct beneficiaries through service delivery programs. See information on those programs for beneficiary information.
	Location Description	The administration of the CDBG Program will be carried out primarily at the City of Passaic's City Hall located at 333 Passaic Street, Passaic, NJ 07055. The Passaic Fair Housing Activities will be available to residents throughout the City.

	Planned Activities	<ol style="list-style-type: none"> 1. This project category will include all eligible CDBG Administration activities. \$257,383 2. Fair Housing Counseling services will be available to the residents of the City of Passaic, to include information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion) - \$10,000
2	Project Name	Public Services – 2019-20 CDBG
	Target Area	PASSAIC
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$200,538
	Description	This project category will include all CDBG Public Services activities.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6,000 extremely low to moderate income residents of the City of Passaic will benefit from these services this year.
	Location Description	Public Service projects serve residents throughout the entire City of Passaic.

	<p>Planned Activities</p>	<p>Bella Chanel Educational and Cultural Mentoring Program - The Juvenile Education and Awareness Project, in collaboration with the Mayor’s Office, will implement a program to provide cultural and educational experiences to low income young Passaic ladies via the creation of a mural at to be determined locations depicting human diversity and human rights. - \$2,000.00</p> <p>Bella Chanel Educational and Cultural Mentoring Program - The Juvenile Education and Awareness Project will assist 25 young low income Passaic girls at their facility located at 40 Market Street with career planning, help with homework, healthy snacks, arts and crafts, civic engagement projects, educational trips and a pen pal club. - \$2,000.00</p> <p>After School Program - Certified Angels will operate an after school program at 23 Schneider Place that includes meditation classes, dance classes, drama/acting classes, arts and crafts, homework help and community volunteering program - \$6,000.00</p> <p>Senior Outreach - Parish Nursing will operate the stay home, stay safe program throughout the City that provides free blood pressure screening and health assessment by a registered nurse. - \$5,000.00</p> <p>Swim Program - The City of Passaic-Recreation will provide City youth ages 3-19 with swimming classes and activities at the Boys and Girls Club at 14 Hudson Street. - \$9,000.00</p> <p>Youth Enrichment - The City of Passaic-Recreation will offer a variety of six-week courses at Passaic City Hall on weekday evenings year-round, available to youth ages 6 to 17 - \$5,000.00</p> <p>Special Needs Program - The City of Passaic-Recreation will offer programs at Passaic City Hall to help City residents with special needs gain new skills to enhance participants overall wellbeing and quality of life - \$30,000.00</p> <p>Multi Sports Program - The City of Passaic Department of Recreation will offer sports programs/activities at various locations throughout the City to low income youth in the City. - \$30,000.00</p> <p>Summer Camp Program - The City of Passaic Department of Recreation will provide employment opportunities at various locations throughout the City for 100 low income</p>
--	----------------------------------	---

		<p>Passaic youth ages 16-21 during the summer months. - \$4,000.00</p> <p>Community Engagement Events - The City of Passaic-Recreation will offer City residents with outdoor entertainment and fitness coaching. These services will be available to low-income residents of various ages throughout the City - \$27,537.85</p> <p>Learn to Skate Program - The City of Passaic-Recreation will offer City residents the ability to learn to skate at the new rink - \$25,000.00</p> <p>Senior Affairs - The City of Passaic Senior Center, located at 330 Passaic Street, will offer activities and outings that encompass fitness, enhance physical and mental well-being and assist low income Passaic seniors with daily living. - \$25,000.00</p> <p>Employment Assistance- Jewish Family Services & Children Center will offer a comprehensive program-job coaching to teach one on one skills, vocational counseling to develop individualized assessments and job development. The services will be offered at 110 Main Street. - \$5,000.00</p> <p>Job Training Program - The City of Passaic will offer several job training courses at Passaic City Hall where qualified applicants can receive licenses and/or certifications that will enable them to secure employment - \$10,000.00</p> <p>"Safe Harbor" Resource Center for the Homeless - The City of Passaic Human Services will offer referrals as needed, a warming/cooling site during extreme weather, meals, short term housing, laundry services and other applicable services as needed - \$15,000</p>
--	--	--

3	Project Name	Public Facilities Improvement - 2019-20 CDBG
	Target Area	PASSAIC
	Goals Supported	Public Facilities & Infrastructure
	Needs Addressed	Public Facilities and Infrastructure Homeless and Special Needs
	Funding	CDBG: \$868,998
	Description	This project category will include all Public Facilities and Infrastructure Improvement activities.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates that we will assist 12,000 extremely low to moderate income Passaic residents.
	Location Description	Projects will be carried out in low to moderate income (LMI) neighborhoods throughout the City of Passaic

	<p>Planned Activities</p>	<p>Dignity House - The City of Passaic, in collaboration with Passaic Alliance, is developing the Dignity House and Homeless Assistance Resource Center at 276 Broadway. The new facility will assist low income homeless and special needs individuals with showers and sleeping quarters, medical services, job training and employment, mental health counseling, substance abuse treatment and legal services. (\$500,000.00)</p> <p>Boys and Girls Club of Passaic – Facility improvement to remediate storm water at their facility located at 14 Hudson Street (\$30,000.00)</p> <p>Passaic Public Library, Reid & Fortsmann Branch Installation of a security system (\$9,000.00)</p> <p>3rd Ward Park Improvements – City of Passaic Engineering will install a new rubberized path in the park for improved safety (\$90,000.00)</p> <p>Pulaski Park Improvements - City of Passaic Engineering will install a new rubberized path in the park for improved safety (\$100,000.00)</p> <p>VFW Hall - The Passaic VFW Hall will undergoing a building needs assessment to determine improvements that need to be implemented at their facility located at 135 Summer Street. (\$10,000.00)</p> <p>Street and Sewer Improvement Projects - The Passaic Department of Engineering will improve streets and sewers at the following locations (\$129,997.00)</p> <p>Pine Street between Summer & Mckinley Sewer & Street Improvement</p> <p>Hillside Way between Van Houten & Richard Sewer & Street Improvement</p> <p>Park & Elliot Manhole Improvement</p> <p>River Dr. & Brook Ave Manhole Improvement</p> <p>Parker Ave between Sherman & Quincy 9Sewer Improvement</p> <p>Central Ave Manhole Improvement at various locations</p> <p>3rd St Manhole Improvement at various locations</p> <p>4th St Manhole Improvement at various locations</p>
--	----------------------------------	--

		River Dr & Westervelt PI Sewer Improvement Hudson St between First & Third
5	Project Name	Affordable Housing - 2019-20 HOME
	Target Area	PASSAIC
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing- Rental Development Affordable Housing- For Sale Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance
	Funding	HOME: \$603,709
	Description	This project category will include all Affordable Housing Activities.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 17 low to moderate income households will benefit from the proposed HOME activities over the next year.
	Location Description	Affordable housing projects will benefit low to moderate income households throughout the City of Passaic.
	Planned Activities	Specific projects are chosen through an open application process, however, the City expects to generally fund projects in the following categories: <ol style="list-style-type: none"> 1. Program Administration - (\$60,370.00) 2. Affordable Rental and Homeownership Housing Developments at TBD locations in the City - (\$352,781.10) 3. First Time Homebuyer Program at TBD locations in the City - (\$50,000.00) 4. Property Rehabilitation Program at TBD locations in the City - (\$50,000.00) 5. CHDO Rental and Homeownership Housing Developments at TBD locations in the City - (\$90,557.00)

Table 56 – Project Information

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

The City allocates our CDBG and HOME resources through an RFP process. Proposals are submitted and are ranked in terms of the priorities and goals established by the City through the planning process. Funding is allocated on the basis of available resources.

HUD has not notified the City of the actual allocation of funding for the 2019-20 Program Year. The amounts allocated in the information in Table 61 are based on the funding allocation the City received for the 2018-19 Program Year. Once the City is notified by HUD of the actual 2019-20 Program Year funding allocation, the City will revise the amounts in Table 61 above.

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

This year CDBG funding will be used 100% throughout the areas of Passaic with the highest concentration of low and extremely low income and minority concentration households who are living at or below poverty levels particularly, in the central, northern, and northeastern areas of the City as defined below by the American Fact Finder as census tracts 1752, 1754, 1755, 1757 and 1758;

1752; 382 African American & 4,919 Hispanic/Latinos, with an unemployment rate of 28.5% and 6.1%, respectively.

1754.01; 708 African American & 4,555 Hispanic/ Latino, with an unemployment rate of 16.8% and 2.8%, respectively.

1754.02; 814 African American & 4,518 Hispanic/ Latino, with an unemployment rate of 44.4% and 6.6%, respectively.

1755, 1,592 African American & 5,876 Hispanic/Latino, with an unemployment rate of 5.5% and 8.8%, respectively.

1757.01; 1,032 African American & 2,215 Hispanic/Latino, with an unemployment rate of 26.7% and 5.9%, respectively.

1757.03; 606 African American & 2,017 Hispanic/Latino, with an unemployment rate of 0.0% and 11.2%, respectively.

1757.04; 242 African American & 1,339 Hispanic/Latino, with an unemployment rate of 0.0% and 0.0%, respectively.

1758.01; 416 African American & 3,059 Hispanic /Latino, with an unemployment rate of 0.0% and 2.8%, respectively.

1758.02; 467 African American & 6,517 Hispanic /Latino, with an unemployment rate of 23.3% and 8.1%, respectively.

Geographic Distribution

Target Area	Percentage of Funds
PASSAIC	100
East Side Redevelopment Plan Area	
Ward 2	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The overall geographic area in the City of Passaic was chosen for CDBG because the service programs and public facilities and improvements projects benefit all residents of the City. Priority will be given to areas with concentrations of extremely low- and low-income and minority households who are living at or below poverty levels, particularly in the central, northern, and northeastern areas of the City as defined in American Fact Finder as census tracts 1752, 1754, 1755, 1757 and 1758:

HOME funds will be allocated based on specific projects contemplated across the City with an emphasis in the census tracts identified above. The City is committed to working towards the goals of the East Side Redevelopment Plan. Consequently, CDBG and HOME funds may be invested in that Target Area during the 2019-20 Program Year; however, given the limited resources, the City will give priority funding to projects and programs that are ready to be implemented. It is the goal of the City to continue to create and support affordable housing opportunities and community reinvestment activities for all low to moderate income residents in the City of Passaic.

Discussion

The rationale for allocation priorities is described in the preceding sections.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This year the City will focus its HOME funding on housing development to create more affordable housing opportunities and first-time homebuyer down payment assistance to assist low-income households in purchasing homes. As shown in the needs assessment and market analysis sections of this plan, rental units in the City are majority one bedroom and efficiency units, making it difficult for families to find suitable housing at affordable rents. To address this, the City is interested in funding projects that offer a mix of bedroom configurations. Homeowner units, in contrast, tend to be larger and more suited to families. The City's down payment assistance program will help more families obtain suitable housing environments.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	17
Special-Needs	0
Total	17

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	9
Rehab of Existing Units	2
Acquisition of Existing Units	6
Total	17

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The City anticipates assisting 17 low to moderate income households through the HOME program during the 2019-20 Program Year.

AP-60 Public Housing – 91.220(h)

Introduction

HUD is implementing a program known as the Rental Assistance Demonstration Program (RAD). The RAD Program allows HACP to convert its current public housing subsidy into Project Based Assistance (PBA) and to leverage private equity sources, which can be utilized to rehabilitate the properties. HACP has been approved to implement the RAD program at three (3) sites. Two of the sites have been completed and the preliminary closings have been done. The third site, Alfred Spears Village, has yet to be completed. Due to budgetary constraints, HACP is not able to proceed at this time. They are assessing the situation to determine the best course of action.

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

The Housing Authority is always seeking new ways to improve the housing stock for their residents. They are currently assessing their options with regards to creating the best course of action to redevelop the Alfred Spear Village development. Some of the options HACP is considering include:

- Leave as is – work off funding
- Convert into a RAD project based voucher
- Demolition disposition – a plan must be in place prior to final application

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

HACP has family self-sufficiency programs, including job training, development of employment skills, and educational activities that are available to residents throughout the year.

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

The Housing Authority of the City of Passaic is not designated as troubled

Discussion

The public housing characteristics and needs of the residents are described in the preceding sections.

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

Introduction

The City of Passaic did not receive an allocation of ESG funds from HUD for the 2019-20 Program Year and so we are not able to fund many of the organizations that serve the homeless and other special needs population. During last year and the current year, the City has allocated CDBG resources to develop a new housing development for the homeless, Dignity House Homeless Assistance and Resource Center. The City is working with Passaic Alliance to renovate and redesign an existing City-owned structure to provide a safe place for homeless individuals, providing them with housing and supportive services.

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

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

The City's one-year goal/actions to drastically reduce homelessness and reach out to this indigent population will be demonstrated through the renovation and program implementation at The Dignity House Homeless Assistance and Resource Center project. Our facility will endeavor to dignify these individuals by providing not only safe temporary housing, but to further assist in ameliorating their current situation, we would offer various services: counseling; referrals both medical, housing, job training, legal services, and substance abuse; in addition to financial and social assessments.

Addressing the emergency shelter and transitional housing needs of homeless persons

For the 2019-20 Program Year, the City will be using CDBG funds to address the emergency shelter and transitional housing needs of the homeless with the development of Dignity House, discussed above.

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

The City remains active with the Passaic County CoC and is also working with Passaic Alliance. The City has allocated resources to Passaic Alliance to develop and offer supportive services to the residents at Dignity House. The service they offer include assistance with securing Section 8 and/or public housing to eliminate the homeless condition. Other programs will include medical services, job training,

employment, mental health and substance abuse treatment and more.

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 City of Passaic did not receive an allocation of ESG funds from HUD for the 2019-20 Program Year and so we are not able to fund many of the organizations that serve the homeless and other special needs population; however, the City has allocated resources to Passaic Alliance to assist with helping homeless individuals and families and we are still active in the CoC and works with them to address many of the needs of the homeless population in Passaic.

Discussion

The programs that the City is looking to undertake over the 2019-20 Program Year to address the needs of homeless individuals and families are discussed above.

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

Introduction:

The Fair Housing Act of 1968 mandates that the Department of Housing and Urban Development (HUD) affirmatively furthers fair housing through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

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 City of Passaic conducted an Analysis of Impediments to Fair Housing in 2012, which concluded that impediments do exist in the City. Barriers include the impact of high cost housing and the lack of affordable housing units in the City. Further, the City identified that limited English proficiency of Passaic's large immigrant population is an impediment to the population's access to fair, affordable housing in the City. Language barriers create situation that may result in discrimination and may deter the reporting of discrimination when it occurs.

The City identified the following needs:

- More coordination is required between other agencies, departments, companies and community organizations to further fair housing education in Passaic.
- Increased coordination is needed between Federal, State and local entities engaged in fair housing activities within the city.
- Additional research on the barriers to affordable housing opportunities in Passaic is needed.

The Department also allocates resources from our CDBG admin budget for the delivery of fair housing counseling for low income residents of the City of Passaic. Passaic has a very large Hispanic population and so it's important to provide Spanish language opportunities to learn about fair housing rights. The City is also participating with Passaic County to conduct a County-wide impediment to fair housing. The final analysis should be completed by the end of the 2019-20 Program Year.

Discussion:

The previous sections provide a discussion of the barriers to Affordable Housing in the City of Passaic and the plans the City has put into place for removing or ameliorating those effects.

AP-85 Other Actions – 91.220(k)

Introduction:

The Department will continue working with community groups to seek additional resources to build and expand on opportunities and program available to low-income, minority, and special needs populations in the City.

Actions planned to address obstacles to meeting underserved needs

One primary obstacle in meeting the needs of the underserved in Passaic is language barriers due to the large number of Hispanic speaking residents. Further, the immigrant population often has some distrust of government that must be overcome before the Department can properly evaluate eligibility for programs and begin delivering services. To address this obstacle, the Department will increase its coordination with local community groups that provide outreach to and advocacy for the Hispanic community in Passaic. Further, the Department will promote its existing policy to provide language access services to populations of persons with Limited English Proficiency (LEP) who are eligible to be served or likely to be directly affected by our programs. Such services will be focused on providing meaningful access to our programs, services and/or benefits. Any individual eligible for programs/services at the City of Passaic Housing Services Division who cannot speak, read, write, or understand the English language at a level that permits them to interact effectively with our staff has the right to qualified interpreter services at no cost to them and not to be required to rely on their minor children, other relatives, or friends.

Actions planned to foster and maintain affordable housing

The Department will continue to work closely with other agencies within the City in carrying out the City's Master Plan and the East Side Redevelopment Plan, which include affordable housing components. The East Side Redevelopment Plan specifically requires 20% of residential units to be made affordable. The Department will continue to work with developers that are engaged in these plans to provide HOME subsidies to assist the development of affordable, family-sized rental units.

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

units must remain affordable.

HOME Investment Per Unit	Minimum Affordability Period
Under \$15,000.00	5 years
\$15,000.00 to \$40,000.00	10 years
Over \$40,000.00	15 years
New Construction or Acquisition of New Rental Housing Units	20 years

The City of Passaic continues to monitor its past and current sub-recipients to ensure their compliance with the long-term affordability requirements of the HOME program.

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

<u>Uncapped Income Limits vs Capped Income Limits</u>	
Uncapped Income Limits	Capped Income Limits
First-Time homebuyer (HOME)	Rental Projects (HOME)
Homeowner Rehab (HOME)	Low-Moderate Programs (CDBG)

Actions planned to reduce lead-based paint hazards

Due to the aged housing stock in the City, lead-based paint hazards are prevalent. The City will continue its efforts to educate the public and will continue to follow its lead-based paint policies as part of its homeowner rehabilitation programs.

Actions planned to reduce the number of poverty-level families

The Department will continue to operate its programs with a goal of reducing poverty-level families in the City. The City has committed to providing resources to employment programs and will continue its involvement in the State of New Jersey Community Work Experience Program, including other programs administered by the County.

Actions planned to develop institutional structure

As discussed, the Department intends to increase its coordination with community groups that serve the Hispanic population in the City to develop structures that help identify needs in the community and

connect people with services that the City funds.

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

As discussed, the East Side Redevelopment Plan includes comprehensive revitalization of the East Side, which is an area of the City with high concentrations of low- and extremely low-income households. This plan will result in significant public and private investment that will require intense coordination. The Department will use this opportunity to build even stronger relationships with the private sector.

The City also works with HACP to address the needs of public housing residents and we have formed a relationship with Passaic Alliance to provide supportive services to the homeless population.

Discussion:

The previous sections describe other actions to be taken by the City in addressing obstacles to meeting underserved needs, plans for fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of families living at the poverty level, developing institutional structures, and coordinating with public and private housing and social service agencies.

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.	100.00%

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

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

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

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

Direct Homeowner Assistance – All homebuyers provided HOME funds for down payment and closing cost assistance who transfer ownership of the property during the affordability period are subject to “**recapture of net proceeds.**” The affordability period will be based on the total amount of HOME funds provided. The recapture option used by the City can be found at CFR 24 CFR 92.254 (a)(5)(ii)(A)(4), recapture of net proceeds; owner investment returned first.

If the homebuyer **transfers title** of the property either voluntarily (including by sale) or involuntarily (including by foreclosure) during the affordability period, the homebuyer will be required to pay the City the entire amount of the total direct HOME assistance provided. However, the homebuyer will not be required to repay the City more than the net proceeds of the sale. The term “net proceeds” is defined as the sale price less the balance due on the first mortgage and special liens due there under; the expenses of sale; and the value of the homebuyer’s initial investment in the home (down payment and any capital improvements made by the homeowner since purchase). If there are no net proceeds, repayment is not required and the HOME Program requirements are considered to be satisfied. In the event the net proceeds are greater than the remaining balance of the total direct HOME assistance provided, then the homebuyer will retain the excess net proceeds.

If the homebuyer **ceases to occupy** the home, leases the home or converts the home to non-residential use, the full HOME investment in the activity, including any direct homebuyer assistance, City soft costs, and any development subsidy, are subject to repayment.

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

As required under the HUD regulations, if the homebuyer decides to sell the house during the affordability period, the seller (i.e., the original homebuyer) must sell the house to an income-eligible household. If the seller sells the house to an income-eligible household during the affordability period, the seller will be allowed a fair return (as defined below) plus any cash down payment made by the seller at the time the home was originally purchased plus the cost of any capital improvements made to the home by the seller. A fair return is defined as the lesser of a 4 percent annual appreciation on the original purchase price **OR** the original purchase price of the home as adjusted by the annual average consumer price index as determined by the U.S.

Department of Labor, Bureau of Labor Statistics.

During the period of affordability, the last recorded purchase price will generally be the minimum restricted price at the time of resale. Neither the minimum nor the maximum restricted resale price is guaranteed to the owner. If the restricted price exceeds the actual market value, the owner may have to accept the lower price.

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

The City of Passaic will not be using its HOME funds to acquire affordable housing units.

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

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

Discussion:

Direct Homeowner Assistance – The City uses its HOME funds to assist low to moderate-income (below 80% AMI) households purchase affordable housing. Homebuyers are selected on a first come, first served basis. Information on this program is available on the City website and at the offices of the Department.

Developer Assistance – The City uses its HOME funds to assist non-profit, CHDO and for-profit developers to develop affordable housing for low to moderate income (below 80% AMI) households. The City selects eligible developers through an RFP process with a committee to review and rank the proposals based on established criteria. Notices of availability of funds are advertised on the City website, in newspapers and at the Department offices.

Appendix - Alternate/Local Data Sources