

**NOTICE OF PUBLIC DISPLAY AND PUBLIC HEARING  
FIVE YEAR CONSOLIDATED PLAN 2013-2017  
ANNUAL ACTION PLAN FY 2013 AND MODIFICATION OF PRIOR YEARS' FUNDS  
PASSAIC COUNTY, NJ**

Notice is hereby given that in accordance with the Federal regulations at 24 CFR, Part 91 and Passaic County's Plan for Citizen Participation, Passaic County has prepared a new Five Year Consolidated Plan and Annual Action Plan for F.Y. 2013 for the Community Planning and Development Program. The Annual Plan covers program period from September 1, 2013 to August 31, 2014. In addition, Passaic County wishes to create a new activity utilizing approximately \$175,000 in funding from prior years.

Passaic County will hold a public hearing on Tuesday, June 11, 2013. The hearing will be held at the Passaic County Administration Building at 5:30 p.m. at the following location:

**Passaic County Administration Building  
401 Grand Street – 2<sup>nd</sup> Floor Freeholder Meeting Room  
Paterson, NJ 07505**

The purpose of the hearing is to solicit citizen comments on the Five Year Consolidated Plan, the Annual Action Plan, and proposed modification. The Five Year Consolidated Plan identifies the goals and objectives for the use of the funds in FY 2013 through FY 2017. The Annual Plan identifies the activities that will be undertaken to address priority needs and local objectives during FY 2013. The Housing Rehabilitation Program will be created from approximately \$175,000 from prior years' funding. The location for this public hearing is handicapped accessible.

Copies of the Five Year Consolidated Plan, the Annual Action Plan for FY 2013 and the modification are available for public inspection and review at the following locations for a thirty-day period from May 17, 2013 to June 18, 2013.

**PASSAIC COUNTY DEPARTMENT OF PLANNING  
AND ECONOMIC DEVELOPMENT  
930 Riverview Drive, Totowa, NJ, Suite 250**

**AND**

**PASSAIC COUNTY HOUSING AUTHORITY: 100 HAMILTON PLAZA,  
PATERSON, NJ**

**AND**

**MUNICIPAL CLERK'S OFFICE OF THE FOLLOWING MUNICIPALITIES:  
BLOOMINGDALE, HALEDON, HAWTHORNE, LITTLE FALLS, NORTH HALEDON,  
POMPTON LAKES, PROSPECT PARK, RINGWOOD, TOTOWA, WANAQUE, WEST  
MILFORD, AND WOODLAND PARK**

**AND**

<http://www.passaiccountynj.org>

The County expects to receive \$765,177.50 for the program year that runs from September 1, 2013 to August 31, 2014. Activities in 6 communities and two non-profit agencies have been recommended for funding.

Copy for Public Display  
May 17 - June 18, 2013

# 2013-2017

## Five-Year Consolidated Plan and 2013 Annual Action Plan

*Passaic County, New Jersey*

Department of Planning and Economic Development  
Michael La Place, Director  
930 Riverview Drive, Suite 250  
Totowa, NJ 07512  
(973) 569-4040



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# Executive Summary

## ES-05 Executive Summary

### 1. Introduction

The purpose of the Consolidated Plan (CP) is to guide funding decisions in Passaic County from 2013-2017 using federal Community Development Block Grant (CDBG) funds. Passaic County receives CDBG funds for 12 of the 16 municipalities in the County which the U.S. Department of Housing and Urban Development (HUD) calls the Urban County. The remaining 4 municipalities, the cities of Passaic, Paterson and Clifton and Wayne Township, receive funding directly from HUD.

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

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

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

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

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

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

Community Development Block Grant (CDBG) funds to address the needs outlined in the Strategic Plan are anticipated to be approximately \$765,000 for each of the next five years. The three overarching objectives guiding the proposed activities are:

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

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

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded in the next five years will support at least one objective and one outcome. The overall goals of the housing, and community development and planning programs covered by this Five Year CP are to strengthen partnerships with other jurisdictions and to extend and strengthen partnerships among all levels of government and the private sector. This includes for-profit and nonprofit organizations to enable them to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities for every American.

The County's framework for realizing the objectives and outcomes include the following goals:

- Provide decent, affordable housing
- Provide a suitable living environment
- Expand economic opportunities
- Increase homeownership
- End chronic homelessness

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

During the year, Passaic County will fund activities in furtherance of the objectives and priorities identified in the Strategic Plan for the five years from 2013 to 2017. These include:

### **a. Improve and expand the existing housing for low-income households.**

- 1) Provide financial assistance for housing rehabilitation
- 2) Support efforts to stabilize and expand affordable homeownership
- 3) Provide support to organization seeking to development new rental housing, particularly for veterans, or make improvements to existing rental units that provide affordable housing
- 4) Support actions to expand the supply of rental assistance and supportive housing for persons who are homeless

### **b. Support improvements to public facilities and services**

- 1) Recreation center improvements
- 2) Public library improvements
- 3) Neighborhood Facilities
- 4) Non-residential historic preservation
- 5) Demolition of structures unsuitable for rehabilitation

### **c. Improve, maintain, and expand infrastructure**

- 1) Improve streets
- 2) Improve sidewalks, including curb ramp construction
- 3) Improve sanitary and storm sewer systems
- 4) Improve parks

### **d. Support Public Services**

- 1) Provide funding to organizations that serve the County's elderly population
- 2) Support actions to expand homeless prevention and rapid re-housing services and financial assistance
- 3) Support the Continuum of Care and implementation of the Passaic County Ten Year Plan to End Homelessness

### **e. Support actions to further economic development and creation of decent jobs**

### **f. Support planning and administration of community and housing development activities**



With limited CDBG funding, not every priority will be funded but by including them in the Five Year Plan, the County will be able to make a Certification of Consistency with the plan in support of applications for funding from other programs.

The goals and objectives are as follows:

**Objective 1: Improve existing housing for low-income owners.**

- Over the next five years, the County will continue the Housing Rehabilitation Program and will assist up to 75 housing units

**Objective 2: Support improvements to or construction of public facilities.**

- Senior centers
- Park and recreational facilities
- Neighborhood Facilities
- Non-residential historic preservation
- Other – demolition/removal of blight

**Objective 3: Improve, maintain, and expand infrastructure.**

- Water and sewer improvements.
- Street and sidewalk improvements
- Install curb ramps/cuts

**Objective 4: Support vital public services.**

- Provide funding to organizations that serve the County's elderly population
- Provide funding to organizations that serve persons who are homeless or threatened with homelessness

**Objective 5: Support planning and administration of community and housing development activities**

**Past use of Funds**

Passaic County is currently administering the FY 2012 grant program. The program year run September 1, 2012 to August 31, 2013. The annual report for this year will be available for public review during December, 2013. The last Comprehensive Annual Performance and Evaluation Report (CAPER) covered the period through August 31, 2012 covering FY 2011.

During the year the County had 16 projects completed or underway for a total of \$1,532,290.47. Three projects were expected to be completed in calendar year 2012 and two more were out to bid.

FY 2008

Wanaque Façade Improvement Program	\$127,000	Underway
Haledon -Roe St. Community Center	\$ 60,000	Completed

FY 2009

Hawthorne -Curb Ramps	\$ 15,000	Completed
Woodland Park – McKeon and Randazzo Street improvements	\$100,000	Completed
Bloomingtondale – storm sewer	\$ 45,145	Completed (final invoice pending)
Wanaque - Storm Drainage	\$ 61,902	Completed
Haledon – Roe St. Community Center	\$100,000	Completed
Pompton Lakes – Library ADA	\$103,149.25	Completed
Little Falls – Curb Ramps	\$ 26,223.82	Completed
Prospect Park – Hofstra Park	\$ 48,406	Completed phase I
SOS - Septic System	\$ 34,500	Completed

FY 2010

West Milford – Upper Greenwood Lake Streets (added by modification)	\$100,000	Completed
Hawthorne - Library Roof	\$ 40,000	Completed
Little Falls- Library Roof	\$ 75,000	Completed
Woodland Park - Rockland Ave.	\$220,000	Completed (final invoice pending)
Prospect Park – Hofstra Park Sewer line	\$ 99,621	Completed Phase II
Strengthen Our Sisters – Flood control - Driveway reconstruction	\$18,788.40	Completed
New Bridge Services – Elderly services	\$12,555	Continued in next
Catholic Family Social Services – Elderly Services	\$40,000	fiscal year

FY 2011

Hawthorne – Dixie Ave. Street Improvements	\$110,000	Underway
Prospect Park – Spray Park (added by modification)	\$95,000	Underway

**Total: \$ 1,532,290.47**

The County also completed rehabilitation of 20 housing units using funds received on repayments of housing rehabilitation loans made with small cities funds.

### **3. Summary of citizen participation process and consultation process**

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

On February 8, 2013, a public hearing on the Consolidated Plan and the FY 2013 Annual Action Plan was held at the Department of Planning and Economic Development, 930 Riverview Drive – Suite 250, Totowa, NJ, to solicit input from social service agencies, housing providers, local municipalities, County agencies, and the general public. The hearing was held at 1:00 p.m. in order to maximize the opportunity for citizen participation.

On May 17, 2013, a summary of the Five Year Consolidated Plan and the FY 2013 Action Plan was published in the *Record* and the *Herald News* alerting interested persons as to the availability of the plan. The plan was placed at the following location in Passaic County for public review:

- Department Planning and Economic Development, 930 Riverview Drive– Suite 250, Totowa New Jersey 07512;
- County Administration Building, 401 Grand St, Paterson, NJ 07505
- Municipal Clerk’s Office in the following municipalities: Bloomingdale, Haledon, Hawthorne, Little Falls, North Haledon, Pompton Lakes, Ringwood, Prospect Park, Totowa, Wanaque, West Milford, and Woodland Park
- Passaic County website: [www.passaiccountynj.org](http://www.passaiccountynj.org)
- Strengthen Our Sisters, PO Box 1089, Hewitt NJ 07421
- Catholic Charity and Community Services, 24 DeGrasse Street, Paterson NJ 07505
- NewBridge Services, 105 Hamburg Turnpike, Pompton Lakes, NJ 07442

The public review period was held from May 17 to June 18, 2013. A public hearing will be held on June 11, 2013, to permit the review and discussion of the Year Consolidated Plan and the FY 2013 Action Plan addressing the proposed use of FY 2013 Program Funds. The Chosen Board of Freeholders of Passaic County approved submittal of the Action Plan on June 25, 2013. Documentation of the Citizen Participation process is included in the appendices.

### **4. Summary of public comments**

**(To be inserted)**

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

**(To be inserted)**

**6. Summary**

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

The purpose is to guide funding decisions regarding use of federal resources. The County has prepared this Consolidated Plan to strategically implement the CDBG program to utilize the funds for housing, public facility and infrastructure improvements and expansion and public services over the next five years, Fiscal Years 2013-2017.

The County has also prepared an Annual Action Plan for FY 2013 (September 1, 2013 to August 31, 2014). This plan identifies the funding for projects that address the County's priorities as stated in the Consolidated Plan.

## PR-05 Lead & Responsible Agencies

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

**Table 1 – Responsible Agencies**

Agency Role	Name	Department/Agency
Lead Agency	PASSAIC COUNTY	Department of Planning and Economic Development

### Narrative

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

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

Housing rehabilitation activities that were recently funded using funds remaining from older grant years will be administered by the Weatherization Division. This Division was part of the Department of Planning and Economic Development until recently when it migrated to the Department of Human Services.

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

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation**

### **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**

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

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

An orientation meeting and first public hearing was held to explain the program and solicit input on the goals to be addressed with the use of funds. Following the hearing, surveys were sent to dozens of agencies seeking input on their services, needs of constituents that they service and plans for housing development or service expansion. Follow up phone calls and meetings were held to solicit additional information and provide an opportunity for input.

Copies of the Consolidated Plan and FY 2013 Annual Plan were distributed to the local municipalities and several service agencies. The Plan was available for inspection on the County website and notice of its availability sent to an extensive initial mailing.

### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Passaic County Department of Human Services facilitates the COC process and was consulted on several occasions for input to the plan. Outreach was made to several COC participating agencies and a survey was distributed to all COC members to request details on their services and the needs of the homeless

The County Plan to End Homelessness and COC application were referenced extensively throughout the Consolidated Plan. Further, a meeting of the CEAS Board, acting as the COC, was attended and input sought on the Consolidated Plan.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Passaic County does not receive ESG funds.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

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

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

<b>Agency/Group/Organization</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>
Passaic County Housing Authority	Public Housing	
Passaic County Department of Planning and Economic Development	County Government	
Weatherization Department	County Government	
Passaic County Industrial Development Authority	County Government	
Passaic County Department of Human Services	County Government, homeless	
Passaic County Work Force Investment Board	County Government	
Paterson Department of Health	Local Government	
Borough of Prospect Park	Local Government	
Township of West Milford	Local Government	
Catholic Family and Community Services	Services	
Addiction Services	Services – Substance Abuse	
New Jersey Community Development Corporation	Housing, education, employment	
Strengthen Our Sisters	Services – Domestic Violence	
New Destiny	Services - youth	
St. Josephs’ Path Program of Passaic County	Services – Mental Health, homeless	
St. Paul’s CDC	Housing, shelter	
Collaborative Support Program	Services – Mental Health	

**How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination**

Each agency responded to a survey and many were consulted further to obtain additional information. Each provided valuable information for the Consolidated Plan on the actions of their agencies and the larger service network in the County.



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

All group types were consulted.

**Table 3 – 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?
HOPE in Passaic County, a 10 year plan to End Homelessness	Passaic County Department of Human Services	The 10 Year plan was used to create the homeless strategies and to understand the housing needs and market analysis.

**Describe the means of cooperation and coordination among the state and any units of general local government in the metropolitan area in the implementation of its Consolidated Plan (91.220(l))**

The County partners with the local municipalities that are part of the Urban County to implement the annual activities. Further, the County is the lead agency for the Continuum of Care and works closely with social service providers, the state and other entities to ensure a comprehensive system of care.

The County has been involved in a regional planning effort called “Together North Jersey,” a project administered by the Edward J. Bloustein School of Planning and Public Policy at Rutgers, The State University of New Jersey, is the recipient of a \$5 million U.S. Department of Housing and Urban Development (HUD) Sustainable Communities Regional Planning Grant award. Passaic County is an active participant in this initiative. The issue of jobs, economic development, education, and transportation are all key components, in addition to housing, cultural, and recreational opportunities.

## 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

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The public review period was held from May 17 to June 18, 2013. A public hearing will be held on June 11, 2013, to permit the review and discussion of the Year Consolidated Plan and the FY 2013 Action Plan addressing the proposed use of FY 2013 Program Funds. The Chosen Board of Freeholders of Passaic County approved submittal of the Action Plan on June 25, 2013. Documentation of the Citizen Participation process is included in the appendices.

Announcement of the availability of the Annual Plan for public review was sent to organizations that represent persons with limited English speaking ability, disabilities, and low income. These

included the Passaic County Human Services Department (CSBG, CoC); the Passaic County Housing Authority; Strengthen Our Sisters (homeless, victims of domestic violence); Catholic Family and Community Services; and NewBridge Services.

**Citizen Participation Outreach**

**Table 4 – Citizen Participation Outreach**

<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
COC Meeting	COC participating agencies	30 persons in attendance representing the COC	Discussion was held on the implementation of the 10 year plan, single point of contact and services for the homeless.	A second meeting will be held after the plan is on display to receive comments	
Surveys	Service organizations, Municipalities	Only 12 of 50 surveys were returned.	Information received was very useful in understanding the community and organizations.	No comments received on the plan	
Meetings	Service organizations	Efforts were made to get organizations to attend meetings for the plan but few responded	Comments were received from the few in attendance that were incorporated in the plan	No comments were not accepted	
Internet	Public Service organizations Municipalities	The plan was posted on the internet for anyone interested. Emails were sent reminding agencies that the plan was available for display and comment	Comments due June 18, 2013		

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The data provided in this section is from the 2000 and 2010 Census, American Community Survey 2005-2009 and the 2005-2009 CHAS provided by HUD. Overall needs created a framework on which to base decisions in selecting projects to fund. Priority needs formed the basis for choosing specific overall goals and objectives for the Consolidated Plan in addition to the projects for the 2013 Annual Action Plan.

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

### Housing

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

### Disproportionately Greater Need

Disproportionately greater need was identified among low-income Hispanic and Asian households experiencing one or more housing problems and cost burden; moderate-income Hispanic households experiencing one or more severe housing problems and severe cost burdens; and middle-income Asian households experiencing one or more housing problems. The results of this data for American Indian and Asian households should be used with caution considering the small numbers in these two minority groups, the age of the data, and the limited sample size.

### Public Housing

No public housing units are located in Passaic County outside of entitlement cities. There are 835 tenant-based vouchers. There is a need for more housing vouchers to address long waiting lists. According to the Passaic County Housing Authority's survey response, there were 6,823 families on the Section 8 waiting list.

## **Homeless**

The 2013 Point-in-Time (PIT) survey conducted January 2013 indicated that 255 individuals were homeless on any given night with 207 sheltered individuals and 48 unsheltered individuals. Of those experiencing homelessness, 29 were chronically homeless individuals, 9 were veterans, 24 were persons with HIV/AIDS, 98 were severely mentally ill, 64 were chronic substance abusers, and 38 were victims of domestic violence. Some persons may have more than one of these characteristics.

## **Non-Homeless Special Needs Populations**

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

## **Non-Housing Community Development**

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

## NA-10 Housing Needs Assessment

### Summary of Housing Needs

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

### Housing Needs-Agency and Survey Results:

Interviews with agencies that provide housing and social services provided an overview on housing needs. The following is a summary of the key points from the surveys and the stakeholder interviews:

- Unemployment, underemployment and poverty are growing problems in Passaic County
- Low-income households have a difficult time finding affordable housing
- Members of the disabled community and seniors would like to see an opportunity to modify their existing homes to live in-place (accessible, affordable housing)
- There is a lack of qualified mental health and addiction providers
- Clients need a holistic approach to wellness and self-sufficiency in order to remain in permanent housing
- There is a lack of sufficient emergency assistance to help with security deposits and utility deposits.
- There is still NIMBY-ism with respect to locating affordable housing

**Table 5 – Demographics: HUD Table**

Demographics	2000 (Base Year)	2009 (Most Recent Year)	% Change
Population	139,225	144,431	4%
Households	52,407	49,043	-6%
Median Income	\$49,210.00	\$0.00	-100%
Data Source:	2005-2009 ACS Data		
	2000 (Base Year)		
	2009 (Most Recent Year)		

**Table 6 – Demographics: 2000 vs. 2011**

Demographics	2000 (In 2011 \$)*	2010/2011*	% Change
<b>County Total:</b>			
Population	489,049	501,226	2.5%
Households	163,856	166,785	2%
Median Income*	\$64,281	\$56,299	-12%
<b>Urban County Subtotal:</b>			
Population	139,225	146,393	5.1%
Households	50,689	52,865	4%
Median Income*	\$82,405	\$82,068	-0.4%

Note: Population: 2000 and 2010 Census; Income 2007-2011 ACS

According to the 2010 Census Bureau data, the population for Passaic County is 501,226. For the 12 participating jurisdictions in Passaic County, the population totals 146,393. The Urban County has grown at a faster rate than the County as a whole: 5% for the 12 participating jurisdictions combined (Urban County) vs. 2.4% for the entire County. Little Falls Township has experienced the fastest growth, increasing by 33%, while West Milford Township experienced a 2.4% decline.

**Table 7 - Demographics: 2000 - 2010 Table**

Municipality	Population		
	2000	2010	% Change
Bloomington Borough	7,610	7,656	0.6%
Haledon Borough	8,252	8,318	0.8%
Hawthorne Borough	18,218	18,791	3.1%
Little Falls Township	10,855	14,432	33.0%
North Haledon Borough	7,920	8,417	6.3%
Pompton Lakes Borough	10,640	11,097	4.3%
Prospect Park Borough	5,779	5,865	1.5%
Ringwood Borough	12,396	12,228	-1.4%
Totowa Borough	9,892	10,804	9.2%
Wanaque Borough	10,266	11,116	8.3%
West Milford Township	26,410	25,776	-2.4%
Woodland Park Borough	10,987	11,683	6.3%
<b>Urban County Subtotal</b>	139,225	146,183	5.0%
Clifton City	78,672	84,136	6.9%
Passaic City	67,861	69,781	2.8%
Paterson City	149,222	146,199	-2.0%
Wayne Township	54,069	54,717	1.2%
<b>Passaic County Total</b>	489,049	501,016	2.4%

Source: 2010 Census

While the County overall has lost Black residents between 2000 and 2011, with a 1% decline, the Urban County has experienced a 39% increase. . The Asian population experienced a large increase in both the Urban County (34%) and the County as a whole (27%) as well. The Hispanic population has almost doubled between 2000 and 2010 in the Urban County, from 10,969 in 2000 to 20,517 in 2010, a 47% increase, while only increasing 20% for the County as a whole. The following table shows the percentage change by municipality.

**Table 8 - Demographics: Percentage Change in Minority Population, 2000 – 2010**

	2000-2010 Percentage Change						
	Minority						
	White	Black	American Indian/ Alaska Native	Asian/ Pacific Islander	Other	Two or More	Hispanic Origin
Bloomington Borough	-3%	63%	-100%	11%	78%	12%	54%
Haledon Borough	-17%	40%	68%	29%	32%	-6%	46%
Hawthorne Borough	-3%	68%	-100%	35%	64%	-1%	53%
Little Falls Township	20%	88%	68%	31%	58%	43%	59%
North Haledon Borough	2%	23%	-100%	75%	30%	12%	51%
Pompton Lakes Borough	-1%	18%	-100%	46%	55%	46%	49%
Prospect Park Borough	-18%	32%	73%	4%	26%	-28%	28%
Ringwood Borough	-3%	-20%	-18%	31%	42%	35%	25%
Totowa Borough	0%	55%	82%	65%	57%	44%	59%
Wanaque Borough	4%	55%	-100%	28%	16%	24%	48%
West Milford Township	0%	-254%	-15800%	-22%	4%	-79%	34%
Woodland Park Borough	2%	31%	53%	16%	52%	-5%	55%
<b>Urban County</b>							
<b>Subtotal</b>	<b>1%</b>	<b>39%</b>	<b>-8%</b>	<b>34%</b>	<b>43%</b>	<b>6%</b>	<b>47%</b>
Clifton City	-2%	45%	54%	32%	28%	-19%	42%
Passaic City	24%	-26%	29%	-23%	-15%	10%	12%
Paterson City	9%	-6%	42%	41%	-18%	-20%	11%
Wayne Township	-3%	28%	-100%	31%	36%	15%	36%
<b>Passaic County Total</b>	<b>3%</b>	<b>-1%</b>	<b>33%</b>	<b>27%</b>	<b>-5%</b>	<b>-8%</b>	<b>20%</b>

Source: 2000 and 2010 U.S. Census Bureau



**Table 9 - Number of Households**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
<b>Total Households *</b>	4,380	4,875	5,555	4,705*	
<b>Small Family Households *</b>	1,209	1,725	2,130	19,585*	
<b>Large Family Households *</b>	142	390	504	3,570*	
<b>Household contains at least one person 62-74 years of age</b>	975	1,180	1,165	805	<b>4,860</b>
<b>Household contains at least one person age 75 or older</b>	1,529	1,140	942	459	<b>1,678</b>
<b>Households with one or more children 6 years old or younger *</b>	<b>336</b>	<b>758</b>	<b>768</b>	<b>5,835*</b>	

**Source:** 2005-2009 CHAS \* this data is >80% HAMFI. Information provided from HUD and presented as-is. Totals do not necessarily match.

Housing problems are broken down into four categories which include: cost burden, lack of complete plumbing or kitchen facilities, overcrowding, and zero/negative income.

The following bullet points summarize the findings identified by the data in the tables found on the following pages:

**Renter households with Housing Problems:**

- For households between 50-80% of AMI the greatest housing problem is cost burden (paying more than 30% of income for housing)
- For lower income households, those between 0-30% and 30-50% of AMI, the greatest problem is a severe housing cost burden (paying more than 50% of income for housing).
- More renter households live in overcrowded units (more than 1.51 persons per room) than owners, particularly households with incomes between 50-80% AMI

**Owner households with Housing Problems:**

- Like renters, for owner households between 0-30% and 30-50% of AMI, the greatest housing problem is severe cost burden (paying more than 50% of income for housing).
- For households between 30-100% of AMI the greatest housing problem is housing cost burden (paying more than 30% of income for housing).
- A large number of households between 0-30% of AMI have 1 or more severe housing problems.

**Table 10 - Housing Problems (households with one of the listed problems)**

	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
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	75	10	4	144	50	10	0	45	105
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	35	115	70	240	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	75	0	30	135	23	10	20	34	87
Housing cost burden greater than 50% of income (and none of the above problems)	1,235	770	35	40	2,080	2,165	1,440	1,440	460	5,505
Housing cost burden greater than 30% of income (and none of the above problems)	155	740	1,150	240	2,285	244	1,040	1,094	1,480	3,858
Zero/negative Income (and none of the above problems)	100	0	0	0	100	134	0	0	0	134

Source: 2005-2009 CHAS Information provided from HUD and presented as-is. Totals do not necessarily match.

**Table 11 - Housing Problems (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
Having 1 or more of four housing problems	1,330	970	160	145	2,605	2,240	1,460	1,455	535	5,690
Having none of four housing problems	275	1,050	1,650	1,325	4,300	310	1,410	2,300	2,700	6,720
Household has negative income, but none of the other housing problems	100	0	0	0	100	134	0	0	0	134

Source: 2005-2009 CHAS Information provided from HUD and presented as-is. Totals do not necessarily match.

**Table 12 - 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
Small Related	565	830	535	1,930	524	720	1,145	2,389
Large Related	30	135	55	220	112	164	324	600
Elderly	540	284	184	1,008	1,533	1,425	720	3,678
Other	300	410	470	1,180	290	180	323	793
Total need by income	1,435	1,659	1,244	4,338	2,459	2,489	2,512	7,460

Source: 2005-2009 CHAS

**Table 13 - 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
<b>Small Related</b>	450	380	10	840	509	590	865	<b>1,964</b>
<b>Large Related</b>	30	65	15	110	112	105	150	<b>367</b>
<b>Elderly</b>	500	195	10	705	1,314	600	205	<b>2,119</b>
<b>Other</b>	300	180	0	480	280	145	213	<b>638</b>
<b>Total need by income</b>	<b>1,280</b>	<b>820</b>	<b>35</b>	<b>2,135</b>	<b>2,215</b>	<b>1,440</b>	<b>1,433</b>	<b>5,088</b>

Source: 2005-2009 CHAS

**Table 14 - 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
<b>Single family households</b>	30	30	50	0	110	19	10	20	0	<b>49</b>
<b>Multiple, unrelated family households</b>	0	45	0	0	45	4	0	0	0	<b>4</b>
<b>Other, non-family households</b>	20	35	60	0	115	0	0	0	0	<b>0</b>
<b>Total need by income</b>	<b>50</b>	<b>110</b>	<b>110</b>	<b>0</b>	<b>270</b>	<b>23</b>	<b>10</b>	<b>20</b>	<b>0</b>	<b>53</b>

Source: 2005-2009 CHAS

**What are the most common housing problems?**

The most common housing problem in Passaic County is housing cost burden, particularly for those with housing cost burden greater than 50% of income. The County’s high contract rents and high home values are a key contributing factor to the housing problem. A greater number of owner-occupied homes are cost burdened than renter-occupied homes (Note: Passaic County is 55.5% owner-occupied and 44.4% renter-occupied).

Also, over 40% of the housing units in Passaic County were built before 1940. The age of the housing stock varies by municipality, with over 57% of the housing stock in Passaic City and half of all units in Paterson built before 1940. Boroughs such as Haledon and Prospect Park have a significantly older housing stock as well. North Haledon Borough had the newest housing stock, with almost 18% of the units built since 2000. Overall, though, the housing stock is older, requiring more upkeep and housing rehabilitation to maintain the housing stock.

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

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

**Households by Household Type:**

Cost burden and Severe cost burden is further identified with a type of household: small family, large family, elderly, and other households.

**Renter households with Cost Burden >30%**

- Small related households between 30-50% of AMI
- Elderly related households between 0-30% of AMI
- Other related households between 50-80% of AMI

**Owner households with Cost Burden >30%:**

- Small related households between 50-80% of AMI
- Large related households between 50-80% of AMI
- Elderly households between 0-30% of AMI

**Renter households with Cost Burden >50%**

- Small related households between 0-30% of AMI
- Elderly related households between 0-30% of AMI

**Owner households with Cost Burden >50%**

- Small related households between 50-80% of AMI
- Elderly related households between 0-30% of AMI

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

The number of persons “at risk” of becoming homeless is difficult to estimate at any point in time. Those threatened with eviction, unemployment, foreclosure, or termination of utilities could become homeless when they no longer have a cushion against the perils of life. Some working poor families may only be able to pay the rent because they have two wage earners, or

because the primary wage earner works two jobs. Other families may deal with the problem of high housing costs by doubling up. Such arrangements can be unstable and temporary in nature.

Most commonly, “at-risk” families live paycheck to paycheck without any savings for emergencies. If a family experiences a lost paycheck, a small rent increase, one stint of mental or physical illness, or a temporary layoff from work, can cause people to lose their housing. A common scenario is eviction from rental housing due to nonpayment of rent. Unemployment or underemployment results in lack of sufficient income to meet the costs of food, housing, transportation, and child care.

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

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

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

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

The County has not estimated the at-risk population.

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

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

## NA-15 Disproportionately Greater Need: Housing Problems

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

### Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate greater than 10% more than for the income level as a whole. The 2005-2009 CHAS data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (AMI) levels. Housing problems include:

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

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

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

- Asian households: moderate-income (81%-100% AMI)
- Hispanics households: low-income (31%-50% AMI)

Overall:

- Extremely low-income households

**Table 15 - Summary Table: Housing Problems by Racial/Ethnic Group**

Racial/ Ethnic Group	% with one or more housing problems			
	0-30% AMI	30-50%	50-80%	80-100%
Universe	90.9%	85.9%	62.7%	48.0%
White	90.1%	80.8%	61.1%	43.0%
Black/ African American	86.7%	83.1%	56.1%	32.4%
Asian	89.7%	0.0%	0.0%	<b>74.5%</b>
American Indian, Alaska Native	0.0%	0.0%	0.0%	NA
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	93.0%	<b>91.4%</b>	NA	0.0%

Source: CHAS 2005-2009



The following are HUD-generated tables using 2005-2009 CHAS data.

**Table 16 - 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	28,810	2,890	2,580
White	9,480	1,040	965
Black / African American	4,910	755	575
Asian	740	85	45
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	13,310	1,009	990

Source: 2005-2009 CHAS

**Table 17 - 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	20,375	3,340	0
White	7,690	1,830	0
Black / African American	2,825	575	0
Asian	600	35	0
American Indian, Alaska Native	90	0	0
Pacific Islander	0	0	0
Hispanic	9,050	855	0

Source: 2005-2009 CHAS

**Table 18 - 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	13,060	7,775	0
White	6,110	3,890	0
Black / African American	1,480	1,160	0
Asian	370	245	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4,965	2,420	0

Source: 2005-2009 CHAS

**Table 19 - 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	7,270	7,875	0
White	3,720	4,930	0
Black / African American	550	1,150	0
Asian	350	120	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	2,545	1,625	0

Source: 2005-2009 CHAS

## NA-20 Disproportionately Greater Need: Severe Housing Problems

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

### Introduction

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

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

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

- Hispanic households: moderate-income (81%-100% AMI)

**Table 20 - Severe Housing Problems**

Racial/ Ethnic Group	% with one or more severe housing problems			
	0-30% AMI	30-50%	50-80%	80-100%
Universe	81.4%	48.3%	28.9%	19.3%
White	79.1%	42.0%	24.0%	12.3%
Black/ African American	73.9%	35.9%	17.1%	0.0%
Asian	86.6%	0.0%	NA	0.0%
American Indian, Alaska Native	0.0%	NA	NA	0.0%
Pacific Islander	0.0%	NA	NA	NA
Hispanic	85.5%	57.1%	<b>39.9%</b>	NA

Source: CHAS 2005-2009

## Severe Housing Problems:

The following are HUD-generated tables using 2005-2009 CHAS data.

**Table 21 - 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
<b>Jurisdiction as a whole</b>	25,805	5,890	<b>2,580</b>
<b>White</b>	8,330	2,195	<b>965</b>
<b>Black / African American</b>	4,190	1,480	<b>575</b>
<b>Asian</b>	710	110	<b>45</b>
<b>American Indian, Alaska Native</b>	25	0	<b>0</b>
<b>Pacific Islander</b>	0	0	<b>0</b>
<b>Hispanic</b>	<b>12,250</b>	<b>2,075</b>	<b>990</b>

Source: 2005-2009 CHAS

**Table 22 - 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
<b>Jurisdiction as a whole</b>	11,445	12,270	<b>0</b>
<b>White</b>	4,000	5,520	<b>0</b>
<b>Black / African American</b>	1,220	2,180	<b>0</b>
<b>Asian</b>	450	190	<b>0</b>
<b>American Indian, Alaska Native</b>	20	70	<b>0</b>
<b>Pacific Islander</b>	0	0	<b>0</b>
<b>Hispanic</b>	<b>5,660</b>	<b>4,245</b>	<b>0</b>

Source: 2005-2009 CHAS

**Table 23 - 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	6,025	14,805	0
White	2,395	7,605	0
Black / African American	450	2,185	0
Asian	200	420	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,950	4,435	0

Source: 2005-2009 CHAS

**Table 24 - 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	2,925	12,220	0
White	1,065	7,590	0
Black / African American	200	1,510	0
Asian	175	295	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	1,460	2,710	0

Source: 2005-2009 CHAS

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

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.

HUD defines a disproportionately greater number of housing cost burdens when a racial/ethnic group experiences housing cost burdens at a rate greater than 10% more than for the income level as a whole. The table below summarizes the percentage of each racial/ethnic group experiencing housing cost burden. Racial/ethnic groups are sub-divided into the percentage of each racial/ethnic group paying less than 30%, between 30%-50%, and above 50% of their gross income on housing costs. The column labeled no/negative income is the population paying 100% of their gross income on housing costs. This, however, is assuming that these households have housing costs.

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

- <=30% cost burden: Asian households were cost-burdened
- 30-50% cost burden: no racial or ethnic groups fell disproportionately into this category.
- >50% cost burden: A disproportionate number of Hispanic households were severely cost-burdened and paid more than 50% of their income on housing-related costs.

**Table 25 - Severe Housing Problems**

Racial/ Ethnic Group	<=30%	30-50%	>50%	No/ negative income (not computed)
	no housing cost burden	% with housing cost burden	% with housing cost burden	%
Universe	49.3%	24.1%	26.5%	1.8%
White	58.3%	22.8%	18.9%	1.2%
Black/ African American	43.2%	26.8%	30.0%	<b>3.5%</b>
Asian	<b>59.8%</b>	19.0%	21.2%	1.2%
American Indian, Alaska Native	47.5%	39.1%	13.4%	0.0%
Pacific Islander	NA	NA	NA	NA
Hispanic	33.4%	26.5%	<b>40.2%</b>	2.6%

Source: CHAS 2005-2009

**Table 26 - Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	77,315	37,830	41,575	2,895
White	49,915	19,505	16,215	1,010
Black / African American	7,845	4,875	5,455	645
Asian	3,845	1,220	1,365	80
American Indian, Alaska Native	85	70	24	0
Pacific Islander	0	0	0	0
Hispanic	15,025	11,915	18,075	1,165

Source: 2005-2009 CHAS

## NA-30 Disproportionately Greater Need: Discussion

### Income categories in which a racial or ethnic group has disproportionately greater need

Overall, Hispanic households appear to have a disproportionately greater need for affordable housing compared to other racial or ethnic groups. This is based on the CHAS data. The following is an overall summary of the disproportionately greater needs:

#### *Disproportionately Greater Need: Housing Problems*

- Asian households: moderate-income (81%-100% AMI)
- Hispanics households: low-income (31%-50% AMI)

#### *Disproportionately Greater Need: Severe Housing Problems*

- Hispanic households: moderate-income (81%-100% AMI)

#### *Disproportionately Greater Need: Housing Cost Burdens*

- <=30% cost burden: Asian households were cost-burdened
- 30-50% cost burden: no racial or ethnic groups fell disproportionately into this category.
- >50% cost burden: A disproportionate number of Hispanic households were severely cost-burdened and paid more than 50% of their income on housing-related costs.

### Needs not previously identified

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

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

The communities of Haledon Borough, Prospect Park Borough, and Woodland Park Borough have the highest number of persons of Hispanic origin. In addition, the communities of Totowa Borough and Wanaque Borough have experienced rapid increases in Hispanic population between 2000 and 2011. North Haledon, Haledon, Totowa, and Prospect Boroughs, and Little Falls Township, all have census tracts with high concentrations of Blacks. However, Prospect Park Borough had the highest concentration with 27% of the Black population in the Urban County. The boroughs of Wanaque, Pompton Lakes, and Little Falls Township all had census tracts with high concentrations of Asians.



## NA-35 Public Housing

No public housing units are located in Passaic County outside of entitlement cities. The Passaic County Housing Authority only administers a Section 8 program. The Housing Authority has plans to develop a senior housing project in the near future.

The following information is based on Passaic County’s Housing Authority data for all of Passaic County. Only Section 8 vouchers are included due to the absence of public housing in Passaic County. Although the PIC data in the table below shows 793 vouchers, the Housing Authority responded in their survey that they currently have 835 tenant-based vouchers. According to the Housing Authority, as of December 31, 2012, Haledon Borough had the largest number of voucher holders, with 27% of the voucher holders in the Urban County plus Wayne Township. Prospect Park had the second largest number with 25% of the voucher holders. There were 33 port-out vouchers.

**Table 27 – Total Vouchers in Use**

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

Source: Public Housing Information (PIC)

**Table 28 - Characteristics of Residents**

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

Source: Public Housing Information (PIC)

**Table 29 - Race of Residents**

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

Source: Public Housing Information (PIC)

**Table 30 - Ethnicity of Residents**

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

Source: Public Housing Information (PIC)

## **Section 504 Needs Assessment**

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

### **Needs of public housing tenants and applicants on the waiting list for accessible units**

No public housing units are located in Passaic County outside of entitlement cities. According to the Housing Authority's survey response, there were 6,823 families on the Section 8 waiting list. When the waiting list opened in 2011 for the first time in nine years, the Housing Authority received an overwhelming response. Many of the families were from outside of the service jurisdiction. Of those on the waiting list, 75% were extremely low income, 1% were families with disabilities, and 41% were Black.

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

Although the Passaic County currently does not have any public housing units (outside of entitlements cities), the Passaic County Housing Authority is in the process of identifying a property/land space within its jurisdiction to develop low income housing for seniors/veterans. The building is envisioned to consist of project-based vouchers from the Housing Authority's present allocation.

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

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

## NA-40 Homeless Needs Assessment

Although the Continuum of Care’s 2013 point-in-time survey provides only a “snapshot” of the County’s homeless population and subpopulations, it is the best data available on the housing and supportive service needs of these populations.

The Point-in-Time (PIT) survey indicated that 191 individuals were homeless on the night of January 30, 2013 with 147 sheltered individuals and 44 unsheltered individuals. There were also 137 persons in families in shelter that night and 4 families with 10 people on the street. Of those experiencing homelessness, 37 were chronically homeless individuals or in families, 8 were veterans, 21 were persons living with HIV/AIDS, 88 were severely mentally ill, 52 were chronic substance abusers, and 36 were victims of domestic violence. Some persons may have more than one characterization.

Table 31 reports on people experiencing homelessness during all of FY 2012. This data was generated from the County’s Homeless Management Information System (HMIS).

**Table 31 - Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in Households with Adult(s) and Child(ren)	251	522	296	274	27
Persons in Households with Only Children	8	10	6	5	42
Persons in Households with Only Adults	584	1059	519	441	108
Chronically Homeless Individuals	105	172	72	54	288
Chronically Homeless Families with child	0	1	0	1	292
Veterans	33	46	12	11	148
Unaccompanied Child					
Persons with HIV	23	43	16	18	163
Severely Mentally Ill	275	353	221	179	115
Chronic Substance Abuse	147	429	289	276	91
Victims of Domestic Violence	34	134	101	94	127

Source: Passaic County Continuum of Care, Homeless Management Information System FY 2012

Note: the above data does not include Domestic Violence programs that provide approximately 200 beds for women and children each night. DV programs are exempt from participating in HMIS.

## **Jurisdiction's Rural Homeless Population**

Not applicable.

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction**

Not applicable.

**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):**

Data on number of persons becoming and exiting homelessness each year is shown on Table 31. A year of data from the Homeless Management Information System showed that there were 821 persons becoming homeless and 720 leaving homelessness.

## Nature and Extent of Homelessness by Racial and Ethnic Group

A survey of homelessness by race and ethnicity was conducted as part of the 2013 Point-in-Time survey. The table below shows that White individuals experience homelessness more than any other racial or ethnic group, followed closely by Black individuals. Hispanic individuals were the third largest group of homeless individuals.

**Table 32 - Nature and Extent of Homelessness by Race and Ethnicity**

Race	Sheltered	Unsheltered
White	133	20
Black or African American	115	21
Asian	5	0
American Indian or Alaska Native	11	1
Native Hawaiian or Other Pacific Islander	5	0
Ethnicity: Hispanic	97	12

Source: 2013 Passaic County Continuum of Care Point-in-Time Survey

## Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness

The Passaic County 10 Year Plan to End Homelessness identifies the homeless in Passaic County:

Homelessness is a problem that affects all types of people, regardless of race, ethnicity, age or educational level. The high cost of living and stagnant wages have become increasingly difficult for the working poor and homeless to survive in Passaic County. New Jersey is one of the most expensive states in the country. The lack of affordable housing coupled with individuals working at minimum wage jobs increases the number of people who are homeless or at risk of homelessness.

The number of homeless persons over the past year has risen in great part due to the deep economic recession in addition to the slow recovery and job growth. This combined with the crisis in the housing market and the increase in rental rates has placed low-income individuals and families in a precarious position. The search for affordable, decent housing becomes more complex and difficult with few financial resources, and greater likelihood of homelessness.

## NA-45 Non-Homeless Special Needs Assessment

### Characteristics of Special Needs Populations

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 very low incomes. However, for some people, supportive housing – housing with supportive services – 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. The needs of these subpopulations are described below.

#### Elderly and Frail Elderly

When a person has one or more limitations on Activities of Daily Living (ADL), he or she may need assistance to perform routine activities of daily living and therefore, can be considered frail. Elderly persons may need housing assistance for two reasons – financial and supportive. 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.

The number of persons age 65 and older in the Urban County area of Passaic County in 2011 was 20,334 persons. This is an increase of 8.7% from 2000, when there were 18,561 persons over the age of 65. There is no data on the number of frail elderly living in Passaic County. The Census indicated that 20.3% of the elderly in the Urban County had an independent living difficulty which qualified them as Frail Elderly. It is estimated that County-wide the population of seniors will increase by 15.8% by 2020.

The County Department of Senior Services, Disability and Veterans Affairs provides services to seniors which allow them to remain in their homes longer. Many are unable to continue to afford their homes but, given the shortage of affordable rental housing for seniors, are trying to maintain their home. Poverty is a factor in the housing affordability problem. Seniors in Passaic County are more likely to live in poverty than in the state as a whole, 11.4% compared to 7.8% for the state.



County priorities in senior services include: Promoting health and wellness, Nutrition, Alzheimer's and related disease care giver programs, Emergency Preparedness and Transportation.

According to a survey response from the Passaic County Department of Senior Services, there is a high demand for affordable housing and was identified as a major unmet need. Many are struggling with the high cost of housing. The department provides the senior services noted above to provide in-home and supportive care services to assist individuals to remain in their community.

### **Persons with Mental, Physical, and/or Other Developmental Disabilities**

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. There is no data on accessibility features of private rental units in Passaic County.

According to 2011 American Community Survey data:

- Among the civilian non-institutionalized population, 10.3% reported a disability
- The likelihood of having a disability varied by age - from 5.6% of people ages 5-17, to 7.7% of people 18 to 64 years old, and to 36.8% of those 65 and over.
- Of those 65 and over, 26% have an ambulatory difficulty (difficulty walking); 20.3% have an independent living difficulty. The data shows a higher level of disability for persons 65 and over than all other age groups.

This data may point out the need for more programs to assist seniors who live in their homes with bathroom and kitchen adjustments to allow seniors to age in place.

The Passaic County Division on Mental Health and Addiction Services conducted a children and family needs assessment during the summer of 2012 and found that among the top priority needs was safe, affordable, permanent housing, in addition to shelter availability across all populations.

### **Persons with Alcohol/Other Drug Addictions**

There is no data available on the number of persons in Passaic County with alcohol or other drug addictions.

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. This needs assessment will impact the implementation and design of program development and delivery. The results of the survey will be provided in the next Annual Plan.

### **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 Housing Authority resident families.

### **Housing and Supportive Service Needs and Determination**

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

### **Persons with HIV/AIDS and their families**

The New Jersey Department of Health Division of HIV/AIDS Services reports that as of December 31, 2010, there were 2,546 persons in Passaic County living with AIDS and 1,168 persons who are HIV positive.

- Forty-one percent of the persons with HIV/AIDS are between the ages of 44 and 54.
- Fifty-nine percent of Passaic County residents with HIV/AIDS are men.
- Eighty-two percent of Passaic County residents with HIV/AIDS are black or 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.

The “Straight and Narrow” Program, based in Paterson, NJ is affiliated with Catholic Charities, Diocese of Paterson, NJ. This program provides services through an adult Medical Day Care Center and low-income housing for persons living with HIV/AIDS.

The adult Medical Day Care Center was established in 1987, primarily to provide outpatient care services to those who have HIV/AIDS, and now serves up to 36 clients daily. The Medical Day Care offers participating clients a positive approach to living with HIV. Daily nursing and medical supervision, group and individual drug and alcohol counseling, pastoral care, massage therapy, health education classes, dietary counseling and case management services are just some of the many services available at the Medical Day Care. Assistance is also available in accessing medical benefits and obtaining referrals to clinics that offer specialized treatment.

Straight & Narrow provides transportation to and from the Medical Day Care Center for clients within a 25-mile radius of the center. Transportation is also available for doctor, clinic and social service appointments during the hours of operation of the Medical Day Care, from 8:00 a.m. to 4:00 p.m. A light breakfast is provided daily, as is lunch, and clients may participate in a variety of indoor and outdoor activities, including movies, picnics, physical sports and arts and crafts. Guest speakers are invited to speak to the clients at the Medical Day Care on a regular basis.

In order to establish a broad, seamless, and effective system of care for clients with HIV/AIDS, staff at the Medical Day Care Center regularly collaborate with community service providers and healthcare agencies to link clients to services. All clients receive ongoing case management services and have access to emergency assistance services.

Straight & Narrow recognizes the immense need for low-income housing for persons living with HIV/AIDS. In February 2000, Straight & Narrow opened a 23-unit independent living apartment facility for low-income individuals who have AIDS. In May of 2003, Straight & Narrow celebrated the opening of a second facility, a new, 50-unit apartment complex for homeless men and women who have HIV/AIDS.

The apartments include one-room efficiencies and two-room units designed to accommodate individuals with disabilities. Each apartment offers a private bathroom, two-burner stove, refrigerator and sink. Live-in staff and security are present 24 hours a day. The Straight & Narrow Apartments offer residents access to on-site counseling and support groups, financial counseling, medical support, recreational activities and linkages to other AIDS services and support systems. Group social and recreational activities are held in the multi-purpose room of each apartment complex. Residents of the Straight & Narrow apartments may also choose to participate in Straight & Narrow’s Medical Day Care program.

## **Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking**

There is no data provided on the number of persons who are victims of domestic violence, dating violence, sexual assault and stalking who are County residents. The Passaic County Women's Center (PCWC) and Strengthen Our Sisters (SOS) work with victims of domestic violence. The PCWC is a non-profit social service agency dedicated to empowering and supporting women, children, and families. The Center runs an emergency shelter in non-disclosed location. The Center offers a number of services for victims of domestic abuse, including crisis intervention, domestic violence and sexual assault response teams, outpatient counseling, and a 24-hour hotline for reporting issues such as human trafficking, assault, and domestic violence.

Strengthen Our Sisters is also a non-profit organization providing shelter for battered women and their children. A comprehensive list of services is geared to meeting the needs of women as they recover and rebuild their lives. This shelter provides 155 beds for women and children and is often at capacity. A 45 bed transitional housing facility provides a longer stay for those that require the supportive environment.

## NA-50 Non-Housing Community Development Needs

The following non-housing Community Development Plan has been prepared based on needs, which were determined through an analysis of the following information.

- Public comment received relative to CDBG program activities and needs.
- Review of requests received from non-profit organizations and municipal participating jurisdictions.
- Responses from the municipalities regarding priority needs for use of CDBG funds distributed to the participating municipalities.

**Priorities:** The following provides a review of the objectives that the priorities will help to achieve. It should be noted that there are instances where recognized high priority needs have been assigned low priority. These instances reflect the availability of alternative funding resources for those needs; allocation of funds to those alternatively supported need categories decreases funding available for those under-served needs that have no such other capital resources. Also, it is not possible to realistically identify unmet need, dollars to address need, and goals for all known needs, particularly those that have been assigned a medium priority.

### Public Facilities

Strategy and Use of Funds Reasonably Expected to be Available to Address Objective

#### 1. Senior centers

Passaic County's elderly population, age 65 and over, represents 12.04% of the total population of the County. As the County's population ages the need to provide facilities and resources for this group increases.

#### 2. Park and recreational facilities

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

#### 3. Neighborhood Facilities

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

#### 4. Non-residential historic preservation

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

#### 5. Other – demolition/removal of blight

The County will target buildings for demolition that are not suitable for rehabilitation and that pose a threat to the health and safety and welfare of residents. Elimination of blight through demolition will continue to be a strategy in support of community revitalization in some of the municipalities.

### **Need Determination**

Public facilities in Passaic County are important in improving the quality of life by supporting open space and recreation, providing spaces for provision of services, and holding of events that bring the community together. The increasing population of the County creates the need for expanded, improved, and new public facilities. Also, public facilities in the County are in need of improvements to treat lead paint and improve accessibility.

### **Public Improvements/Public Infrastructure**

#### 1. Water and sewer improvements

Improvements are needed to eliminate leaks, to separate systems, to ensure fire safety through adequate flows and hydrants, and to provide water and sewer service to settled parts of the community that lack infrastructure. Water and sewer improvements will support improved health and safety and support economic revitalization.

#### 2. Street and sidewalk improvements

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

#### 3. Installation of curb ramps

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

## **Need Determination**

There continues to be the need for infrastructure improvements to meet the needs of current and future generations of residents. Expanding infrastructure to underserved areas supports existing residents and supports their health and safety. Many communities need ADA curb ramps to support mobility by the disabled and the elderly. Maintaining and improving the infrastructure is important in support of the long-term viability of all of the communities as a place to live, operate a business, and to work.

## **Public Services**

### **1. Senior Services**

The elderly population is 12.04% of the overall population. As the baby boomers age over the next five years, the elderly population in the community will continue to increase. Providing services, particularly transportation, allows the elderly to continue living independently in the County.

### **2. Homeless Prevention Services**

The Continuum of Care is administered by the Passaic County Department of Human Services. The COC is working to implement its goal to end homeless in Passaic County and to create a single point of contact for outreach, assessment and intake. New services may be needed to achieve these goals.

## **Need Determination**

There are varied public services available in the community to address service needs. There continues to be service needs that are important to the long-term ability of persons to sustain themselves and in support of their health and safety.

## **Support for economic development and creation of decent jobs.**

Programs and activities will continue to take place that foster the economic growth of Passaic County.

## **Need Determination**

Economic development will continue to be important to the overall development of a diverse and sustainable community.

## **Support planning and administration of community and housing development activities.**

### **1. Administration of the County's entitlement program.**

Day-to-day administration ensuring timeliness, compliance with regulations, technical assistance to sub-recipients, leveraging resources, conducting outreach and education, and monitoring is the responsibility of the Passaic County Department of Planning and Economic Development.

### **Need Determination**

On-going planning is needed to ensure efficiency in administration of programs, coordination of resources, and proper management in agreement with regulations.

### **Discussion**

#### **Obstacles to Meeting the Non-housing Community Development Objectives**

In support of implementation of community development plans, Passaic County has used its HUD entitlement funds to implement its objectives. The County has continuously sought public and private resources to leverage its entitlement funds in assisting with the implementation of policies and programs to attain its objectives. Despite the available resources, obstacles remain in achieving the planning goals as follows.

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



# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

#### General Characteristics:

The 2011 ACS reported 175,637 total housing units (occupied and vacant) in Passaic County. This is an increase of 3.2% housing units over 2000, when 170,048 units were reported. For the Urban County (excluding Clifton City, Passaic City, Paterson City, and Wayne Township), the number of occupied units declined slightly from 50,689 in 2000 to 49,080 in 2011. This may be due in great part to the higher overall vacancy rate, which rose from 6,192 units in 2000 to 14,149 units County-wide by 2011. An increase in vacancy rates has been fueled by an increase in foreclosures and severe repetitive flooding in areas adjacent to the Passaic and Peckman Rivers, in municipalities such as Little Falls, Pompton Lakes, Woodland Park, Totowa and Hawthorne.

Passaic County has experienced an increase in the cost of housing since 2000. The median home value in 2011, as reported in the American Community Survey, was \$372,300. This was an increase of 53.8% since 2000 after adjusting for inflation. In addition, the median contract rents increased by 10.9% since 2000. Median contract rents range from \$1,619 in Ringwood Borough to \$1,010 in North Haledon Borough. The cost of housing has increased while the median household income in Passaic County has declined, creating more demand for affordable housing.

#### Lead-Based Paint Hazard:

It is estimated that 9,403 units in the Urban County contain lead-paint. This is only an estimate based on dated HUD CHAS data.

#### Public and Assisted Housing:

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

#### Assisted Housing:

Assisted housing may include units with any form of rental assistance such as project-based Section 8, HUD 202, 811 funding, or Low-Income Housing Tax Credits (LIHTC). The following

table indicates the number of assisted units in the Urban County outside the cities of Paterson, Clifton, Passaic, and Wayne Township.

**Table 33 - Inventory of Other Assisted Rental Housing**

<b>Development</b>	<b>Municipality</b>	<b>Type</b>	<b>Units</b>
Pompton Lakes Senior Housing	Pompton Lakes	Senior	99
Bald Eagle Commons Assisted Living	West Milford	Senior	25
Lincoln Hill Village Apartments	West Milford	Senior	49
<b>Total:</b>			<b>173</b>

Source: Mullin and Lonergan Assoc., Inc. 2005

## MA-10 Number of Housing Units

### Owner and Renter Occupied Properties by Number of Units

The 2011 ACS reported 175,637 total housing units (occupied and vacant) in Passaic County. This is an increase of 3.2% housing units over 2000, when 170,048 units were reported. For the Urban County (excluding Clifton City, Passaic City, Paterson City, and Wayne Township), the number of occupied units declined slightly from 50,689 in 2000 to 49,080 in 2011. This may be due in great part to the higher overall vacancy rate, which rose from 6,192 units in 2000 to 14,149 units County-wide by 2011. An increase in vacancy rates has been fueled by an increase in foreclosures and severe repetitive flooding in areas adjacent to the Passaic and Peckman Rivers, in municipalities such as Little Falls, Pompton Lakes, Woodland Park, Totowa and Hawthorne.

The table on the following page provides an overview of the number of units by housing type in Passaic County by community. West Milford Township has the largest number of units, while Prospect Park has the fewest number.

**Table 34 - Number of Units by Community (2011)**

	Single-family				Multi-family						
	Attached and Detached			Units Per Structure				Mobile Home		Other	
	Total Number of Units	1 to 2	%	2 to 4	5 to 9	10 or more	%	Total	%	Total	%
Bloomington Borough	2,928	2,305	78.7%	239	152	232	21.3%	0	0.0%	0	0.0%
Haledon Borough	2,511	879	35.0%	1,362	49	221	65.0%	0	0.0%	0	0.0%
Hawthorne Borough	7,376	4,113	55.8%	2,812	65	386	44.2%	0	0.0%	0	0.0%
Little Falls Township	5,402	3,407	63.1%	957	285	715	36.2%	38	0.7%	0	0.0%
North Haledon Borough	2,801	2,378	84.9%	268	113	34	14.8%	8	0.3%	0	0.0%
Pompton Lakes Borough	4,093	2,919	71.3%	503	171	500	28.7%	0	0.0%	0	0.0%
Prospect Park Borough	1,830	398	21.7%	1,414	18	0	78.3%	0	0.0%	0	0.0%
Ringwood Borough	3,826	3,750	98.0%	56	0	12	1.8%	8	0.2%	0	0.0%
Totowa Borough	3,858	3,002	77.8%	790	0	14	20.8%	52	0.0%	0	0.0%
Wanaque Borough	4,021	2,889	71.8%	476	31	625	28.2%	0	0.0%	0	0.0%
West Milford Township	9,815	8,536	87.0%	375	138	668	12.0%	98	1.0%	0	0.0%
Woodland Park Borough	4,861	2,358	48.5%	1,565	518	420	51.5%	0	0.0%	0	0.0%
<b>County Subtotal</b>	<b>53,322</b>	<b>36,934</b>	<b>69.3%</b>	<b>10,817</b>	<b>1,540</b>	<b>3,827</b>	<b>30.4%</b>		<b>0.0%</b>	<b>0</b>	<b>0.0%</b>
Clifton City	31,674	16,293	51.4%	9,917	1,475	3,806	48.0%	183	0.6%	0	0.0%
Passaic City	22,029	4,301	19.5%	8,302	3,325	6,101	80.5%	0	0.0%	0	0.0%
Paterson City	49,664	9,827	19.8%	26,788	3,970	8,887	79.8%	157	0.3%	35	0.0%
Wayne Township	18,948	14,632	77.2%	816	498	2,772	21.6%	186	1.0%	44	0.0%
<b>Passaic County Total</b>	<b>175,637</b>	<b>81,987</b>	<b>46.7%</b>	<b>56,640</b>	<b>10,808</b>	<b>25,393</b>	<b>52.9%</b>	<b>526</b>	<b>0.3%</b>	<b>79</b>	<b>0.0%</b>

Source: 2007-2011 ACS (B25032)

A majority of the owner-occupied units within the Urban County are detached (79%), while the majority of renter-occupied units are within structures containing 2-4 units (54%).

**Table 35 - Properties by Number of Units: Owner and Renter-Occupied Units (2011)**

Unit Type	Owner-occupied #	%	Renter-Occupied #	%
1- unit detached structure	30,092	79%	2,085	18%
1- unit attached structure	2,548	7%	549	5%
2-4 units	3,376	9%	6,434	54%
5-20 units	677	2%	1,712	14%
More than 20 units	1,539	4%	1,086	9%
Mobile Home, boat, RV, van, etc	68	0%	0	0%
<b>Total</b>	<b>38,300</b>	<b>100%</b>	<b>11,866</b>	<b>100%</b>

Source: 2007-2011 ACS (B25032)

### Units Expected to be lost from Inventory

No units are expected to be lost from the inventory.

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

The large waiting list data for the Section 8 vouchers indicates a demand for more affordable housing units.

### Need for Specific Types of Housing:

The Needs Assessment highlighted a need for affordable housing, particularly for seniors and low-income Hispanic, Black and Asian households. These households experienced a greater level of cost burden and housing problems than other households. In addition, homeless persons and households and the disabled are in need of affordable housing. Rental housing is the type of housing in greatest demand.

### Discussion:

The demand for affordable housing and rental units in particular is strong in the County.

**Table 36 - All residential rental properties by number of units: Passaic County**

Property Type	Number	%
1-unit detached structure	49,043	74%
1-unit, attached structure	2,612	4%
2-4 units	10,072	15%
5-19 units	2,343	4%
20 or more units	2,273	3%
Mobile Home, boat, RV, van, etc	213	0%
<b>Total</b>	<b>66,556</b>	<b>100%</b>

Source: 2005-2009 ACS (B25032)

### Unit Size by Tenure

According to the HUD table below, a majority of the owner-occupied units have three or more bedrooms (76%), while the majority of renter-occupied units have two bedrooms (39%). This data reflects the nature of the Passaic County housing market: it is predominantly a single-family, owner-occupied housing stock with three bedrooms or more.

**Table 37 - Number of Bedrooms by Tenure, 2011**

	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No bedroom	256	0.7%	836	7%
1 bedroom	1,280	3.3%	3,543	29.9%
2 bedrooms	8,444	22%	4,973	41.9%
3 or more bedrooms	28,320	73.9%	2,514	21.2%
<b>Total</b>	<b>38,300</b>	<b>100%</b>	<b>11,044</b>	<b>100%</b>

Source: 2007-2011 ACS (DP04)

### Number and Targeting of Units

There are no public housing units within the Urban County. There are 835 Section 8 Housing Choice Vouchers in use. There are 173 privately assisted housing units as shown in Table 33.

### Units Expected to be lost from Inventory

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. This is particularly true for rental units. The length of waiting lists attests to the need for subsidized housing.

## MA-15 Cost of Housing

### Cost of Housing

Passaic County has experienced an increase in the cost of housing since 2000. The median home value in 2011, as reported in the American Community Survey, was \$372,300. This was an increase of 53.8% since 2000 after adjusting for inflation. In addition, the median contract rents increased by 10.9% since 2000. Median contract rents range from \$1,619 in Ringwood Borough to \$1,010 in North Haledon Borough. The cost of housing has increased while the median household income in Passaic County has declined, creating more demand for affordable housing.

**Table 38 - Median Home Value and Median Contract Rent, 2011**

	2000 (in 2011 Dollars)	2011 (Most Recent Year)	% Change
<b>Median Home Value</b>	\$242,051	\$372,300	<b>53.8%</b>
<b>Median Contract Rent</b>	<b>\$853</b>	<b>\$946</b>	<b>10.9%</b>

Source: U.S. Census Bureau, 2000 Census (H085, H056), 2007-2011 ACS (B25077, B25058); Bureau of Labor Statistics, "CPI Inflation Calculator"

Another indicator of the increase in the cost of housing is the change in rent paid between 2000 and 2011. The number of units in the Urban County renting for less than \$500 fell by 50% between 2000 and 2011, while the number of units renting for \$2,000 or more increased from 24 units to 344 units. The largest numerical change was in the number of units renting from \$1,000 to \$1,499, which increased by 4,000 units. Table 40 is a HUD generated table. More current data is presented in Table 39.

**Table 39 - Number of Units by Rent Paid, 2000 and 2011**

Rent Paid	2000	%	2011	%	% Change (2000 - 2011)
Less than \$500	1,074	9.0%	544	4.8%	-49.3%
\$500 to \$999	9,025	75.5%	3,505	31.1%	-61.2%
\$1,000 to \$1,499	1,531	12.8%	5,530	49.1%	261.2%
\$1,500 to \$1,999	305	2.6%	1,347	12.0%	341.6%
\$2,000 or more	24	0.2%	344	3.1%	1333.3%
<b>Total</b>	<b>11,959</b>	<b>100.0%</b>	<b>11,270</b>	<b>100.0%</b>	<b>-5.8%</b>

Source: 2000 Census (H054), ACS 2007-2011 (B25056)

**Table 40 - Rent Paid, 2009**

Rent Paid	Number	%
Less than \$500	1,104	10.0%
\$500-999	4,238	38.4%
\$1,000-1,499	4,365	39.5%
\$1,500-1,999	1,073	9.7%
\$2,000 or more	264	2.4%
<b>Total</b>	<b>11,044</b>	<b>100.0%</b>

Source: 2005-2009 ACS (B25056)

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in counties and select cities in the U.S. In Passaic County, the FMR for a two-bedroom apartment was \$1,450 in 2013. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$4,833 monthly or \$58,000 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$27.88 per hour.

In Passaic County, a minimum-wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work 154 hours per week, 52 weeks per year. The NLIHC also estimates that the average renter hourly wage in 2013 was \$13.01.

**Table 41 - Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,344	No Data
50% HAMFI	4,210	215
80% HAMFI	2,744	578
100% HAMFI	632	3,060

Source: 2005-2009 CHAS

**Table 42 - Homeless Needs Assessment Monthly Rent, 2011**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,195	\$1,307	\$1,494	\$1,884	\$2,281
High HOME Rent	\$1,043	\$1,118	\$1,343	\$1,544	\$1,860
Low HOME Rent	\$817	\$875	\$1,050	\$1,213	\$1,493

Source: HUD FMR and HOME Rents



### **Availability of Sufficient Housing**

The U.S. Census data and discussions with affordable housing advocates support the need for sufficient housing for low-income households. As stated earlier, the number of apartments renting for less than \$500 in the Urban County decreased 50% between 2000 and 2011. In addition, the median contract rent from 2000 to 2011 shows a 10.9% increase, adjusted for inflation. As a result, the inventory of affordable rental units significantly decreased at the same time that rental rates increased. While units renting for under \$1,000 in 2000 accounted for more than 85% of all rental units, by 2011 these more affordable units accounted for less than 35% of rentals.

### **Expected Change of Housing Affordability**

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

### **Rent Comparison**

Passaic County's median contract rent of \$946 (2011) is higher than the Low HOME Rents for most of the zero to one bedroom units, and comparable to the two bedroom HOME Rent. This reflects the need for more affordable housing units.

## MA-20 Condition of Housing

### Definitions (jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation)

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

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

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

### Condition of Units

The table below for all of Passaic County shows the number of housing units, by tenure, based upon the number of conditions or characteristics of the unit. Selected conditions are similar to housing problems in the Needs Assessment and include (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. The table also includes the calculations for the percentage of total units that category represents. For the entire County, renter-occupied units have a higher percent of units with one or two selected conditions; however, the actual numbers are higher for owner-occupied units since the number of owner-occupied units is greater than the number of renter-occupied units. Few owner or renter-occupied units have more than one substandard condition.

**Table 43 - Condition of Units: Passaic County, 2011**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	40,563	45.3%	36,789	51.1%
With two selected Conditions	2,529	2.8%	8,933	12.4%
With three selected Conditions	201	0.2%	125	0.2%
With four selected Conditions	0	0%	36	0.1%
No selected Conditions	46,247	51.6%	26,065	36.2%
<b>Total</b>	<b>89,540</b>	<b>100%</b>	<b>71,948</b>	<b>100%</b>

Source: U.S. Census Bureau, 2007-2011 ACS (B25123)

The following table outlines conditions for the Urban County.

**Table 44 - Condition of Units: Urban County, 2005-2009**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	15,569	41%	4,849	44%
With two selected Conditions	304	1%	263	2%
With three selected Conditions	51	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	22,075	58%	5,932	54%
<b>Total</b>	<b>37,999</b>	<b>100%</b>	<b>11,044</b>	<b>100%</b>

Source: U.S. Census Bureau, 2005-2009 ACS (B25123)

### Year Unit Built

Most of the units built in the Urban County, both owner-occupied and renter-occupied, were constructed between 1950 and 1979. While 6% of the units built since 2000 are owner-occupied, 4% of renter-occupied units have been built since 2000 according to the 2005-2009 ACS data. While a greater percentage of rental units have been built since 2000, the number of new rental units is still less than new owner-occupied units. While 386 rental units were built in the last decade, 2,236 owner-occupied units were built during that period.

**Table 45 - Year Unit Built: Urban County, 2005-2009**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,236	6%	386	4%
1980-1999	5,115	13%	1,171	11%
1950-1979	19,548	51%	4,797	43%
Before 1950	11,100	29%	4,690	42%
<b>Total</b>	<b>37,999</b>	<b>99%</b>	<b>11,044</b>	<b>100%</b>

Source: U.S. Census Bureau, 2005-2009 ACS (B25036)

### Risk of Lead-Based Paint Hazard

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

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and are occupied by LMI households. The significance of this data is that LMI owner households who are cost-burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The following table represents the number of housing units estimated to contain lead-based paint by income level of households. This data is matched against the number of units built before 1970 to estimate the number of units that potentially contain lead-based paint and are occupied by LMI households.

**Table 46 - Lead-Based Paint by Income Level**

Housing Units by Affordability	Renter Units by Number of				Owner Units by Number of			
	0-1	2	3+	Total	0-1	2	3+	Total
<b>0&lt;30% of MFI</b>								
Occupied Units	347	411	472	1,230	N/A	N/A	N/A	N/A
Built Prior to 1970	201	238	274	713	N/A	N/A	N/A	N/A
Estimated # of Units w/Lead-based Paint	<b>151</b>	<b>179</b>	<b>205</b>	<b>535</b>	N/A	N/A	N/A	N/A
<b>30&lt;50% of MFI</b>								
Occupied Units	735	1,105	737	2,577	147	236	653	1,036
Built Prior to 1970	426	641	427	1,495	125	201	555	881
Estimated # of Units w/Lead-based Paint	<b>320</b>	<b>481</b>	<b>321</b>	<b>1,121</b>	<b>94</b>	<b>150</b>	<b>416</b>	<b>660</b>
<b>50&lt;80% of MFI</b>								
Occupied Units	2,500	2,980	1,205	6,685	214	1,021	5,320	6,555
Built Prior to 1970	1,450	1,728	699	3,877	182	868	4,522	5,572
Estimated # of Units w/Lead-based Paint	<b>1,088</b>	<b>1,296</b>	<b>524</b>	<b>2,908</b>	<b>136</b>	<b>651</b>	<b>3,392</b>	<b>4,179</b>
<b>Total Estimated Lead-Based Paint Units</b>	<b>1,558</b>	<b>1,956</b>	<b>1,050</b>	<b>4,564</b>	<b>230</b>	<b>801</b>	<b>3,808</b>	<b>4,839</b>

Source: U.S. Department of Housing and Urban Development (HUD) SOCDS CHAS Data, 2000

Note: HUD CHAS data is unavailable between 1970 and 1978

HUD estimated that as many as 9,403 housing units built prior to 1970 and occupied by low- and moderate-income households could contain lead-based paint in the Urban County. The following analysis is based on the above table.

**0-<30% of MFI:**

Of the 347 housing units occupied by extremely low-income households, HUD estimated that 201 were built prior to 1970. HUD also estimates that 151 housing units built prior to 1970 contain lead-based paint, which is 43% of the housing stock affordable to households with incomes of less than 30% of the MFI. No data was available for owner-occupied units.

**30-<50% MFI:**

Of the 3,613 housing units occupied by very low-income renter and owner-occupied households, HUD estimated that 2,376 were built prior to 1970. HUD also estimates that 1,781 housing units built prior to 1970 contain lead-based paint, which is about 49% of the housing stock affordable to households with incomes between 30-50% of the MFI.

**50-<80% MFI:**

Of the 13,240 housing units occupied by low-income renter and owner-occupied households, HUD estimated that 9,449 were built prior to 1970. HUD also estimates that 7,087 housing units built prior to 1970 contain lead-based paint, which is 53% of the housing stock affordable to households with incomes between 50-80% of the MFI.

The following table provides data on owner-occupied and renter-occupied units built before 1980 with children present. The data is not available by income category.

**Table 47 - Risk of Lead-Based Paint Hazard: Units Built Before 1980**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<b>Total Number of Units Built Before 1980</b>	30,648	81%	9,487	<b>86%</b>
<b>Housing Units build before 1980 with children present</b>	6,349	17%	<b>5,030</b>	
Data Source:	2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)			

**Vacant Units**

No local data available.

**Table 48 - Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
<b>Vacant Units</b>	N/A	N/A	<b>N/A</b>
<b>Abandoned Vacant Units</b>	N/A	N/A	<b>N/A</b>
<b>REO Properties</b>	N/A	N/A	<b>N/A</b>
<b>Abandoned REO Properties</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

**Need for Owner and Rental Rehabilitation**

No County-wide inventory of housing condition has been completed.

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

It is estimated that 9,403 units in the Urban County contain lead-paint. This is only an estimate available and it is based on 2005-2009 HUD CHAS data.

## MA-25 Public and Assisted Housing

### Introduction

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

**Table 49 - Total Number of Vouchers**

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

Source: Passaic County Housing Authority; Public Housing Information Center (PIC)

**Supply of Public Housing Development**

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

**Table 50 - Public Housing Condition**

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

**Restoration and Revitalization Needs**

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

**Strategy of Improving the Living Environment of low- and moderate Income Families**

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



## MA-30 Homeless Facilities

### Introduction

The lead agency for the Passaic/Paterson Continuum of Care (CoC) is the Passaic County Department of Human Services.

**Table 51 - Facilities Targeted to Homeless Persons**

	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
<b>Households with Adult(s) and Child(ren)</b>	254	0	89	119	<b>0</b>
<b>Unaccompanied Youth</b>	0	0	0	0	<b>0</b>
<b>Households with Only Adults</b>	156	0	89	489	<b>0</b>
<b>Chronically Homeless Households</b>	0	0	0	279	<b>0</b>
<b>Veterans</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Source: Passaic County Continuum of Care (2012)

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

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

The following provides a review of services available to the homeless in Passaic County.

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

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

- Child Care.
- Transportation.

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

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

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

- Catholic 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 services as well as referrals to agencies on behalf of those with special needs.

The following tables are the 2013 Housing Inventory charts from the Continuum of Care. These tables include emergency shelter, transitional housing, and permanent supportive housing.

**Table 52 - Emergency Shelter Facilities, 2013**

Organization Name	Program Name	Beds HH w/ Children	Units HH w/ Children	Beds HH w/o Children	Beds HH w/ only Children	Total Beds	Utilization Rate
Eva's Kitchen & Sheltering Program	Eva's Family Shelter	47	19			47	83%
Eva's Kitchen & Sheltering Program	Eva's Overnight Shelter for Men			40		40	90%
Eva's Kitchen & Sheltering Program	Eva's Overnight Shelter for Women			36		36	83%
Good Shephard Mission	Emergency Shelter Program	0	0	40	0	40	108%
Paterson Task Force	Hilltop Haven	42	11			42	102%
St. Paul's CDC	St. Paul's Men's Shelter			40		40	42%
St. Peter's Haven	St. Peter's Haven	10	3			10	80%
Strengthen Our Sisters	Strengthen Our Sisters	134	40	21		155	73%

**Table 53 - Transitional Housing Facilities, 2013**

Organization Name	Program Name	Beds HH w/ Children	Units HH w/ Children	Beds HH w/o Children	Beds HH w/ only Children	Total Beds	Utilization Rate
Eva's Kitchen and Recovery Program	Eva's Family Transitional Housing	14	6			14	36%
Hispanic Multi-Purpose Center	SWITCH	30	15			30	47%
NJCDC	Independence House			10		10	50%
Paterson YMCA	Cash Housing			8		8	50%
Strengthen Our Sisters	Wanaque Berrie and Kathy House	45	16			45	64%

**Table 54 - Permanent Supportive Housing Facilities, 2013**

Organization Name	Program Name	Beds HH w/ Children	Units HH w/ Children	Beds HH w/o Children	Beds HH w/ only Children	CH Beds	Total Beds	Utilization Rate
Collaborative Support Programs	Scattered Site Apartments			6		0	6	100%
Eva's Kitchen & Sheltering Program	Men's Permanent Housing			6		0	6	100%
Eva's Village	Eva's Village Apartments	24	8	18	0	8	42	81%
NJ PHA-VA	HUD VASH			16			16	100%
NJCDC	Birch Street Supportive Housing			15		8	15	100%
NJCDC	Marion Street Apartments			9			9	78%
NJCDC	Spruce Street Apartment	0	0	8	0		8	100%
Passaic County DHS	Housing First 2007			17		17	17	100%
Passaic County DHS	Housing First 2008			17		17	17	
Passaic County DHS	Housing First 2009	0	0	19	0	19	19	
Passaic County DHS	Housing First 2010	6	2	6		6	12	
Passaic County DHS	Passaic County Leasing Program 2011	32	13	10	0	18	42	
Passaic County DHS	Paterson Park	18	9	0	0	0	18	100%
Passaic County DHS	St. Joe's Scattered Site	0	0	3	0		3	100%
Passaic County DHS	St. Paul's			3		3	3	100%
Passaic YMCA	SRO Passaic			100		0	100	86%
Paterson Housing Authority	Creech Permanent Housing	9	3	4	0	0	13	100%
Paterson YMCA	YMCA SRO			195		195	195	58%
St. Joseph's Hospital - Harbor House	Housing First S+C	9	3	8	0	12	17	88%
St. Paul's CDC	St. Paul's CDC Women Living Independently	0	0	8		3	8	
St. Phillip's Methodist	Place of Promise			11		11	11	100%
Strengthen Our Sisters/NewBridge Services	Passaic County Permanent Housing	21	7	3		0	24	129%

## MA-40 Barriers to Affordable Housing

### Negative Effects of Public Policies on Affordable Housing and Residential Investment

Passaic County is currently (2013) undertaking the development of an Analysis of Impediments to Fair Housing Choice (AI) that will identify current barriers to fair housing. In the AI last conducted in 2008, barriers were identified that may impede the ability of lower-income households to become home owners, including the need for the County to provide adequate funding for housing rehabilitation, and for the development of new rental housing.

Barriers to home ownership were identified as:

- Difficulty saving for down payments and closing costs in combination with rental obligations and other economic factors.
- Many homes affordable to lower-income households require minor to major repairs to make them habitable. The repairs generally need to be funded at the time of purchase, adding to the expense of first time home ownership.
- Poor or unacceptable credit histories of applicants, poor records of employment among applicants, and lack of adequate budget and credit counseling for prospective homebuyers to assist them in maintaining their home ownership status.

Barriers to housing rehabilitation were identified as:

- Demand of rehabilitation funding greatly exceeds the available financial resources.
- Cost for lead-based paint treatment increases the total cost of rehabilitation per unit, which decreases the number of housing units that are rehabilitated on an annual basis.

Barriers to developing new affordable housing were identified as:

- Increasing land costs, particularly in the more developed portions of the County that are convenient to transportation, infrastructure, and services.
- Brownfield sites may be contaminated with chemicals, heavy metals, and groundwater contamination.
- Demand for funding greatly exceeds the available financial resources.
- Institutional barriers were identified as overlapping and regulated land use, particularly in the Highlands Area, a designated preservation area.
- High real estate taxes reduce the affordability of housing.

To overcome the obstacles of the affordable housing, each municipality in the County has or will be developing its COAH plan to provide assistance to lower-income homebuyers, home owners, or developers to meet its fair share housing goals. Due to limited CDBG resources, Passaic County does not anticipate using CDBG funds to support home ownership but will support limited housing rehabilitation.

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

## MA-45 Non-Housing Community Development Assets

### Economic Development Market Analysis

The Great Recession or 2008 significantly impacted the health of the economy of the Urban County of Passaic County. According to New Jersey Department of Labor and Workforce Development, Annual Average Labor Force data, the unemployment rate in the Urban County of Passaic was 11.1% in 2011, which represents a significant increase from 6.8% in 2008. The County's unemployment rate has hovered at or above 11% for the last five years, reaching a high of 12% in January 2013. More recent data from the New Jersey Department of Labor and Workforce Development indicate that the unemployment rate in March 2013 for Passaic County was 11%.

The following summary analyzes data from the American Community Survey (ACS) charts. However, the data is outdated and does not adequately depict the economic status of Passaic County. More current data is available from the New Jersey Department of Labor and Workforce Development, 2011 annual average and data charts are also provided:

- According to the ACS Business Activity table (Table 54) 2005-2009, Education and Health Care Services was by far the largest employment sector in the Urban County with over 16,300 employees. This was followed by retail sector with 10,770 employees. Other large sectors included the professional and scientific sector and management services with 9,136 employees and manufacturing with 8,817 employees.
- The largest sector by occupation was management, business, and financial services.
- Most residents travel less than 30 minutes to reach their place of employment (54%).
- The largest number of persons employed were those with a bachelor's degree or higher. The largest number of unemployed persons were those with a high school degree.
- A majority of County residents have a high school diploma or GED, followed closely by residents with some college, and then followed by residents with bachelor's degrees. (32.7% of County residents have a high school diploma or GED, while 20.9% have a bachelor's degree).
- Those with a graduate or professional degree earned \$71,876 (median) per annum while those with a less than a high school degree earned \$20,394 (median) per annum.

Please note that the Business Activity table on the following page is a HUD-generated table in the eCon Plan that cannot be updated with new data. Due to this limitation, supplemental data is provided following the Business Activity table.



**Table 55 - Business Activity, 2009**

Business by Sector	Number of Workers	Number of Jobs	Percent of Workers	Percent of Jobs	Percent Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	130	70	0	0	0
Arts, Entertainment, Accommodations	4,934	2,549	6	8	2
Construction	5,980	1,731	8	6	-2
Education and Health Care Services	16,344	4,926	21	16	-5
Finance, Insurance, and Real Estate	6,070	1,792	8	6	-2
Information	1,846	421	2	1	-1
Manufacturing	8,817	3,970	11	13	2
Other Services	3,360	2,022	4	7	2
Professional, Scientific, Management Services	9,136	2,097	12	7	-5
Public Administration	3,041	2,197	4	7	3
Retail Trade	10,770	5,476	14	18	4
Transportation and Warehousing	3,356	921	4	3	-1
Wholesale Trade	3,573	1,886	5	6	2
<b>Total</b>	<b>77,357</b>	<b>30,058</b>	--	--	--

Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs) The following data will provide updated supplementary data that reflects more updated local labor market information.

### Composition of Labor Force

As of 2011, approximately 246,012 individuals comprised Passaic County’s private sector labor force. Major areas of employment include manufacturing; health care and social services; administrative and support and waste management and remediation services; and retail companies, with a total of 57.4 percent of Passaic County’s labor force employed in these areas.

Table 55 on the following page shows a wide-range in the unemployment rate, from a high of 16.9% in Haledon to a low of 6.10% in North Haledon. In addition, although the labor force and employment levels declined between 2009 and 2010, reflecting the impact of the recession, the numbers for 2011 reflect a rebound. Still, the unemployment level in 2011 is higher than it was in 2009.

**Table 56 - Passaic County Labor Force by Municipality, 2011**

Municipality	Labor Force	Employment	Unemployment	Unemployment Rate
Bloomingtondale	5,069	4,694	375	7.40%
Clifton	43,614	39,535	4,261	9.80%
Haledon	4,928	4,097	831	16.90%
Haw thorne	11,040	10,263	777	7.00%
Little Falls	6,629	5,932	697	10.50%
North Haledon	4,375	4,107	268	6.10%
Passaic	29,677	25,996	3,681	12.40%
Paterson	60,559	50,764	9,795	16.20%
Pompton Lakes	6,687	6,070	617	9.20%
Prospect Park	3,166	2,710	456	14.40%
Ringw ood	7,738	7,041	697	9.00%
Totow a	5,397	4,993	402	7.50%
Wanaque	6,372	5,836	536	8.40%
Wayne	29,022	26,963	2,059	7.10%
West Milford	15,039	13,686	1,353	9.00%
Woodland Park	6,734	6,198	536	8.00%
County Total 2009	243,815	216,961	26,854	11.00%
County Total 2010	243,037	215,693	27,344	11.30%
County Total 2011	246,012	216,724	27,288	11.10%

Source: NJ Department of Labor and Workforce Development, Annual Average Labor Force Estimates, 2001-2011 Annual Averages

## Passaic County Industrial Sectors

As of 2011, there were approximately 12,067 private sector establishments in Passaic County. Retail trade was the largest sector, followed by health care and social services. The average annual employment numbers also reflect the number of establishments, with retail trade having the largest annual average employment followed by health care and social assistance.

**Table 57 - Passaic County Industrial Sectors, 2011**

Sector	Establishments	Annual Average Employment	Payroll Total	Average Weekly Wages
Agriculture	12	107	\$50,178	\$7,011
Construction	1,236	6,874	\$111,673,927	\$16,245
Manufacturing	767	18,643	\$286,306,829	\$15,357
Wholesale Trade	842	8,177	\$150,519,445	\$18,407
Retail Trade	1,801	24,807	\$173,916,970	\$7,010
Transportation/ Warehousing	300	3,880	\$31,955,779	\$8,236
Information	1,117	1,984	\$36,488,729	\$18,391
Finance and Insurance	456	5,162	\$86,614,608	\$16,779
Real Estate, Rental, Leasing	401	2,344	\$28,380,214	\$12,107
Professional and Technical Services	1,121	6,305	\$113,476,016	\$17,997
Management of Companies	43	5,602	\$243,791,917	\$43,518
Administrative and Support/Waste Management and Remediation Services	724	15,079	\$109,753,874	\$7,278
Educational Services	118	2,679	\$28,519,233	\$10,645
Health Care and Social Assistance	1,318	24,105	\$297,757,769	\$12,352
Arts, Entertainment, Recreation	110	1,060	\$6,751,305	\$6,369
Accommodation and Food Services	879	9,418	\$40,579,655	\$4,308
Other Services, except Public Administration	1,136	5,898	\$44,064,012	\$7,471
Private Sector Totals	12,067	143,998	\$1,821,235,770	\$12,647

Source: NJ Department of Labor and Workforce Development, NJ Employment Wages Covered by Unemployment Insurance, 2011 Annual Average

According to the 2013 New Jersey Department of Labor and Workforce Development economic outlook report, the annual average unemployment rate for the County was 11.1% in 2011 and remains at this level as of December, 2012.

In addition, according to the NJ Department of Labor and Workforce Development, "Key Industries in Passaic County, NJ," published October 2012 Passaic County is projected to add 10,500 jobs between 2010 and 2020. In addition, the following Passaic County industries are projected to demonstrate the most significant employment growth between 2010 and 2020:

healthcare and social services, an increase of 10.6% or 2,600 jobs; construction, an increase of 22.8% or 1550 jobs; administrative and waste services, an increase of 10.5% or 1,550 jobs; retail trade, an increase of 6.3% or 1,500 jobs; professional, scientific and technical services, an increase of 18.1% or 1,350 jobs; wholesale trade, an increase 10.8% or 1,050 jobs; and other services, an increase of 14% or 1,050 jobs.

The following table provides the latest labor force information for Passaic County, reflecting the first three months of 2013. It reflects the slow healing of the labor market, with an increase in employment levels and a concurrent decrease in unemployment.

**Table 58 - Labor Force, 2013**

	January	February	March
Labor Force	250,800	249,200	248,400
Employment	220,100	220,700	221,200
Unemployment	30,700	28,600	27,200
Unemployment Rate (%)	12.20%	11.50%	11%

Source: New Jersey Department of Labor Estimates, 2013

**Table 59 - Labor Force, 2011**

<b>Total Population in the Civilian Labor Force</b>	<b>78,963</b>
<b>Civilian Employed Population 16 years and over</b>	<b>76,909</b>
<b>Unemployment Rate</b>	<b>9.6</b>
<b>Unemployment Rate for Ages 16-24</b>	<b>22.6</b>
<b>Unemployment Rate for Ages 25-65</b>	<b>6.9</b>

Source: 2007-2011 ACS (B23001)

**Table 60 - Occupations by Sector, 2011**

<b>Management, business and financial</b>	<b>29,156</b>
<b>Farming, fisheries and forestry occupations</b>	<b>0</b>
<b>Service</b>	<b>10,998</b>
<b>Sales and office</b>	<b>23,534</b>
<b>Construction, extraction, maintenance and repair</b>	<b>5,885</b>
<b>Production, transportation and material moving</b>	<b>7,336</b>

Source: 2007-2011 ACS (S2406)

**Table 61 - Travel Time, 2011**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
<b>&lt; 30 Minutes</b>	39,483	<b>54%</b>
<b>30-59 Minutes</b>	25,425	<b>36%</b>
<b>60 or More Minutes</b>	7,495	<b>10%</b>
<b>Total</b>	<b>72,403</b>	<b>100%</b>

Source: 2007-2011 ACS (B08303)

**Education:****Table 62 - Educational Attainment by Employment Status (Population 25 and Older), 2011**

<b>Educational Attainment</b>	<b>In Labor Force</b>		
	<b>Civilian Employed</b>	<b>Unemployed</b>	<b>Not in Labor Force</b>
<b>Less than high school graduate</b>	2,729	309	<b>1,873</b>
<b>High school graduate (includes equivalency)</b>	18,679	2,093	<b>4,038</b>
<b>Some college or Associate's degree</b>	17,935	1,175	<b>2,825</b>
<b>Bachelor's degree or higher</b>	<b>24,174</b>	<b>1,303</b>	<b>3,215</b>

Source: 2007-2011 ACS (B23006)

**Table 63 - Educational Attainment by Age, 2011**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	58	81	613	1,378	<b>2,592</b>
9th to 12th grade, no diploma	1,087	514	613	1,712	<b>2,595</b>
High school graduate, GED, or alternative	3,877	3,503	5,995	15,312	<b>8,635</b>
Some college, no degree	5,915	3,718	3,952	8,720	<b>2,431</b>
Associate's degree	812	1,321	1,615	2,623	<b>484</b>
Bachelor's degree	1,490	5,874	5,463	8,875	<b>2,102</b>
Graduate or professional degree	<b>98</b>	<b>1,981</b>	<b>2,011</b>	<b>4,488</b>	<b>1,495</b>

Source: 2007-2011 ACS (B15001)

**Table 64 - Educational Attainment – Median Earnings in the Past 12 Months, 2011 (Passaic County)**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	<b>\$20,394</b>
High school graduate (includes equivalency)	<b>\$30,498</b>
Some college or Associate's degree	<b>\$38,547</b>
Bachelor's degree	<b>\$53,739</b>
Graduate or professional degree	<b>\$71,876</b>

Source: 2007-2011 ACS (S2001)

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

According to the Business Activity table (Table 54), Education and Health Care Services was by far the largest employment sector in the Urban County with over 16,000 employees. This was followed by the retail sector with over 10,000 employees. Other large sectors included the professional and scientific sector and management services with 9,000+ employees and manufacturing with 8,800+ employees.

The Business Activity table was supplemented with updated information from the New Jersey Department of Labor and Workforce Development that shows that the retail sector was the largest employer, while education and social assistance was the second largest.

**Describe the workforce and infrastructure needs of the business community:**

According to the Business Activity Table, there are more workers within Passaic County than the number of jobs. This reflects the findings of the Workforce Investment Strategic Plan, which showed a large number of workers who travel to other job centers for employment, often outside of the county or New York City. It is apparent from the Business Activity table that a

number of sectors recruit employees heavily from inside Passaic County. Sectors with a higher number of workers than jobs are a clear indication of this trend. Education and Health Care Services has the largest discrepancy between number of workers and jobs, with 11,418 more workers than jobs.

According to the Passaic County Workforce Investment Board's "Strategic Plan for Industry-Based Collaboration and One-Stop Integration,"

This plan focuses on two primary goals:

- Alignment of local workforce development initiatives with the needs of Passaic County businesses and with ongoing economic development efforts at both local and state levels, as described in the Governor's Economic Growth Strategy.
- Optimization of the workforce development system resources to make the system more flexible, efficient and effective.

The Plan identified the overarching business issues, as well as goals and strategies to address those issues.

**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**

Together North Jersey, a project administered by the Edward J. Bloustein School of Planning and Public Policy at Rutgers, The State University of New Jersey, is the recipient of a \$5 million U.S. Department of Housing and Urban Development (HUD) Sustainable Communities Regional Planning Grant award. Passaic County is an active participant in this initiative. Passaic County has partnered with Together North Jersey, the William Paterson University Center for Continuing and Professional Education and the North New Jersey Transportation Authority (NJTPA) to conduct public workshops to shape the future of North New Jersey. The issue of jobs, economic development, education, and transportation are all key components, in addition to housing, cultural, and recreational opportunities.

According to the background material, the grant will develop a Regional Plan for Sustainable Development (RPSD) for the 13-county NJTPA region. The plan will use sustainability, transit system connectivity, and transit-oriented-development as the central framework for integrating plans, regulations, investments, and incentive programs at all levels of government to bring jobs and create additional economic development opportunities in the area.

In addition, Passaic County is working with the NJ Urban Mayors and the John S. Watson Institute for Public Policy to develop a Comprehensive Economic Development Strategy for 19 urban municipalities in New Jersey. Several stakeholder meetings have been held and priorities are in development.

In addition, Passaic County has just received a \$280,000 grant from the US Department of Commerce, US Economic Development Administration to develop a Comprehensive Economic Development Strategy for Passaic County, analyze the impact of severe repetitive flooding on the County's economy and develop a business continuity/disaster recovery plan for companies impacted by local disasters such as flooding.

For decades, financial firms have been migrating from New York City's Lower Manhattan historic financial district to new areas such as New Jersey which remains the largest data center market in the country, according to Sean Brady, Senior Director, Cushman & Wakefield. Many of these data centers have located in Passaic County. This pattern continues with the data center built for Credit Suisse at the 284,000 square foot Hudson Communication Center located in Clifton and the 126,000 square foot Cervalis Data Center in Totowa. The most recently approved 271,000 square foot data center will be constructed by Digital Realty Trust at 701 Union Boulevard, Totowa on a 34.31 acre site. The site was acquired for \$16.8 million and will offer nearly 16 megawatts of IT capacity, with further expansion possible down the road.

In commercial construction, Passaic County has demonstrated a particular strength in generating new construction permits. New construction permits for office space increased to 354,363 square feet in 2012, an increase of almost 100% from the 178,042 square feet in 2011. (NJ Department of Community Affairs, The New Jersey Construction Reporter, 2011, 2012.)

A number of major commercial and industrial projects have broken ground, completed construction or have been initiated throughout Passaic County. Examples of these projects include, but are not limited to:

**Summary of Recent and Future Development Projects:**

**Bloomingtondale:**

- Avalon Bay - a 174 unit residential expansion.



### **Clifton:**

- Promenade Shops - completely leased 160,000 square feet with exclusive retail space and over 17 major retailers from Chico's to La Fitness and Coldwater Creek and Joseph A. Bank and Stew Leonard's Wines.
- Clifton Towne Center - located along Route 3 in Clifton completed a new 28,000 square foot retail site occupied by Trader Joe's and Ulta Cosmetics retailers.
- Plaza 46 West - will also add 20,000 square feet of new retail space along the corridor.
- Telx, Group, Inc. -Mountain Development Corporation completed the Financial Data Center at 2 Peekay Drive, Clifton, NJ to house Telx Group, Inc. This 215,000 square foot, 3 story data center is a "flagship" site for Telx, providing cloud computing services, high-speed connections to financial exchanges and space for back-up data storage.
- Hudson Communication Center- Credit Suisse occupies the recently completed 284,000 square foot data center
- Roche Development Site-128 acre site located on Route 3 is being redeveloped – the site is extremely attractive due to its location on Route 3 East and proximity to NYC (20 minutes).

### **Little Falls:**

- Direct Depot- completed construction on a 25,000 square foot New Jersey Kitchen and Bath Design Center.

### **Passaic:**

- Sharut Furniture Development- 10.2 acre site is being redeveloped for retail development. Letters of intent have been signed with a large supermarket and smaller retailers for a total of a 200,000 square foot development.
- Big Apple West – Pennrose Development is planning the redevelopment of a 6-acre multi-tenant industrial site into a mixed use development including 550 residential units and 60,000 square feet of retail space.

- 663 Main Avenue- this eleven story, 88,000 square foot building was sold to Trinity Partners, LLC a private developer, for redevelopment as a medical arts facility.
- Pantasote Site – this 7 acre brownfield site is being redeveloped by KAK, LLC. Demolition and site remediation is underway and discussions with several big box retailers are underway.

**Paterson:**

- Center City Mall - 320,000 square foot building including retail, office and parking uses, with the potential to expand development to 600,000 square feet. More than 85 percent of the space is leased - current tenants include The Children’s Place, Marshall’s, Shoe Factory, AT&T, Sprint, T-Mobile and The New Fabian Theater. When the remaining space is fully leased and occupied, it is estimated that 600 new jobs will be added at this location.
- Kontos Foods in Paterson, NJ has purchased a new 41,000 square foot facility to manufacture crepes and will employ an additional 40. EDA provided this manufacturer of authentic, hand-stretched flatbread with nearly \$9 million in tax-exempt bond financing for new and improved facilities to accommodate their impressive growth and to finance equipment and machinery.
- Through the tax-exempt bond financing the company received from EDA, Kontos Foods purchased and made renovations to a 60,000 sq. ft. facility they were currently operating from in Paterson as well as another nearby 25,000 sq. ft. facility. Additional proceeds from the tax-exempt bonds were used to finance equipment and machinery.
- Form, Fit and Function (F3) is a military parts manufacturer that designs and engineers anti-vibration devices for aircraft and submarines and has recently leased a new 50,000 square foot property on Route 20, Paterson. F3 Engineering LLC in Paterson has announced plans to hire more than 100 workers over the next five years.
- Lowe’s has constructed a 136,000 square foot building along Route 20 and a Pep Boys and Micro Computer Store also occupy an additional 50,000 square feet in the complex.
- Home Depot opened in a 117,953 square foot site located along Route 20 between 4th and 5th Avenues.

- Riverside Village completed its new construction along Route 20, tenants include a McDonald's, Spanish restaurant and bank.
- Chamberlain Avenue Development completed construction on a 24,633 square foot retail strip mall for a Valley National Bank and a Rite-Aid Drug Store.
- St. Joseph's Hospital and Medical Center - has completed the expansion of their new Emergency Room and has proceeded with a new medical arts building, hotel and parking deck. A retail complex has been constructed totaling 20,000 square feet for a pharmacy and related retail stores.
- Barnert Medical Arts Facility, the former Barnert Hospital, has been redeveloped into a 200,000 square foot medical arts facility on Broadway. Once tax-exempt, this property now pays full real estate taxes.

**Totowa:**

- Cervalis Data Center- Russo Development completed the 126,000 square foot Data Center
- Digital Realty Trust Data Center – 701 Union Boulevard will develop a 271,000 square feet Data Center on the 34.31 acre site. The site was acquired for \$16.8 million and will offer nearly 16 megawatts of IT capacity, with further expansion possible down the road.
- ADT Security Services, Inc. - relocated to a 46,300 square foot office and warehouse space in the Totowa Business Center located along Riverview Drive.
- Kari-Out- a packaging manufacturing facility, has expanded its manufacturing facility by an additional 49,580 square feet, the third time this company has expanded at its Totowa location.

## **Wayne:**

- Maquet Cardiovascular LLC, a global leader in manufacturing medical devices, announced the addition of new employees at its United States headquarters in Wayne (Passaic County). The Maquet Company will relocate manufacturing facilities from Puerto Rico and bring 350 jobs to augment its existing New Jersey workforce of 1,100. The company has invested approximately \$40 million for the construction of state-of-the-art manufacturing, education and training facilities. The State of New Jersey provided a \$3.9 million incentive to Maquet.
- UPS relocated their data processing center bringing 741 employees from Morris County to Wayne, NJ. They received a \$1.1 million BRAGG grant from the State of New Jersey.
- Vision Equities: 65 acre site located at 6 West Belt Plaza currently being developed for office, research and development and warehouse uses.
- Wayne Towne Square- a regional retail development expanding the existing center from 507,000 square feet to 740,000 square feet of retail/restaurant space worth \$105 million.
- Bimbo Bakeries- constructed a new 55,456 square foot warehouse/distribution facility along Riverview Drive,
- Hajjar Medical Office Building – a 30,975 square foot medical arts building will be constructed along Hamburg Turnpike in the St. Joseph’s Hospital complex.
- The Atrium at Wayne - completed a 28,500 square foot addition on Alps Road.
- The Hilton Garden Inn- constructed a new 92,350 square foot hotel on Valley Road, Wayne, NJ.
- Metro Packaging- expanded their manufacturing facility from 79,524 square feet to 107,447 square feet located at 5 Haul Road
- Health Resources LLC – will construct a 93,000 square foot acute, 124 bed care facility next to St. Joseph’s Hospital.

**Woodland Park:**

- UPS is considering the expansion of its Paramus data center into a Rifle Camp Road office building in Woodland Park, potentially bringing 1,000 jobs to Passaic County.
- Fairway Supermarket- has opened at 1510 US 46 West in a 63,000 square foot space

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

The following information is from the Passaic County Workforce Investment Board's "Strategic Plan for Industry-Based Collaboration and One-Stop Integration" report:

Passaic County is home to a wide array of businesses in a number of different industries. The second largest industry in the County is healthcare, which includes both large charity-care hospitals as well as a number of smaller facilities for long-term care, etc. While healthcare provides a large base of employment, the majority of the County's businesses are small and medium-sized companies providing products and services across a range of industries. This means that working with particular industries means working with a somewhat fragmented and scattered group of employers, as opposed to 3-4 large ones. This also means that developing entrepreneurial skills and supporting entrepreneurial ventures must be critical components of our County's economic and workforce development efforts in support of economic growth.

Part of understanding Passaic County is appreciating how the County fits into the larger regional context. While Passaic County is an economic entity of its own, it is also part of a larger regional network of employers and workers. A significant proportion of Passaic County residents commute to surrounding counties and New York City; whereas, similar numbers of residents of neighboring counties commute to Passaic County. This means that many of the individuals who are educated in Passaic County are actually taking their skills to the surrounding areas to work where, in many instances, they can earn significantly higher wages. Because of these factors and the importance of workforce development, being responsive to both businesses and job seekers extends our sphere of responsibility beyond the boundaries of our County.

Finally, another key factor that shapes Passaic County's economic landscape is the fact that it is a County of extremes. Like most Northern New Jersey counties, extremes exist in educational levels, with residents clustered at both the high and low ends of the educational spectrum. This directly impacts the job opportunities available.

**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**

See above information on the Workforce Investment Board's Strategic Plan and the Together New Jersey project.

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

Passaic County has received a \$280,000 grant from the US Department of Commerce, US Economic Development Administration to develop a Comprehensive Economic Development Strategy for Passaic County, analyze the impact of severe repetitive flooding on the County's economy and develop a business continuity/disaster recovery plan for companies impacted by local disasters such as flooding.

In addition, Passaic County is working with Together North Jersey, a project administered by the Edward J. Bloustein School of Planning and Public Policy at Rutgers, The State University of New Jersey, to develop a regional CEDS for North Jersey. In addition, the County is working with the NJ Urban Mayors and the John S. Watson Institute for Public Policy to develop a Comprehensive Economic Development Strategy for 19 urban municipalities in New Jersey. Several stakeholder meetings have been held and priorities are in development.

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

The County does not anticipate using CDBG funds to directly fund economic development activities. However, a project in support of infrastructure that provides support for business development or retention will be considered. See above information on the Workforce Investment Board's Strategic Plan and the Together New Jersey project.

## MA-50 Needs and Market Analysis Discussion

### **Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?**

The communities of Haledon Borough, Prospect Park Borough, and Woodland Park Borough have the highest number of persons of Hispanic origin. In addition, the communities of Totowa Borough and Wanaque Borough have experienced rapid increases in Hispanic population between 2000 and 2011. Prospect Park Borough has 27% of the Black population in the Urban County.

Overall, Hispanic households appear to have a disproportionately greater need for affordable housing compared to other racial or ethnic groups. This is based on the CHAS data. The following is an overall summary of the disproportionately greater needs:

#### *Disproportionately Greater Need: Housing Problems*

- Asian households: moderate-income (81%-100% AMI)
- Hispanics households: low-income (31%-50% AMI)

#### *Disproportionately Greater Need: Severe Housing Problems*

- Hispanic households: moderate-income (81%-100% AMI)

#### *Disproportionately Greater Need: Housing Cost Burdens*

- <=30% cost burden: Asian households were cost-burdened
- 30-50% cost burden: no racial or ethnic groups fell disproportionately into this category.
- >50% cost burden: A disproportionate number of Hispanic households were severely cost-burdened and paid more than 50% of their income on housing-related costs.

### **Are there areas in the Jurisdiction where these populations are concentrated?**

The areas of Passaic County that have a concentration of Non-White and Latino populations are limited but have increased since 2000. Census Block Groups in Haledon, Prospect Park, Wanaque, Pompton Lakes, and Woodland Park have higher concentrations of Non-White and Latino households and have concentrations of low and moderate income people. These communities will receive funding for projects in 2013.

The remaining area benefit projects in FY2013 will take place in areas of low and moderate income concentration throughout the County.



All the CDBG funding (100%) will benefit low and moderate clientele and areas throughout the County; senior residents or individuals with physical disabilities and special needs.

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

The five communities with higher concentrations of Non-White and Latino population, Haledon, Prospect Park, Wanaque, Pompton Lakes and Woodland Park are also areas of concentration of lower income residents.

**Table 65 - Characteristics of the Market Area: Concentration by Race and Ethnicity**

	Haledon	Prospect Park	Woodland Park	Wanaque	Pompton Lakes
Median household income	\$62,939	\$60,429	\$78,839	\$85,918	\$95,499
Total households	2,778	1,797	4,500	3,966	3,913
Median Age	33.7	31.9	45.7	44.3	37.5
Percent over 65	11.60%	7.20%	19.00%	22.80%	7.10%
Percent under 18	21.20%	26.00%	18.10%	20.80%	29.60%
Total housing units	2,511	1,830	4,861	4,021	4,093
Vacant housing units	6.70%	10.60%	7.40%	1.40%	4.40%
Owner-occupied housing units	48.70%	46.60%	60.00%	87.40%	76.90%
% constructed prior to 1939	28.40%	52.70%	18.00%	7.40%	11.90%
Median Value of owner occupied units	\$354,500	\$308,100	\$406,800	\$339,600	\$362,800

Source: 2007-2011ACS

**Are there any community assets in these areas/neighborhoods?**

Redevelopment is underway in the Borough of Haledon. Recent changes along Belmont Avenue in the downtown area of the borough include development of a Walgreens, streetscape improvements; a new doctor’s office that replaced a tavern; and, demolition of a public building to create parking opportunity to serve the downtown.

A showcase asset in Prospect Park is Hofstra Park. The borough has completely rehabilitated the park and upgraded the facilities. The park now includes a spray park as well as rehabilitated bathrooms and playing fields. Road work in the park is underway.

Woodland Park has two areas that have a higher concentration of low income and Non-White population. These areas are residential and are located along major transportation routes to shopping centers, hospitals and other employment opportunities.

**Are there other strategic opportunities in any of these areas?**

In Haledon, at the corner of Belmont Avenue and Zabriskie Street recent approval was given for a conversion of a home and former drug store to a small apartment complex. Since this is a built up community, small changes such as this development are going to drive the revitalization of the community.

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

A major streetscape and downtown revitalization initiative has been proposed in Woodland Park. The downtown area is not situated near the impacted residential areas but redevelopment will provide opportunities for job creation and tax base enhancement for the betterment of the community at large.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

#### Geographic Priorities

The County will focus its resources in areas of the County that have the greatest need for investment in infrastructure, public facility and housing improvements.

#### Priority Needs

The County has identified affordable housing, community development, economic development, homelessness, and special needs populations as priority needs for the next five years. High priorities for FY 2013-2017 include improving and expanding the existing housing for low-income households; improving public facilities; improving, maintaining and expanding infrastructure; supporting public services; and supporting actions to further economic development and creation of decent jobs.

#### Anticipated Resources

The County anticipates receiving \$3,825,000 in CDBG entitlement funding over the next five years:

- \$3,825,000 (or an average of \$ 765,000 annually)

#### Institutional Delivery Structure

The County relies on a network of public sector, private sector, and non-profit organizations to implement the strategic plan, particularly to address homelessness and special needs. Over the next five years, the County will work to overcome gaps in the institutional structure and delivery system by training and capacity building among the participating communities and non-profit organizations. The timeliness of delivery of CDBG funded activities should thereby improve.

## **Goals**

Over the next five years, the County will use CDBG funds to:

- Support affordable housing through rehabilitation assistance for 50 homeowner units and creation of 25 new rental housing units.
- Provide financial support for public facility and infrastructure improvements affecting all areas of the Urban County.
- Provide financial support to non-profit agencies that provide services to the elderly and non-homeless with special needs.

## **Public Housing**

There are no public housing units in the Urban County.

## **Barriers to Affordable Housing**

An Analysis of Impediments to Fair Housing Choice (AI) is being developed concurrently with the Consolidated Plan. This AI will outline steps to ameliorate barriers to affordable housing in the County.

## **Homelessness Strategy**

The County supports the efforts of the Continuum of Care to provide homeless services and emergency shelter and permanent housing for homeless individuals and families, including veterans, those with special needs, the disabled, HIV/AIDS, and victims of domestic violence.

## **Lead-based Paint Hazards**

Lead-based paint is found in housing at all income levels in the Urban County. HUD estimates that as many as 9,403 housing units built prior to 1970 and occupied by low- and moderate-income households could contain lead-based paint in the Urban County. The County is a participant in the New Jersey Health Department Lead Abatement Initiative. When children are identified with an elevated blood lead level, the County provides oversight to ensure that the lead-based paint problem is addressed.

## **Anti-Poverty Strategy**

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

program provides the potential of generating jobs that may be filled by Section 3 residents or hire Section 3 business.

### **Monitoring**

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

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

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

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

## SP-10 Geographic Priorities

### Geographic Area

**Table 66 – Geographic Priority Areas**

Target Area	Percentage of Funds
None	

### General Allocation Priorities

Assistance is not directed to any specific geographic area in the County. The 2013 Annual Action Plan maps show the location of the site-specific activities.

The communities of Haledon Borough, Prospect Park Borough, and Woodland Park Borough have the highest number of persons of Hispanic origin. In addition, the communities of Totowa Borough and Wanaque Borough have experienced rapid increases in Hispanic population between 2000 and 2011. North Haledon Borough, Haledon Borough, Prospect Park Borough, Little Falls Township, and Totowa Borough all have census tracts with high concentrations of Blacks. However, Prospect Park Borough had the highest concentration with 27% of the Black population in the Urban County. The boroughs of Wanaque and Pompton Lakes, and the Township of Little Falls all had census tracts with high concentrations of Asians.

The remaining area benefit projects in FY2013 will take place in areas of low and moderate income concentration throughout the County.

All the CDBG funding (100%) will benefit LMI clientele and areas throughout the County.

## SP-25 Priority Needs

### Priority Needs

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

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

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

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

**Table 67 - Priority Needs Summary**

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

Public Facility Improvements	High	Extremely Low Low Moderate Large Families Families with Children Elderly	Public Facility Improvements
Infrastructure Improvements	High	Extremely Low Low Moderate Large Families Families with Children Elderly	Infrastructure Improvements
Public Services	High	Extremely Low Low Moderate Elderly veterans Frail Elderly	Public Services
Economic Development	High	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence	Economic Development



## SP-30 Influence of Market Conditions

### Influence of Market Conditions

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

**Table 68 - 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 County is not a HOME grantee
TBRA for Non-Homeless Special Needs	N/A - the County is not a HOME grantee
New Unit Production	Although CDBG funds are not likely to be used, there is a need for new affordable housing construction. The growing population of the Urban County and need for affordable housing, particularly for the elderly and special needs populations was a recurring theme in discussions with stakeholders.
Rehabilitation	Market data clearly demonstrates the need for rehabilitation of existing units. Housing in much of the Urban County was constructed prior to 1950. Lower income homeowners are cost burdened and are not able to make necessary improvements.
Acquisition, including preservation	N/A - the County is not a HOME grantee

## SP-35 Anticipated Resources

### Anticipated Resources

**Table 69 - Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	765,000	0	0	765,000	3,060,000	CDBG funds will be used to address community housing and non-housing needs.

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

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

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

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

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

State funds may also be sought:

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

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

The County does not have property that will be used for activities.

## SP-40 Institutional Delivery Structure

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

**Table 70 - Institutional Delivery System**

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

### Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

The Weatherization Program, formerly a part of the Planning Department, has been merged into the Department of Human Services. This move facilitates the interaction of emergency services with housing services. The Weatherization Program will administer the CDBG funded housing rehabilitation program. The program will target those in need of assistance to prevent being displaced from their home. It will also be used to address housing problems not covered by Weatherization that could threaten the integrity of the home such as roof replacement.

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

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

**Table 71 - Homeless Prevention Services Summary**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
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
<b>Other</b>			
Other			

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

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

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

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

**Table 72 – Homeless Services**

HOMELESS SERVICES LISTING		
AGENCY	LOCATION	SERVICE
Center for Food Action	Elmwood Park, Ringwood	Food Pantry
CUMAC/Echo	Paterson	Food Pantry
Catholic Family and Community Services	Paterson	Food Pantry, HIV/AIDS Referral
Creech Community Food Pantry	Paterson	Food Pantry
Hispanic Multi-Purpose Service Center	Paterson	Food Pantry, Job counseling
New Hope Community Food Pantry	Prospect Park	Food Pantry
St. Mary’s Church Food Pantry	Pompton Lakes	Food Pantry
St. Peter’s Food Pantry	Clifton	Food Pantry

Salvation Army	Passaic	Food Pantry, Soup Kitchen
Eva's Kitchen	Paterson	Soup Kitchen
Passaic County Board of Social Services	Paterson	General Assistance, food stamp and Medicaid intake
Veteran's Administration	Newark	Veterans' assistance
Passaic County Veteran's Affairs	Paterson	Assistance applying for VA benefits
Passaic County Health Centers	Paterson, Wayne, West Milford, Clifton	Health Care
Passaic County Department of Health and Human Services	Paterson	HIV/AIDS, STD, Tuberculosis Testing
Buddies of New Jersey	Hackensack	HIV/AIDS support – rent and mortgage assistance, utility assistance, counseling, nutrition
CAPCO Resources Center	Paterson	HIV/AIDS Support
Hyacinth AIDS Foundation	Paterson	HIV/AIDS Support
Paterson Counseling Center	Paterson	Substance Abuse, Clinical case management, mental health therapy, outpatient medical care, methadone maintenance, methadone detoxification
Straight & Narrow	Paterson	Detoxification, intensive outpatient, residential short-term and partial hospitalization
NewBridge, Inc.	Pompton Lakes	Outpatient treatment services
Passaic County Division of Mental Health	Paterson	Referral for mental health treatment
Mental Health Association of Passaic County	Clifton	Referral and support for mental health treatment
Passaic County One Stop	Paterson	Job search, counseling

Passaic County Community Action for Social Affairs, Inc. (CASA)	Passaic	Job counseling, referral
Greater Paterson OIC	Paterson	Job counseling, referral
Passaic County Women's Center Domestic Violence Program	Paterson	Crisis Intervention, counseling, emergency shelter and supportive services
Strengthen Our Sisters	West Milford	Shelter, Counseling and supportive services
Project S.A.R.A.H	Clifton	Counseling and supportive services
Legal Services of New Jersey, Paterson office	Paterson	Legal Aid
Center of Grace	Paterson	Supportive Services
NJ CDC	Paterson	Education, job training, services
Collaborative Support Program of New Jersey	Paterson	Supportive Services
Oasis	Paterson	Food distribution to pantries
Center for Family Resources	Paterson	Supportive Services
PATH Program	Paterson	Outreach and Mental health Services
St. Paul's CDC	Paterson	Supportive Services
Paterson Housing Authority	Paterson	VASH vouchers, public housing, section 8
Paterson Task Force	Paterson	Credit and Debt counseling, homebuyer counseling

Source: Mullin and Lonergan Associates, Inc. 2013



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

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

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

The Passaic County Division on Mental Health and Addiction Services conducted a children and family needs assessment during the summer of 2012 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 Passaic County Plan to End Homelessness, Housing Our People Everywhere (H.O.P.E) in Passaic County, provides the framework for addressing the gaps in the homeless system. Passaic County is undergoing a transformation from a facilities based homeless delivery system to a system of services designed to prevent homelessness and to rapidly return people to permanent stable housing. To this ends, the County has adopted the Housing First strategy. Funding is being shifted from Transitional Housing to Permanent Supportive Housing.

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

A centralized point of contact (CPOC) for persons seeking assistance with housing is being developed. The CPOC will be able to divert people from becoming homeless by better applying

existing resources. If they are already homeless, the system will respond by providing short-term shelter and long-term housing solutions.

## SP-45 Goals Summary

### Goals Summary Information

Table 73 – Goals Summary

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator	Objective/Outcome
Affordable Housing	2013	2017	Affordable Housing	Urban County	Affordable Housing	CDBG: \$250,000	Rental units constructed: 25 Household Housing Unit  Homeowner Housing Rehabilitated: 50 Household Housing Unit  Housing for Homeless added: 100 Household Housing Unit	DH - 1
Public Facility Improvements	2013	2017	Non-Housing Community Development	Urban County	Public Facility Improvements	CDBG: \$750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100000 Persons Assisted  Buildings Demolished: 3 Buildings	SL- 3
Infrastructure Improvements	2013	2017	Non-Housing Community Development	Urban County	Infrastructure Improvements	CDBG: \$1,850,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 186961 Persons Assisted	SL – 3
Public Services	2013	2017	Homeless Non-Homeless Special Needs	Urban County	Public Services	CDBG: \$350,000	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted	SL – 3
Economic Development	2013	2017	Non-Housing Community Development Economic Development	Urban County	Economic Development		Jobs created/retained: 30 Jobs  Businesses assisted: 5 Businesses Assisted	EO- 1

\* OUTCOME/ OBJECTIVE CODES

	<b>Availability/ Accessibilit</b>	<b>Affordability</b>	<b>Sustainability</b>
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

**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)**

Not Applicable. Passaic County does not receive HOME funds.

## **SP-50 Public Housing Accessibility and Involvement**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

There are no public housing units in the Urban County.

### **Activities to Increase Resident Involvements**

There are no public housing units in Urban County.

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

The Passaic County Housing Authority is not designated as troubled.

### **Plan to remove the 'troubled' designation**

N/A

## SP-55 Barriers to affordable housing

### Barriers to Affordable Housing

Passaic County is currently (2013) undertaking the development of an Analysis of Impediments to Fair Housing Choice (AI) that will identify current barriers to fair housing. In the AI last conducted in 2008, barriers were identified that may impede the ability of lower-income households to become home owners, including the need for the County to provide adequate funding for housing rehabilitation, and for the development of new rental housing.

Barriers to home ownership were identified as:

- Difficulty saving for down payments and closing costs in combination with rental obligations and other economic factors.
- Many homes affordable to lower-income households require minor to major repairs to make them habitable. The repairs generally need to be funded at the time of purchase, adding to the expense of first time home ownership.
- Poor or unacceptable credit histories of applicants, poor records of employment among applicants, and lack of adequate budget and credit counseling for prospective homebuyers to assist them in maintaining their home ownership status.

Barriers to housing rehabilitation were identified as:

- Demand of rehabilitation funding greatly exceeds the available financial resources.
- Cost for lead-based paint treatment increases the total cost of rehabilitation per unit, which decreases the number of housing units that are rehabilitated on an annual basis.

Barriers to developing new affordable housing were identified as:

- Increasing land costs, particularly in the more developed portions of the County that are convenient to transportation, infrastructure, and services.
- Brownfield sites may be contaminated with chemicals, heavy metals, and groundwater contamination.
- Demand for funding greatly exceeds the available financial resources.
- Institutional barriers were identified as overlapping and regulated land use, particularly in the Highlands Area, a designated preservation area.
- High real estate taxes reduce the affordability of housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

To overcome the obstacles of the affordable housing, each municipality in the County has or will be developing its COAH plan to provide assistance to lower-income homebuyers, home owners, or developers to meet its fair share housing goals. Due to limited CDBG resources, Passaic County does not anticipate using CDBG funds to support home ownership or housing rehabilitation programs.

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

## **SP-60 Homelessness Strategy**

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

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

The Continuum of Care is working to develop a centralized intake and relationship with over 50 providers, will continue to combat homelessness. 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.

### **Addressing the emergency and transitional housing needs of homeless persons**

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



**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

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

The Passaic County Department of Human Services has hired a full-time veterans services staff member to coordinate the goal of ending homelessness for veterans. VASH staff members are active in the COC and its sub-committees. This coordination has resulted in assistance to veterans in securing and maintaining housing.

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.

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

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

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

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

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

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

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. The Paterson Housing Authority administers 35 VASH vouchers. Services are provided through the Social Services for Veterans Families (SSVF) Program.

## **SP-65 Lead based paint Hazards**

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

Lead based paint hazard reduction has been integrated into the County's housing policies and programs as follows:

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

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

The County's Health Department refers households with children with elevated blood lead levels to the Community Development Office to determine if the household is eligible to receive assistance through the housing rehabilitation program.

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

The housing rehabilitation program will be initiated in the coming year. The actions above have not had any effect on the extent of lead poisoning and are unlikely to do so. The housing rehabilitation program is directed to homeowners while many of the young children with elevated blood lead levels reside in rental housing. Education and awareness will impact the likelihood of exposure to lead-based paint in their environment.

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

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

## **SP-70 Anti-Poverty Strategy**

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

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

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

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

The amount of resources provided by the CDBG program is not sufficient for the County to undertake extensive housing activities. Therefore, the anti-poverty strategy is not only coordinated with the small rehabilitation program that the county will undertake using these funds through the application of the Section 3 requirements. The County will endeavor to identify and work with small contractors who may be Section 3 eligible.

## **SP-80 Monitoring**

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

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

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

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

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

## Expected Resources

### AP-15 Expected Resources

**Table 74 Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Infrastructure, public services and administration	Estimated: \$800,000	0	0	Estimated: \$765,000	3,060,000	

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

Each municipality will leverage the CDBG funds with community funds to provide engineering services for their projects. The County does not pay for engineering. In addition, the total project costs will require that some of the municipalities bond for the remainder of the funds needed to complete the project budget. However, there are no matching fund requirements for CDBG funding.

The County expects to receive ongoing Section 8 Rental Assistance Funding from HUD to continue to provide 835 vouchers to low income renters in Passaic County, outside of the entitlement cities.

Passaic County administers the Continuum of Care (COC) program serving all homeless persons in the County. The COC expects to apply for funding under the 2012 COC program later this summer

The County is not aware of any Low-Income Housing Tax Credit projects to be undertaken. However, should the occasion arise, the County would support such application with a Certification of Consistency.

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

There is no intent to use publically owned land for needs identified in the plan other than to improve existing public infrastructure and facilities.



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

**Table 75 - Goals Summary**

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Affordable Housing	2013	2014	Affordable Housing	Urban County	Affordable Housing	CDBG prior year	Homeowner Housing Rehabilitated: 15 Household Housing Unit
Public Facility Improvements	2013	2014	Non-Housing Community Development	Urban County	Public Facility Improvements	CDBG: \$36,960	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1677 Persons Assisted
Infrastructure Improvements	2013	2014	Non-Housing Community Development	Urban County	Infrastructure Improvements	CDBG: \$498,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11381 Persons Assisted
Public Services	2013	2014	Homeless Non-Homeless Special Needs	Urban County	Public Services	CDBG: \$77,182	Public service activities other than Low/Moderate Income Housing Benefit: 8030 Persons Assisted

**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 91.215(b)**

Using funds available from older years, the County will initiate a housing rehabilitation program. Through this program, an estimated 20 housing units will be rehabilitated. Such housing is considered affordable under the HOME definition.

## Projects

### AP-38 Project Summary

#### Project Summary Information

**Table 76 - Project Summary**

<b>Project Name</b>	<b>Target Area</b>	<b>Goals Supported</b>	<b>Needs Addressed</b>	<b>Funding</b>
Administration				CDBG: \$153,035
Infrastructure: Streets, curbs, sidewalks	Urban County	Infrastructure Improvements	Infrastructure Improvements	CDBG: \$498,000
Public Facilities: Parks and Neighborhood Facilities	Urban County	Public Facility Improvements	Public Facility Improvements	CDBG: \$186,960
Public Services	Urban County	Public Services	Public Services	CDBG: \$77,182

## AP-35 Projects

**Table 77 - Project Information**

#	Project Name
1	Administration
2	Infrastructure: Streets, curbs, sidewalks
3	Public Services
4	Public Facilities: Parks and Neighborhood Facilities

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

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

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

Obstacles identified in the Five Year Plan included:

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

In the Five Year CP, obstacles such as lack of funding, NIMBYism, lack of affordable housing, and escalating costs to provide housing were cited as obstacles to providing affordable housing. Through the allocation of funds in this CP, housing activities have not been undertaken. However, the County will continue to provide resources to assist homeless and low-income persons obtain housing.

The County Housing Authority provides rent vouchers to offset the high cost of rental housing in the County.

The Passaic County Human Services Department offers several programs to combat homelessness and is the administrator of H.O.P.E. in Passaic County, the County's plan to end chronic homelessness.

## AP-50 Geographic Distribution

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

Table 78 - Geographic Distribution

Target Area	Percentage of Funds
None	

### Rationale for the priorities for allocating investments geographically

Assistance is not directed to any specific geographic area in the County. The 2013 Annual Action Plan maps show the location of the site-specific activities.

The areas of Passaic County that have a concentration of Non-White and Latino populations are limited but have increased since 2000. Census Block Groups in Haledon, Prospect Park, Wanaque, Pompton Lakes, and Woodland Park have higher concentrations of Non-White and Latino households and have concentrations of low and moderate income people. These communities will receive funding for projects in 2013.

The remaining area benefit projects in FY2013 will take place in areas of low and moderate income concentration throughout the County.

All the CDBG funding (100%) will benefit LMI clientele and areas throughout the County.

## Affordable Housing

### AP-55 Affordable Housing

**Table 79 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households to be Supported	
Homeless*	21
Non-Homeless	0
Special-Needs	0
Total	21

**Table 80 - One Year Goals for Affordable Housing by Support Type**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	15

\*The Continuum of Care 2012 application indicates that 21 new beds for chronic homeless individuals and families will be created.

## **AP-60 Public Housing**

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

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

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

There is no public housing in Passaic County. The Passaic County Housing Authority administers Section 8 vouchers only. The Housing Authority is not considered a troubled agency.

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 Housing Authority resident families.



## **AP-65 Homeless and Other Special Needs Activities**

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

- i. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**
- ii. Addressing the emergency shelter and transitional housing needs of homeless persons**
- iii. 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**
- iv. 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 Passaic County CEAS Committee serves as the Continuum of Care. The Department of Human Services provides staff support to the committee.

i. Outreach: During the year provider agencies regularly outreach to homeless living on the street and those at risk of becoming homeless. The PATH Program provides regular outreach at known locations. Further through partnership with the eviction courts, PATH has addressed the needs of those at-risk of losing their housing. When families were removed from the welfare list, an outreach was conducted to see if they had short-term places to live and long-term plans for permanent housing.

The SSVF and Salvation Army coordinate street outreach to homeless veterans.

A uniform intake form is used to assess the needs of all persons and families that are encountered through outreach.

ii. Emergency shelter and transitional housing: The COC works with all the shelters in the County to ensure capacity to meet emergency needs. All the shelters and transitional housing facilities participate in the Point-in-Time count.

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

The Passaic County Department of Human Services has hired a full-time veterans services staff member to coordinate the goal of ending homelessness for veterans. VASH staff members are active in the COC and its sub-committees. This coordination has resulted assistance to veterans in securing and maintaining housing.

The 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.

Returning to homelessness is also being addressed by placing a priority on job training and services for persons who are homeless. The Mainstream Resources committee of the COC is working to strengthen the connection between the Workforce Investment Board and educational institutions to assist residents in obtaining their GED and other vocational training.

Working with the legal services and county courts, efforts are made to clear the records of homeless persons to remove another obstacle to self-sufficiency.

#### iv. Prevention

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

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

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

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

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. The Paterson Housing Authority administers 35 VASH vouchers. Services are provided through the Social Services for Veterans Families (SSVF) Program.

## **AP-75 Barriers to affordable housing**

**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 five year plan identified barriers to affordable housing that included:

Passaic County is currently (2013) undertaking the development of an Analysis of Impediments to Fair Housing Choice (AI) that will identify current barriers to fair housing. In the AI last conducted in 2008, barriers were identified that may impede the ability of lower-income households to become home owners, including the need for the County to provide adequate funding for housing rehabilitation, and for the development of new rental housing.

Barriers to home ownership were identified as:

- Difficulty saving for down payments and closing costs in combination with rental obligations and other economic factors.
- Many homes affordable to lower-income households require minor to major repairs to make them habitable. The repairs generally need to be funded at the time of purchase, adding to the expense of first time home ownership.
- Poor or unacceptable credit histories of applicants, poor records of employment among applicants, and lack of adequate budget and credit counseling for prospective homebuyers to assist them in maintaining their home ownership status.

Barriers to housing rehabilitation were identified as:

- Demand of rehabilitation funding greatly exceeds the available financial resources.
- Cost for lead-based paint treatment increases the total cost of rehabilitation per unit, which decreases the number of housing units that are rehabilitated on an annual basis.

Barriers to developing new affordable housing were identified as:

- Increasing land costs, particularly in the more developed portions of the County that are convenient to transportation, infrastructure, and services.
- Brownfield sites may be contaminated with chemicals, heavy metals, and groundwater contamination.
- Demand for funding greatly exceeds the available financial resources.

- Institutional barriers were identified as overlapping and regulated land use, particularly in the Highlands Area, a designated preservation area.
- High real estate taxes reduce the affordability of housing.

To overcome the obstacles of the affordable housing, each municipality in the County has or will be developing its COAH plan to provide assistance to lower-income homebuyers, home owners, or developers to meet its fair share housing goals. Due to limited CDBG resources, Passaic County does not anticipate using CDBG funds to support home ownership or rental housing development. However, Passaic County will provide a certification of consistency to projects that meet local codes and land use requirements.

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

## **AP-85 Other Actions**

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

**Actions planned to foster and maintain affordable housing**

**Actions planned to reduce lead-based paint hazards**

**Actions planned to reduce the number of poverty-level families**

**Actions planned to develop institutional structure**

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

### ***Address obstacles to meeting underserved needs***

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

Non-housing community development needs will be addressed through CDBG funding resources. Obstacles identified in the Five Year Plan included:

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

### **Actions planned to foster and maintain affordable housing**

In the Five Year CP, obstacles such as lack of funding, NIMBYism, lack of affordable housing, and escalating costs to provide housing were cited as obstacles to providing affordable housing. Through the allocation of funds in this CP, housing activities have not been undertaken. However, the County will continue to provide resources to assist homeless and low-income persons obtain housing.

The County Housing Authority provides rent vouchers to offset the high cost of rental housing in the County.

The Passaic County Human Services Department offers several programs to combat homelessness and is the administrator of H.O.P.E. in Passaic County, the County's plan to end chronic homelessness.

During FY2013, the County will continue to provide a certificate of consistency for agencies seeking funding under federal programs that enhance the opportunity to meet the goals described in the Five Year Plan.

***Evaluate and reduce the number of housing units containing lead-based paint hazards***

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

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

***Reduce the number of poverty-level families***

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

***Develop institutional structure***

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

***Enhance coordination between public and private agencies***

The County will continue efforts to enhance coordination between agencies by creating partnerships in the implementation the Section 3 outreach initiative and the Passaic County

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



## Program Specific Requirements

### AP-90 Program Specific Requirements

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

Reference 24 CFR 91.220.(l)(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**

There is no anticipated program income.

**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**

No Section 8 funding is anticipated.

**3. The amount of surplus funds from urban renewal settlements**

No urban renewal funding is anticipated.

**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.**

No funds have been returned.

**5. The amount of income from float-funded activities**

There have been no float-funded activities.

**Total Program Income: NONE**

## Other CDBG Requirements

### 1. The amount of urgent need activities

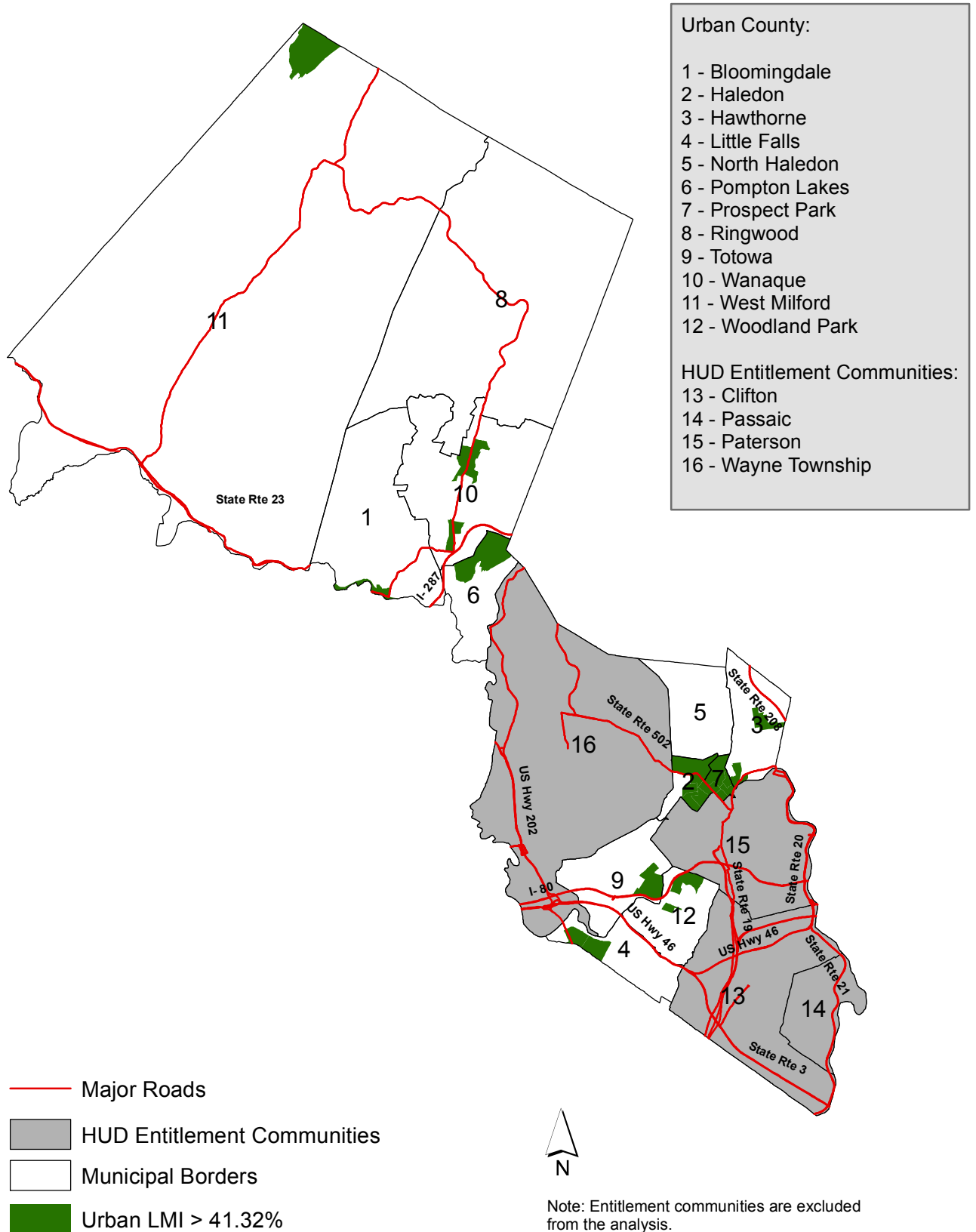
NONE

### **Emergency Solutions Grant (ESG)**

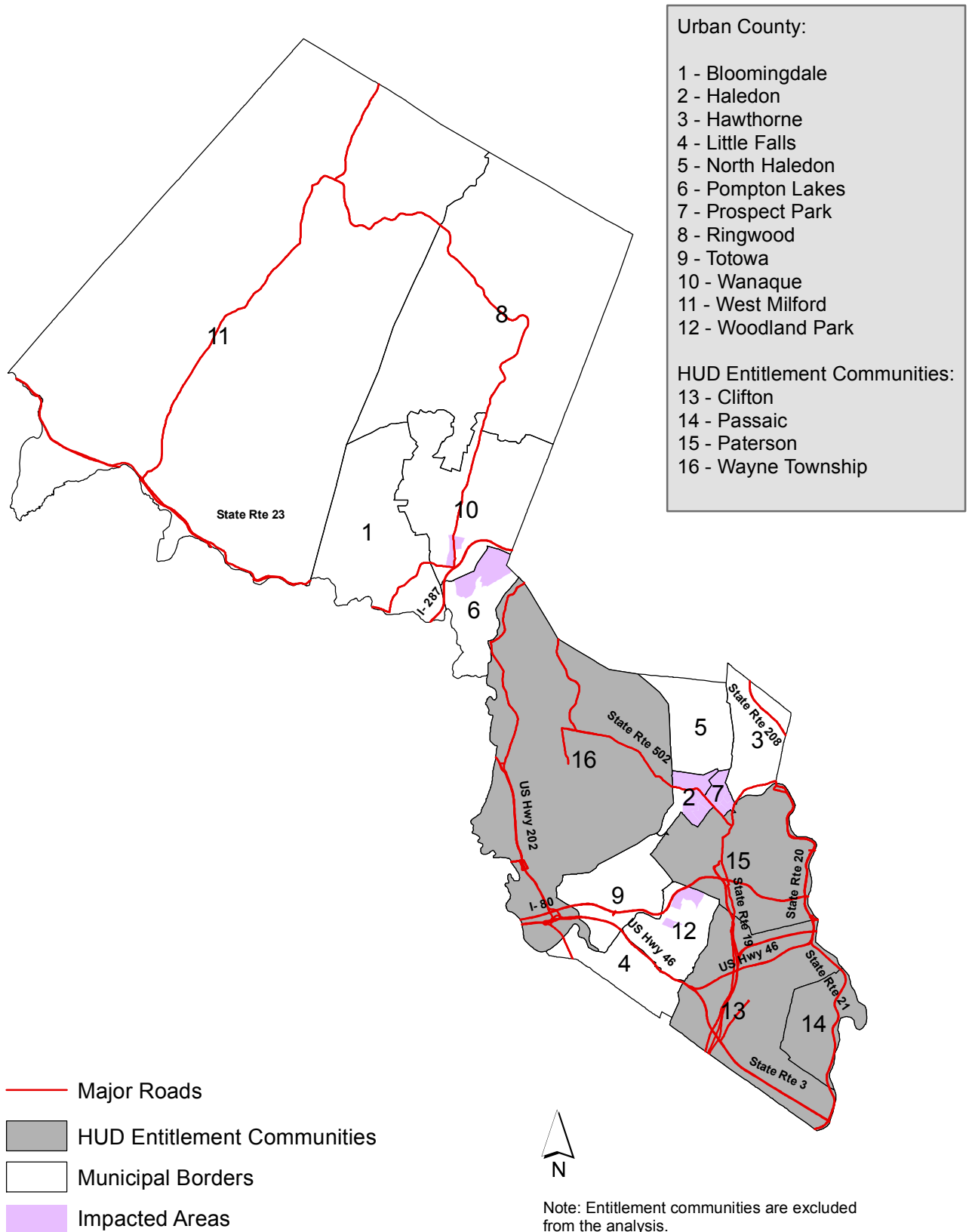
1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

**Not applicable – Passaic County is not an ESG entitlement.**

# Passaic County- Low and Moderate Income Areas



# Passaic County- Impacted Areas



Passaic County intends to submit the Five Year Consolidated Plan, the Annual Action Plan for FY 2013, and the modification of funding from prior years to the U.S. Department of Housing and Urban Development (HUD) on or about July 12, 2013. The Passaic County Board of Chosen Freeholders is expected to take action on the Five Year Consolidated Plan, the Annual Action Plan for FY 2013 and the modification of funding from prior years on June 25, 2013. Interested persons are encouraged to express their views on the Five Year Consolidated Plan, the Annual Action Plan for FY 2013 and the modification of funding from prior years at the public hearing or in writing to the Passaic County, Department of Planning and Economic Development, 930 Riverview Drive, Suite 250, Totowa, NJ 07512. Persons requiring information in alternative formats should contact the Department at (973) 569-4720 (TDD Users: 7-1-1 NJ Relay Center) All comments received on by June 20, 2013 will be considered.