

PASSAIC COUNTY, NJ

2023-2027 Consolidated Plan

2023 Annual Action Plan

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Executive Summary

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

1. Introduction

The purpose of the Consolidated Plan (CP) is to guide funding decisions in Passaic County from 2023-2027 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, 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: construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, housing rehabilitation, homeownership assistance, lead-based paint detection and removal, rehabilitation of commercial or industrial buildings, loans or grants to businesses, construction of new housing, and assistance to homeless persons and families.

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

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

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

- A planning document that enables the county to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs.
- An application for CDBG Program funds for FY 2023 under HUD's formula grant.
- A strategy document to be followed in the implementation of HUD programs.

- An action plan that provides a basis for assessing performance in the implementation of CDBG Program funds.

Community Development Block Grant (CDBG) funds to address the needs outlined in the Strategic Plan are anticipated to be approximately \$900,000 for each year, on average, over the next five years. The three overarching objectives guiding the proposed activities are:

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

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

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

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

Passaic County has identified the following priority needs:

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

Passaic County has set several goals to meet these needs:

- Improve Access to Affordable Housing
- Improve Public Facilities
- Improve Public Infrastructure
- Provide Public Services
- Planning/Administration

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

3. Evaluation of past performance

During FY 2021 (the most recently completed program year), Passaic County received \$891,398 in CDBG funding. Funds were allocated to public facility improvements, street improvements, handicap barrier removal projects, water and sanitary sewer improvements, public services and administration. The table below shows the accomplishments for FY 2021, Sept 1, 2021 to August 31, 2022.

In addition, the County received funding through HUD and NJ Department of Community Affairs (DCA) to prevent, prepare for, and respond to coronavirus. These funds were allocated in FY 2020.

Name of Applicant	Project Name	Location of Project	Funding
CDBG Administration	Administration	Ongoing Program Management	\$178,279
Borough of Bloomingdale	Senior Center Pavilion	Construction of an ADA-accessible, open pavilion at an existing senior center.	\$60,000
Borough of Hawthorne	Rehabilitation of North 9 th Street	Milling and paving of North 9th Street from Prescott to Westervelt. Replace curbs, as needed, retrofit of all catch basins and install ADA curb ramps as needed.	\$90,000

Name of Applicant	Project Name	Location of Project	Funding
Township of Little Falls	Stinson Place Rehabilitation	Stinson Place is impacted by erosion, potholes, and cracked pavement. Proposed work: repave the road; improve existing drainage infrastructure; reset parking signs; paint a new crosswalk and build a new curb. Tree removal and replacement; reset two existing manhole covers and grates. There are no sidewalks in the area. The street intersects Main Avenue.	\$90,000
Borough of Pompton Lakes	ADA Curb Ramps and Paving	Installation of ADA compliant curb ramps and detectable warning surfaces including minor sidewalk improvements to ensure safe and equal access for all residents. Anticipate installation of 12 ADA curb ramps.	\$60,000
Borough of Prospect Park	Planten Avenue Improvement Project	Milling and paving of 0.11 miles of roadway, including pedestrian safety features, striping and regulatory signage. Including replacement of concrete curbs; concrete sidewalks and concrete driveway aprons. Installation of 9 ADA compliant detectable warning surfaces. Repairs/adjustments to manhole castings, water valve boxes, inlets and adjacent grass areas, as needed.	\$85,000
Borough of Totowa	Lincoln Place Sanitary Sewer Lining	Installation of cured-in-place pipe liner and sealing of manholes, along the length of the sanitary sewer line to be rehabilitated. Seal sanitary sewer lateral connections at the main, and rehab of sanitary manholes	\$100,762

Name of Applicant	Project Name	Location of Project	Funding
		within the project limits. 70+ year old clay pipes, brick manholes.	
Township of West Milford	Township Building ADA Improvements	This building is currently under design for renovations to be utilized as an office for multiple Township agencies which will generate visits from the public. Renovations include compliance with ADA; energy efficient improvements; and a floor plan layout to enable social distancing.	\$ 50,000
Borough of Woodland Park	Newby Avenue Reconstruction (36 th and McBride Avenue)	Replacement of deteriorated curbing and replacement of deteriorated concrete sidewalk with a concrete sidewalk including a new curb ramp.	\$80,000
Macopin Volunteer Fire Company	Rehabilitation of Bathrooms-ADA compliance	Reconstruct existing 2 bathrooms to accommodate ADA compliance. Site is utilized as an Emergency Shelter as well as a voting site.	\$35,000
Passaic County	ADA Ramp installation	Installation of 8-10 ADA compliant ramps	\$27,357
CASA	Volunteer Training	Training of Court Appointed Special Advocates (CASA) volunteers to provide advocacy services to youth living in foster care from birth through age 21.	\$20,000
Home Care Options	Volunteer Shopper Plus Program	The Volunteer Shopper Plus Program provides in home assessments of the senior to determine needs and admit the client to the Volunteer Shopper Plus Program. The Social Worker will identify the other services and in-home support that the client may need and is eligible for and makes the connections to those services.	\$15,000

Name of Applicant	Project Name	Location of Project	Funding
		Provides services to individuals over the age of 60.	
PROJECT TOTALS			\$891,398

4. Summary of citizen participation process and consultation process

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

- Interviews with stakeholders were conducted the week of February 27, 2023 and included affordable housing providers, human and social service providers, economic development organizations, broadband providers, planning department staff responsible for hazard mitigation
- A public needs meeting was held on February 10, 2023 at the Passaic County Economic Development offices, as well as virtually
- The Second public hearing will be held on June 13, 2023, at the Passaic County Economic Development offices, as well as virtually
- Display period of document: May 19, 2023 to June 20, 2023.
- Anticipated date of approval by the Passaic County Board of Commissioners: June 27, 2023.

5. Summary of public comments

No public comments received prior to public display.

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

No public comments were received prior to public display.

7. Summary

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

The purpose of the plan is to guide funding decisions regarding the 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 2023-2027

The County has also prepared an Annual Action Plan for FY 2023 (September 1, 2023 to August 31, 2024). This plan identifies the funding for projects that address the County's priorities as stated in the Consolidated Plan.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

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

The Continuum of Care program is administered by the Department of Human Services. The County’s Department of Human Services serves as the Continuum of Care.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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

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

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

An orientation meeting and first public needs meeting were held February 10, 2023, to explain the program and solicit input on the goals to be addressed with the use of funds. Over 27 individuals representing 18 human and social service agencies and municipalities attended the February 10, 2023 meeting.

Interviews with over 20 community development stakeholders and municipal officials were held during the week of February 27, 2023 to gather input on community needs and priorities. In addition, a written survey was provided to the Passaic County Housing Agency to obtain data regarding Housing Choice Vouchers in the County.

Copies of the Consolidated Plan and FY 2023 Annual Plan were distributed to the local municipalities and a minimum of 35 service agencies. The Plan was available for inspection on the County website and notice of its availability was published in two local newspapers, a Spanish language publication, on the County web site and Facebook page and sent to an extensive mailing list of 80 non-profit agencies and municipal/public leaders.

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

The Passaic County Department of Human Services facilitates the CoC process and was consulted on several occasions for input on the plan. CoC participating entities participated in the outreach meetings.

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

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

Passaic County does not receive ESG funds.

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

1	Agency/Group/Organization	Passaic County Department of Human Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Through interviews with members of the Department of Human Services, information was obtained on homeless services, the special needs population and services provided by Passaic County. Opportunities to coordinate and utilize CDBG funding were discussed.
2	Agency/Group/Organization	Workforce Development Board of Passaic County
	Agency/Group/Organization Type	Services-Education Services-Employment Business Leaders

	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Job-Training Educational Opportunities for residents Broadband Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted via focus group on economic development, workforce needs and growth industries. Challenges experienced due to lack of Broadband and WiFi were also discussed during this session.
3	Agency/Group/Organization	Passaic County Office of Emergency Management
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed hazard mitigation plans and priorities.
4	Agency/Group/Organization	Passaic County Housing Agency
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Passaic County Housing Agency was consulted by email survey to obtain data about unit availability and site selection as well as waiting list information. The PCHA is a part of County government and is consulted regularly about its needs.

5	Agency/Group/Organization	HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat attended a focus group discussion about housing needs and programs available to low and moderate income households.
6	Agency/Group/Organization	NJ COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Homeless Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NJ CDC attended a focus group on housing and service needs in the community.
7	Agency/Group/Organization	CATHOLIC FAMILY & COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities provides homeless services and services to the elderly and youth throughout the county. They were consulted during a focus group discussion on housing needs.
8	Agency/Group/Organization	EVA'S VILLAGE, INC
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Eva's Village participated in a focus group discussion of homeless needs. The insight into the function of the CoC and coordination between parties to achieve an end to homelessness was an important element.
9	Agency/Group/Organization	United Way of Passaic County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A United Way representative attended a focus group to discuss homelessness and services available in the community.

10	Agency/Group/Organization	Passaic County Division of Home Energy & Weatherization
	Agency/Group/Organization Type	County Government Housing Rehabilitation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Passaic County's Division of Home Energy & Weatherization provides lead hazard removal grants and loans to owners and renters in the County and improves energy systems for low-income homeowners and tenants.

Table 2 – Agencies, groups, organizations who participated

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

There were no agency types not consulted.

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

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

Table 3 – Other local / regional / federal planning efforts

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

The County partners with the local municipalities that are part of the Urban County to implement the annual activities. Urban County partners assist in distributing the plan for review and comment by the public. Further, the County Department of Human Services 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.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	Members of the Urban County participated in the first needs meeting.	No comments received.	N/A	
2	Public Hearing	Non-targeted/broad community	Second public hearing held June 13, 2023.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Two public hearings were held. Each was advertised in two local newspapers, a Spanish language publication and email announcements were sent.			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The data provided in this section is from the 2000 and 2010 Census, American Community Survey 2013-2017, and 2013-2017 Comprehensive Housing Affordability (CHAS) data from HUD. Overall needs created a framework on which to base decisions in selecting projects to fund. Priority needs formed the basis for choosing specific overall goals and objectives for the Consolidated Plan in addition to the projects for the FY 2023 Annual Action Plan.

For ease of comparison, most supplemental data were drawn from the 2013-2017 ACS 5-Year Estimates. Where further context is needed, data was pulled from the 2016-2020 ACS 5-year estimates analyzed in the preparation of the County's Analysis of Impediments to Fair Housing Choice.

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

Housing

Housing problems include cost burden (paying more than 30% of monthly income towards monthly housing costs), severe cost burden (paying more than 50% of monthly income towards monthly housing costs), overcrowding, and low-quality housing stock. The most common housing problem is cost burden.

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

Disproportionately Greater Need

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

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

Indian and Asian households should be used with caution considering the small numbers in these two minority groups, the age of the data, and the limited sample size in Passaic County.

Public Housing

No public housing units are located in Passaic County (Urban County) outside of entitlement cities. According to the Passaic County Housing Agency, there were 850 (830 HCV & 20 Emergency Housing Vouchers) housing choice vouchers (HCV) in use and 2,412 households on the waiting list as of February, 2023.

Homeless

The County's homeless population decreased by 25% between 2018 and 2021. This decrease is likely attributed to the number of households that benefitted from national eviction moratoria prompted by the COVID-19 pandemic and enforced during 2020 and 2021. The 2021 Point-in-Time (PIT) survey indicated that 324 individuals were homeless on the night of January 26th, 2021. A total of 110 persons were identified as chronically homeless. About 51.2% of homeless persons reported having some type of disability. The most common disabilities included mental health issues and substance abuse disorders in adults.

For the year 2021, 243 homeless persons stayed in emergency shelters, 8 stayed in transitional housing, and 73 were living unsheltered on the night of the County's Point-in-Time survey. 75% of the population stayed in emergency shelters on the night of the count while 2.5% were in transitional housing programs and 22.5% were identified as unsheltered. Individuals and households that were sheltered in hotels and other non-congregate settings on the night of the PIT are included in the sheltered count above.

Non-Homeless Special Needs Populations

Individuals with special needs but are not homeless include the elderly and frail elderly needing assistance to modify their homes to age-in-place; persons with HIV and AIDS needing better collaboration between existing providers and services to assist those who are living longer; and victims of domestic violence needing safe and secure housing.

Non-Housing Community Development

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

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

Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in Passaic County. Real incomes in the area have declined while housing costs have risen, resulting in an increase in the need for affordable housing options. Additionally, the County's location within the Paterson/Bergen/Essex MSA generally yields "affordable" rents and home prices that are not affordable for Passaic County households. According to 2016-2020 ACS five-year estimates for Passaic County, median home values have decreased by 2.3% and median gross rents have risen by 5.6% after adjusting for inflation, since 2016. During this same time period, median household income increased by less than 1%, and stakeholders still reported challenges low-income renters face when identifying housing opportunities.

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, 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 of the housing needs.

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

Housing needs in Passaic County include:

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

The following are HUD-generated tables using 2013-2017 CHAS data that are part of the Consolidated Plan tool. These tables are automatically generated when creating the Consolidated Plan. Please note that HAMFI refers to "HUD Adjusted Median Family Income," which is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes such as a simple Census number due to a series of adjustments that are made. Where the HUD tables below report AMI (Area Median Income), they refer to HAMFI.

Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	144,431	150,255	4%
Households	49,043	51,770	6%
Median Income	\$54,888.00	\$63,339.00	15%
Demographic	Base Year: 2009 (Adjusted for Inflation)	Most Recent ACS Year: 2017 (Adjusted for Inflation)	% Change
Median Income	\$63,127.58	\$63,339.00	.33%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Cost of Housing Supplemental Table

	2016	2020	Percentage Change 2016-2020
Passaic County			
Median Home Value	\$356,131	\$348,094	-2.3%
Median Gross Rent	\$1,473	\$1,555	5.6%
Median Contract Rent Values	\$1,322	\$1,385	4.8%
Urban County (Excludes Clifton, Passaic, Paterson, and Wayne Township)			
Median Home Value	\$356,664	\$343,858	3.7%
Median Gross Rent	\$1,512	\$1,606	13.5%
Median Contract Rent Values	\$1,360	\$1,425	12.1%

Source: US Census Bureau, ACS 2020 & 2016 5-Year (B25058, B25064, B25077)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,800	6,045	5,320	5,365	30,235
Small Family Households	1,320	2,250	2,075	2,150	16,785
Large Family Households	405	385	370	674	3,070
Household contains at least one person 62-74 years of age	1,269	1,295	1,524	1,230	7,595
Household contains at least one person age 75 or older	1,034	1,799	1,003	744	2,485
Households with one or more children 6 years old or younger	696	866	473	702	2,479

Table 6 - Total Households Table

Data 2013-2017 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	25	0	15	85	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	55	15	35	190	0	0	14	0	14

	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	155	64	109	60	388	25	49	4	19	97
Housing cost burden greater than 50% of income (and none of the above problems)	1,620	1,340	123	30	3,113	1,850	1,885	970	569	5,274
Housing cost burden greater than 30% of income (and none of the above problems)	235	820	970	385	2,410	180	1,200	1,455	1,405	4,240
Zero/negative Income (and none of the above problems)	200	0	0	0	200	265	0	0	0	265

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,900	1,485	248	140	3,773	1,875	1,930	1,005	594	5,404
Having none of four housing problems	375	1,135	1,535	1,439	4,484	193	1,495	2,545	3,190	7,423
Household has negative income, but none of the other housing problems	200	0	0	0	200	265	0	0	0	265

Table 8 – Housing Problems 2

Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	784	1,170	518	2,472	370	865	925	2,160
Large Related	280	103	43	426	104	208	135	447
Elderly	529	558	264	1,351	1,275	1,821	1,173	4,269
Other	519	435	295	1,249	299	219	225	743
Total need by income	2,112	2,266	1,120	5,498	2,048	3,113	2,458	7,619

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	680	605	18	1,303	345	690	410	1,445
Large Related	270	60	0	330	104	204	60	368
Elderly	455	384	85	924	1,155	863	380	2,398
Other	475	325	25	825	264	164	140	568
Total need by income	1,880	1,374	128	3,382	1,868	1,921	990	4,779

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	195	90	100	85	470	25	49	14	19	107
Multiple, unrelated family households	29	29	24	4	86	0	0	4	4	8
Other, non-family households	15	0	0	0	15	0	0	0	0	0
Total need by income	239	119	124	89	571	25	49	18	23	115

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

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

According to the 2016-2020 ACS 5-year estimates, 43,452 households in Passaic County were comprised of people living alone. The median income of nonfamily households was \$32,525. An affordable rent at this level would be roughly \$813, but there were only approximately 22,351 units available at this price in 2021. This means that there are at least 21,101 single person households paying more than 30% of their income towards housing costs. These households are likely in need of housing income.

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

According to the New Jersey State Police 2020 Domestic Violence Offense Report (most recent available at the time of this writing), there were a total of 2,748 domestic violence-related offenses in Passaic County in 2020. This includes 24 instances of sexual assault in 2020, as well as 13 instances of stalking in 2020. There were 395 new temporary restraining orders issued in 2020 in Passaic County. Additionally, there were two domestic violence-related homicides in 2020. Statewide, children were involved or present in about 24% of all domestic violence offenses. Many of the survivors of these crimes are likely in need of safe, affordable housing options and related assistance.

What are the most common housing problems?

The most common housing problem in Passaic County is housing cost burden, particularly for those with housing cost burdens greater than 50% of income. The County's high cost of rental 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 54.3% owner occupied and 45.7% renter-occupied.)

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

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

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

The percentage of households experiencing cost burden or severe cost burden is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. Elderly owner-occupants and small related households, whether owner- or renter-occupied, comprise the majority of those who experience cost burden and severe cost burden. Also, CHAS data indicate that Asian and Black/African American households are disproportionately cost-burdened (See NA-25).

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

No specific data is available on the characteristics and needs of low-income individuals and families with children who are currently housed but are at imminent risk of homelessness. However, it can reasonably be assumed households that are already cost-burdened and have low incomes are going to be the first to be forced from the housing market by escalating housing costs. Those threatened with eviction, unemployment, foreclosure, or termination of utilities could become homeless when they no longer have a cushion against the rising costs of living. Stakeholders reported an increase in utility arrears and shut offs during the COVID pandemic. Utility shutoffs are a risk factor for eviction among renters. 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. Stakeholders repeatedly identified transition-age youth as a population at-risk of homelessness, including but not limited to those aging out of the foster care system.

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

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

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

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

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

The County has not estimated the at-risk population.

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

Persons on fixed incomes and those with mental illness are the most difficult to house and keep housed. These households require support to remain in their housing which is often not available. In dealing with social service providers, these at-risk households may seem uncooperative and lose the services that are vital to their housing stability. The lowest income households also tend to be the highest concentrations of minorities that experience challenges accessing healthcare, housing, and services. There remains a strong need for decent, affordable housing. High-cost housing, particularly for households living paycheck to paycheck and experiencing cost-burden, is a risk factor for households to experience homelessness. Further, overcrowding, a lack of affordable housing, and lack of job skills and transportation to work are some of the key factors in instability and an increased risk of homelessness. Substance abuse, mental health diagnoses, untreated trauma victims, and unaccompanied youth, are also often identified as populations at greater risk of homelessness. In addition, Passaic County experiences severe repetitive riverine flooding several times during the year. This places a severe financial burden on both homeowners and renters to repair physical structures and replace items lost to flooding and increases the risk of homelessness.

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

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

Introduction

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

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

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

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

- Asian households: low income and moderate-income
- Black/African American households: moderate-income

Racial/ Ethnic Group	% with one or more housing problems			
White	96.7%	89.6%	69.6%	47.3%
Black/ African American	100.0%	92.1%	88.6%	22.8%
Asian	100.0%	100.0%	83.8%	49.5%
Hispanic	92.1%	90.9%	56.6%	46.2%
Jurisdiction as a Whole	96.4%	90.1%	68.8%	47.0%
Source: CHAS 2013-2017				

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	4,180	158	465
White	2,955	102	339
Black / African American	254	0	45

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	204	0	25
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	639	55	60

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

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

30%-50% of Area Median Income

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	5,445	599	0
White	3,955	458	0
Black / African American	175	15	0
Asian	145	0	0
American Indian, Alaska Native	8	4	0
Pacific Islander	0	0	0
Hispanic	1,140	114	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS

Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,665	1,664	0
White	2,895	1,263	0
Black / African American	195	25	0
Asian	129	25	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	385	295	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

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	2,525	2,844	0
White	2,085	2,320	0
Black / African American	44	149	0
Asian	49	50	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	265	309	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four housing problems are:

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

Discussion

Weatherization and lead hazard control grants are available In Passaic County to assist in improving the quality of existing housing stock; however, as costs of materials increase, there are limits to what work can be done and how many households can be assisted.

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

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

Introduction

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

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

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

- Asian households: low-income and moderate-income
- American Indian, Alaska Native households: moderate-income
- Hispanic households: low-income

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	% with one or more severe housing problems			
White	89.1%	52.6%	23.0%	14.1%
Black/ African American	86.5%	50.0%	20.1%	17.6%
Asian	51.0%	93.1%	37.1%	10.0%
American Indian, Alaska Native	0.0%	0.0%	100.0%	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	8.6%	67.1%	24.3%	8.4%
Jurisdiction as a Whole	86.9%	56.5%	23.5%	13.7%
Source: CHAS 2013-2017				

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,775	568	465
White	2,715	332	339
Black / African American	224	35	45
Asian	104	100	25
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	594	100	60

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,415	2,630	0
White	2,329	2,095	0
Black / African American	95	95	0
Asian	135	10	0
American Indian, Alaska Native	4	8	0
Pacific Islander	0	0	0
Hispanic	845	414	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,253	4,080	0
White	955	3,205	0
Black / African American	44	175	0
Asian	59	100	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	164	510	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	734	4,629	0
White	620	3,765	0
Black / African American	34	159	0
Asian	10	90	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	49	535	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

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

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

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

Introduction:

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

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

- Asian households – 30-50% Cost Burden
- Black/African American households – More than 50% Cost Burden

Racial/ Ethnic Group	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
	% with housing cost burden			
White	62.1%	21.2%	16.7%	0.9%
Black/ African American	45.4%	24.6%	30.0%	3.3%
Asian	50.8%	32.0%	17.2%	1.5%
Hispanic	56.5%	19.0%	24.5%	0.9%
Jurisdiction as a Whole	60.3%	21.5%	18.2%	0.9%

Source: CHAS 2009-2013

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	30,929	11,030	9,339	485
White	25,470	8,700	6,860	354
Black / African American	627	340	415	45
Asian	824	520	279	25

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
American Indian, Alaska Native	49	10	39	0
Pacific Islander	0	0	0	0
Hispanic	3,675	1,235	1,595	60

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2013-2017 CHAS
Source:

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

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

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

- Asian households: low income and moderate-income
- Black/African American households: moderate-income Overall:
- Extremely low-income households

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

- Asian households: low-income and moderate-income
- American Indian, Alaska Native households: moderate-income
- Hispanic households: low-income

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

- Asian households – 30-50% Cost Burden
- Black/African American households – More than 50% Cost Burden

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

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

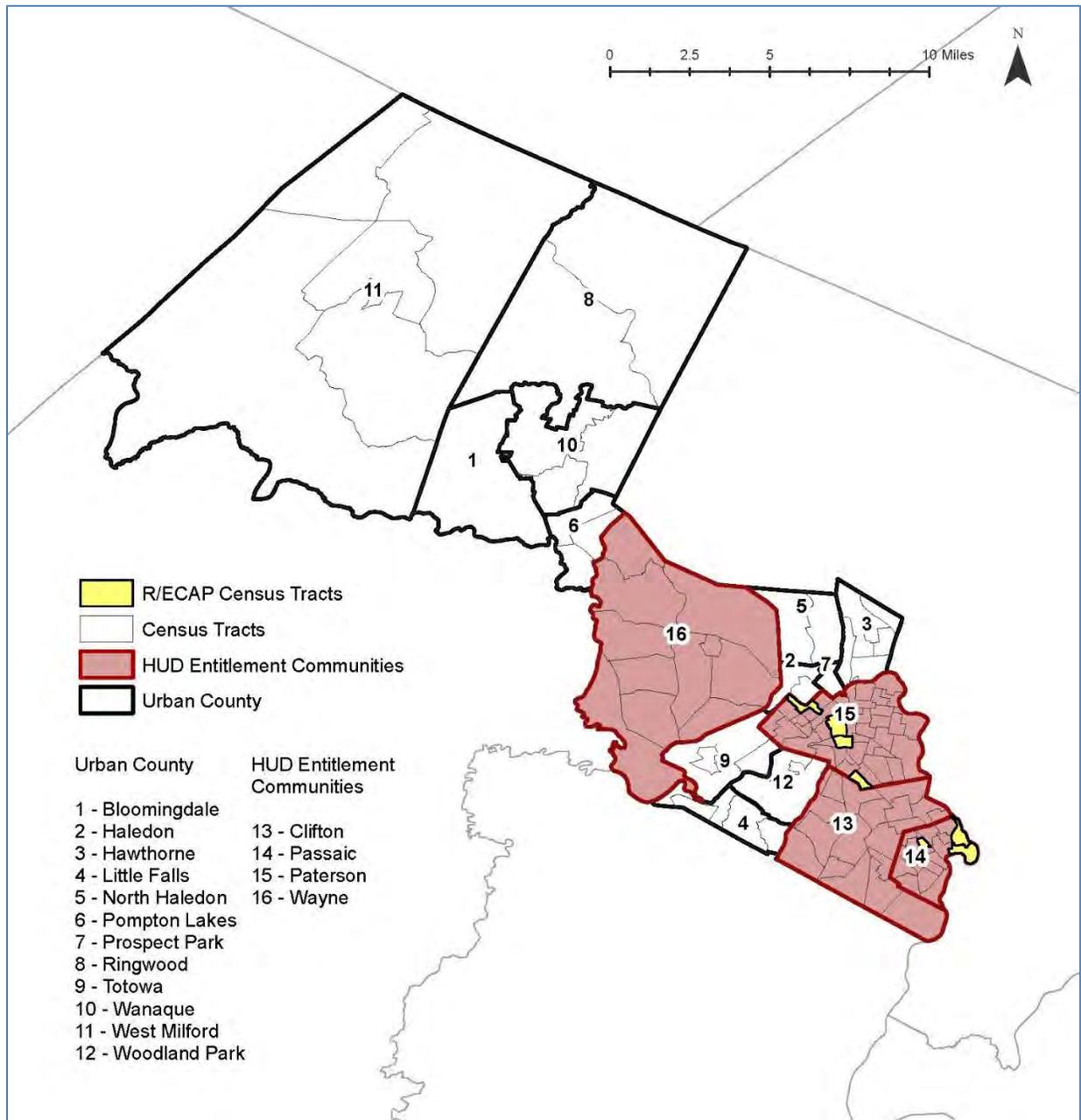
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

HUD defines R/ECAPs as census tracts with a non-white population of at least 50% (20% outside of metropolitan/micropolitan areas) and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining these data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. Although ethnicity and race as defined by the US Census Bureau are not the same, this study uses rates of both non-white and Hispanic populations to map a single combined group of racial and ethnic concentrations, henceforth referred to collectively as “racially/ethnically concentrated areas of poverty,” or R/ECAPs.

Under HUD’s definition of racially/ethnically concentrated areas of poverty (R/ECAP), seven census tracts within Passaic County meet the threshold requirements. All seven are located outside of the Urban County, as described in the table and map below.

Tract	Municipality	Population	Non-white (>50%)	Poverty Rate (>40%)
1752	Passaic	5,403	99.6%	41.0%
1758.03	Passaic	3,008	99.7%	41.3%
1759	Passaic	4,800	97.6%	52.5%
1803.02	Paterson	2,599	86.8%	43.4%
1822	Paterson	3,246	90.7%	41.4%
1830.02	Paterson	3,421	52.2%	49.4%
1832	Paterson	3,121	96.2%	48.2%

Racially and Ethnically Concentrated Areas of Poverty, 2020



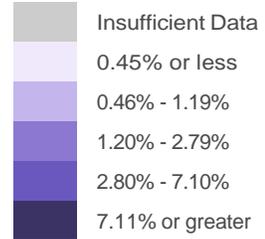
Wayne, Clifton, and Totowa seem to have higher concentrations of Asian Households than the rest of the County. Additionally, there is an extremely high concentration of Black and African American households in Paterson, especially when compared to the rest of the County. See attached maps.

Percent of all people who were Asian in 2020.

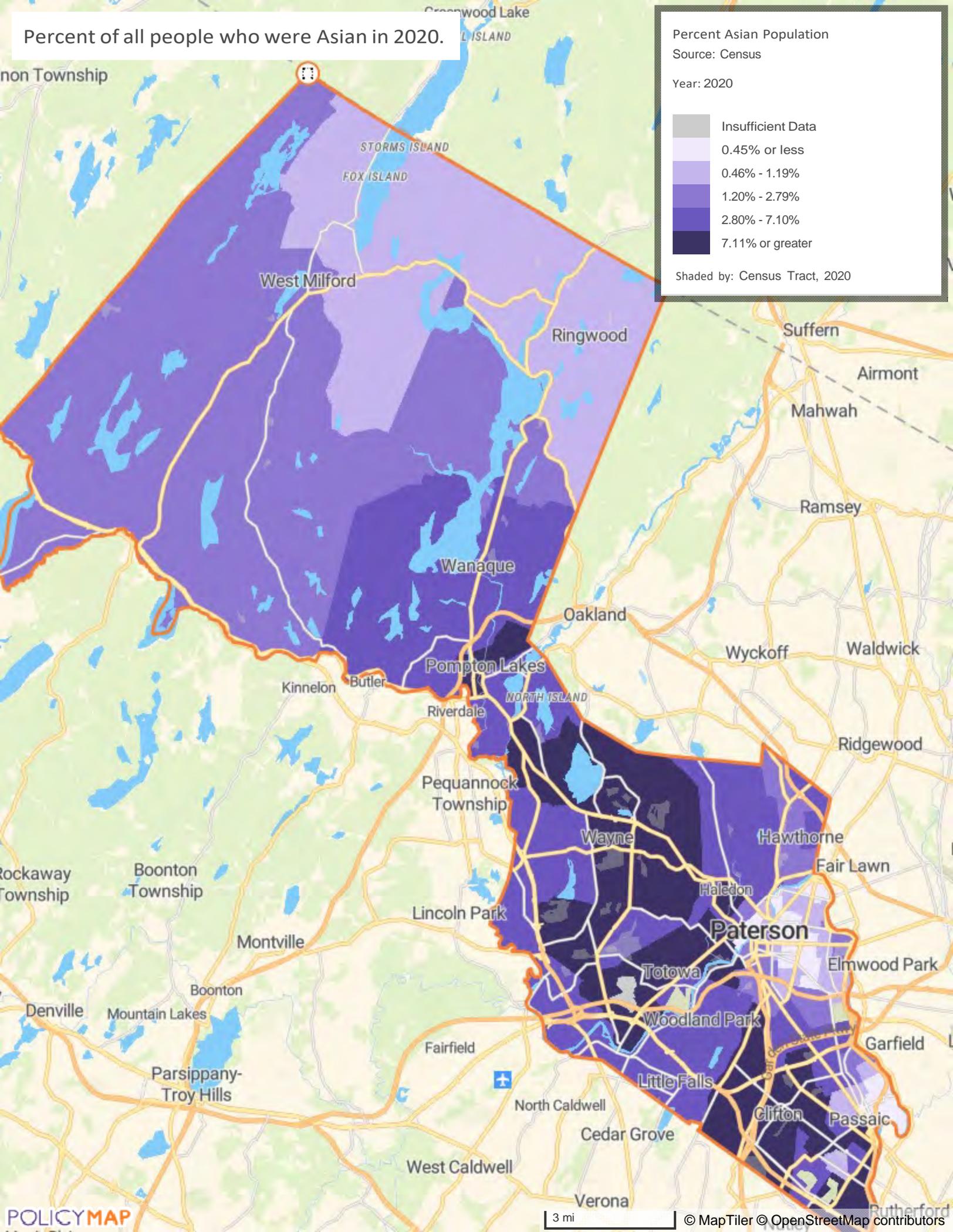
Percent Asian Population

Source: Census

Year: 2020



Shaded by: Census Tract, 2020

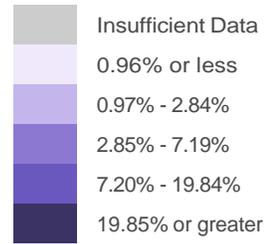


Percent of all people who were Black or African American in 2020.

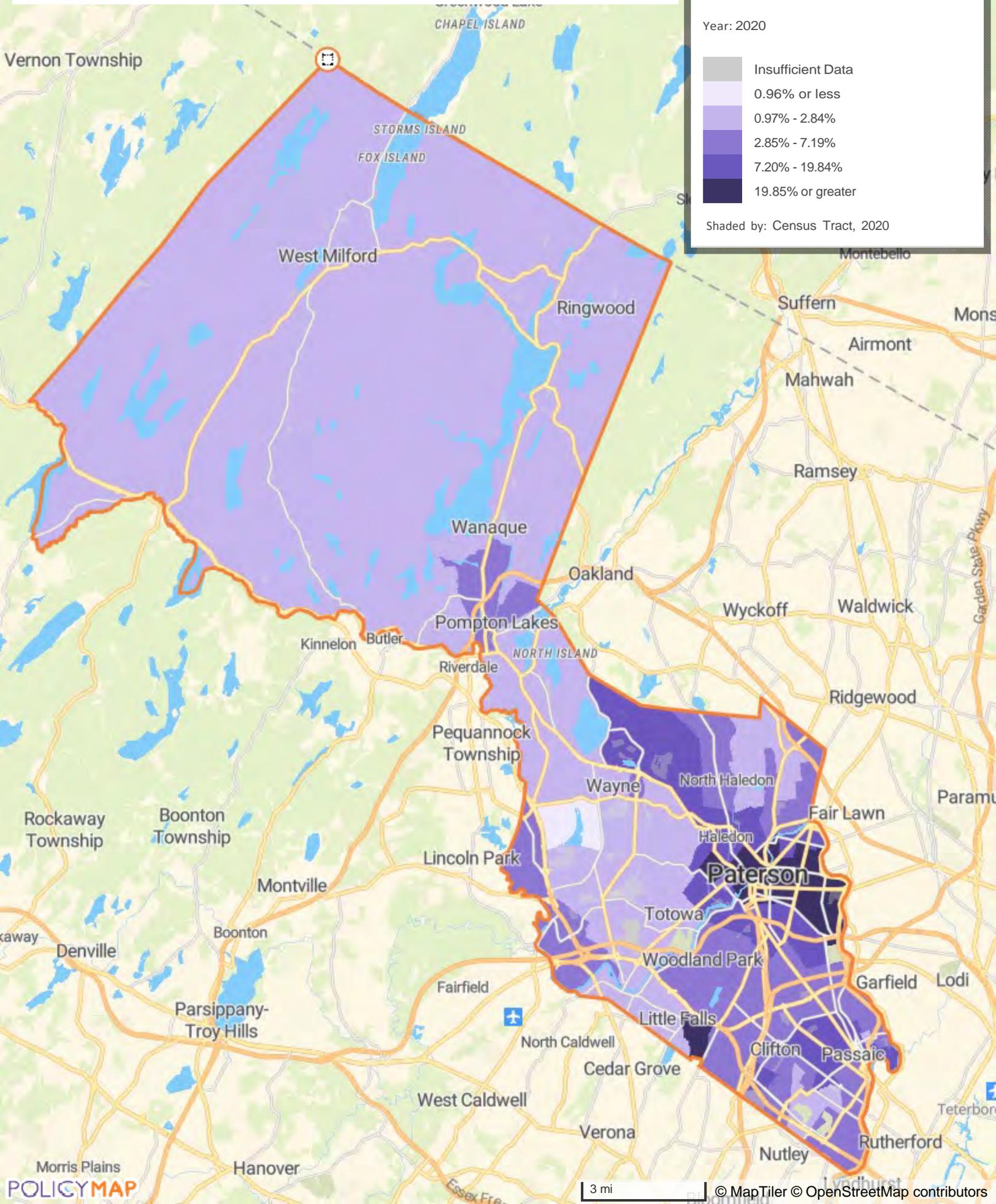
Percent Black or African American Population

Source: Census

Year: 2020



Shaded by: Census Tract, 2020



NA-35 Public Housing – 91.205(b)

Introduction

The following information is based upon Passaic County’s Housing Agency data for all of Passaic County. Only Housing Choice Vouchers are included due to the absence of public housing in the Urban County of Passaic County. Although the PIC data in the table below shows 793 vouchers, the Housing Agency has indicated that they currently have 835 tenant-based vouchers. According to the Housing Agency, as of February, 2023, Haledon Borough had the largest number of vouchers holders, with 24% of the voucher holders in the Urban County plus Wayne Township. Prospect Park had the second largest number with 19.4% of the voucher holders.

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	18,795	0	18,795	0	0	0
Average length of stay	0	0	0	6	0	6	0	0	0

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	614	0	614	0	0	0
Black/African American	0	0	0	172	0	172	0	0	0

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

No public housing units are located in Passaic County outside of entitlement cities of Clifton, Passaic and Paterson. According to the Housing Agency, there were 2,412 households on the Housing Choice Voucher waiting list. Of these households, 633 (26.2%) are elderly and 44 (about 1.8%) have at least one household member living with a disability. Accessibility accommodations are made voluntarily by owners.

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

Although the Urban County of Passaic County currently does not have any public housing units (outside of entitlements cities), the Passaic County Housing Agency is in the process of identifying a property/land space within its jurisdiction to develop low-income housing for seniors/veterans. According to the Housing Agency, there were 2,412 households on the Housing Choice Voucher waiting list. Of these households, 633 (26.2%) are elderly and 44 (about 1.8%) have at least one household member living with a disability. There is a huge need for affordable housing. The PHA is working to develop subsidized housing for seniors with a priority for veterans.

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

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

Discussion

See above.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Data from the County's 2022 annual Point-in-Time (PIT) Report, prepared by Monarch Housing Associates, was used to understand the number of persons experiencing homelessness and provide an assessment of need.

The County's homeless population increased between 2021 and 2022, but still represents a significant decrease since 2020. The 2022 Point-in-Time (PIT) survey indicated that 374 individuals were homeless on the night of January 25, 2022. This figure includes 86 unsheltered homeless individuals but no families with children. Of those experiencing homelessness, a total of 107 persons, were identified as chronically homeless. Fifty percent of the individuals counted reported one or more disability; 22% were adults over age 55, and 42% were victims of domestic violence. Black, non-Hispanic/Latino individuals are overrepresented — 9.9% of the total population, yet account for 34.8% of the population experiencing homelessness.

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):

32.7% of identified homeless households reported their total length of homelessness was between 0 and 6 months. Within this group, 17.5% were homeless from 0 – 2 months and 15.2% were homeless between 3 and 6 months. For those with longer periods of homelessness, 40.6% of homeless households reported that their total length of homelessness was more than 1 year. Among households that had lengths of homelessness exceeding one year, 79 households (26.1%) were homeless between 1 and 3 years while 44 households (14.5%) reported their total length of homelessness exceeded 3 years. Episodes of Homelessness: A total of 243 households (80.2%) reported experiencing one episode of homelessness.

When asked to share the primary factor that contributed to, or caused, their homelessness, households responding during the Count attributed their homelessness to loss or reduction of job income (50 households, 18.5%) than any other cause. The next most common factor reported was drug/alcohol abuse (14.8%) followed by being asked to leave a shared residence (10.7%).

Chronically Homeless households, as defined by HUD, are persons with a long-term disabling condition, who have been continually homeless for a year or more, or at least four times in the past three years where the length of time in those episodes add up to a year or more. Any family with a head of household that meets this definition is considered a chronically homeless family. Chronically Homeless households are one of the priority populations identified by HUD. Priority population status: population reflects the urgency of helping to house those persons who have not been able to remain stably housed

over an extended period of time. Chronically Homeless persons are among the most vulnerable homeless groups and effective supportive services and case management may be required in order to help some stay in the housing they need. Most chronically homeless households reported only one episode of homelessness.

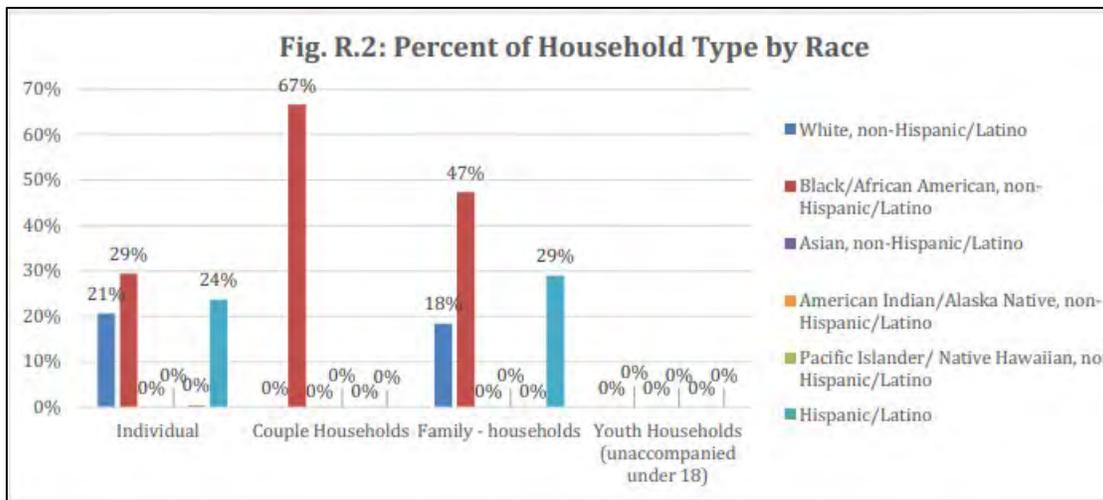
Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 38 families with at least one child counted as homeless in the 2022 Point In Time count and a total of 106 persons in family shelters in 2022. During the Point in Time count, all 38 families were staying at emergency shelter. These families are all in need of housing assistance.

There were no unaccompanied youth households identified in 2022. There were 12 homeless veterans on the night of the Point-in-Time Count.

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

On January 25, 2022, there were 374 persons experiencing homelessness on a single night in Passaic County. Persons identifying as Black or African American non-Hispanic are overrepresented in the population experiencing homelessness. While 9.9% of the general population, persons identifying as Black or African American are 14.7% of the population in poverty and 34.8% of the population identified as experiencing homelessness. Persons identifying as Black or African American represent 47.9% of the sheltered population (staying in emergency shelter, or transitional housing) and 25.9% of the identified unsheltered population. Persons identifying as White non-Hispanic/Latino represent 21.1% of the sheltered population and 29.6% of the identified unsheltered population, while persons identifying as Hispanic/Latino make up 29.8% of the sheltered population and 44.4% of the identified unsheltered population.



29% of persons identifying as Black or African American reported more than 1 episode of homelessness, as compared to 23% of persons identifying as White non-Hispanic/Latino and 15% of persons identifying

as Hispanic/Latino. 24% of persons identifying as Black or African American and 23% of persons identifying as Hispanic/Latino were children under the age 18 as compared to 9% of persons identifying as White non-Hispanic/Latino. The most common cause of homelessness among persons identifying as Black or African American was being asked to leave a shared residence (22%), whereas the most frequent cause of homelessness among persons identifying as White non-Hispanic/Latino and persons identifying as Hispanic/Latino was loss or reduction of job income (23% and 25%, respectively). 3% and 4% of persons identifying as White non-Hispanic/Latino and Hispanic/Latino, respectively, reported receiving earned income as compared to 11% of persons identifying as Black or African American. 72% of persons identifying as White non-Hispanic/Latino indicated a disabling condition as compared to 48% of persons identifying as Black or African American and 52% of persons identifying as Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Eighty-four individuals were identified as unsheltered during the 2022 PIT. All of those counted were in adult-only households. Nearly 63% were male. Fifty-four reported a length of homelessness over one year, 21 of which reported lengths of homelessness over three years.

Discussion

Stakeholders reported the need for street outreach services in order to better identify and understand unsheltered homeless populations. There is a large cohort of individuals that have not encountered the 211 emergency number for homeless individuals and are not represented in the homeless continuum in Passaic County and are not receiving the services they need. Outreach efforts would support the Continuum and the County's efforts to continue to connect unsheltered individuals to resources.

In addition, stakeholders reported the need for housing and services for transition-age youth. Independent living is not always a practical solution for youth aging out of the foster care system. Resources and housing navigation services are needed for this population to ensure they are able to maintain housing once obtained.

The lack of available housing units was also identified as a barrier for homeless households or other households with special needs. Landlord engagement and incentives could potentially fill this gap. There are few low/no barrier shelter options in Passaic County.

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive services to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers. Stakeholders reported that a large portion of the County's housing stock is old and requires rehabilitation for elderly individuals to safely age in place. The quality of rental housing stock for the elderly is not always conducive to aging in place.

According to CHAS data, 24.9% of County households contain at least one person age 62 or over. Over 31.6% of these households are low-moderate income, earning 80% or less of the area's median family income. In addition, the Census reported that 28.8% of persons 65 years and over had at least one disability in 2021; 13% of whom experienced an independent living difficulty.

People Living with Disabilities

There were 48,847 persons with disabilities in Passaic County in 2021, representing 9.5% of the population. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and independent living difficulty. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living may require assisted living.

Approximately 21.4% of persons with a disability also live in poverty, compared to 13.3% of persons with no disabilities.

Substance Abuse and Addiction

According to the New Jersey Department of Human Services, there were a total of 4,498 substance-abuse related admissions in Passaic County in 2021, almost half of which were related to heroin followed by alcohol. About 89% of clients admitted lived below the Federal poverty line. This population generally requires affordable, substance-free housing while in recovery.

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

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

- Decent, affordable housing, including rental vouchers

- Employment training/self-sufficiency programs
- Emergency assistance – e.g. food, shelter, assistance with utilities and rent
- Mental health and substance abuse counseling
- Case management and other supportive services

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

According to the NJ Dept. of Health, there were a total of 2,527 Passaic County residents living with HIV/AIDS as of June 30, 2021. The majority of people living with HIV/AIDS were men over the age of 55. About 39% of people with HIV/AIDS were Black or African-American (non-Hispanic), 46% were Hispanic (of any race), and 13% were White (non-Hispanic).

Passaic County does not receive HOPWA funds.

Discussion:

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

Supportive housing for these special needs populations is a critical need. More specifically, supportive services for persons exiting substance misuse and mental health treatment, persons discharging from hospitals or other medical treatment, and persons exiting the prison system require stable environments in order to avoid relapse, recidivism and returns to homelessness.

Many persons with disabilities, regardless of type, require access to adequate transportation systems and human services, because their disability often makes it impossible or impractical to walk or drive as a means of transportation.

Rural areas of the County, where affordable units are sometimes easier to identify, lack access to reliable transportation and food.

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

Describe the jurisdiction's need for Public Facilities:

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

Senior Centers

Passaic County's senior population, age 65 and over, represents 15.3% of the total population of the County. As the County's population ages the need to provide facilities and resources for this group increases.

Park and Recreational Facilities

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

Neighborhood Facilities

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

Water and Sewer Improvements

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

that lack infrastructure. Water and sewer improvements will support improved health and safety and support economic revitalization, including business attraction and expansion efforts in the County.

Street and Sidewalk Improvements

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

Installation of Curb Ramps

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

Environmental Remediation

Stakeholders reported environmental remediation efforts that have made once undesirable sites available for use; many of these sites also require infrastructure improvements in order to attract business development.

Transportation

Stakeholders reported the need for improvements to highway systems in the rural parts of the County, but acknowledged that the right of way to expand is limited.

How were these needs determined?

The County facilitated a series of stakeholder interviews and public meetings to obtain feedback on needs throughout the community. In addition, through the County's annual CDBG application process, most requests are for funds to improve public infrastructure.

Describe the jurisdiction's need for Public Services:

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

Senior Services

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

Homeless Prevention Services

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

Economic and Workforce Development

Programs and activities will continue to take place that foster the economic growth of Passaic County and ensure that residents are able to access employment opportunities. Stakeholders vocalized a need for a centralized database for businesses as well as a centralized business development center with LEP multilingual resources. The creation of cannabis dispensaries is a major potential growth area for jobs in the County. There have been a few negative impacts to economic and workforce development in the County, especially to local retailers. Recent supply chain issues are impacting sales and the lack of adequate Wi-Fi/Internet service in many communities are causing payment transactions to be declined which negatively impacts business retention. Stakeholders have noted many vacant storefronts throughout the County.

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

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

Introduction

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

According to 2017-2021 ACS 5-year estimates, of the 92,159 owner-occupied units in the County, 33% consist of four or more bedrooms. This is in stark comparison to renter-occupied units, of which only 5% include four or more bedrooms. One- and two-bedroom units are the smallest category of owner-occupied housing, but the majority of renter households live in these types of units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	35,915	65%
1-unit, attached structure	2,980	5%
2-4 units	9,920	18%
5-19 units	3,100	6%
20 or more units	3,313	6%
Mobile Home, boat, RV, van, etc	0	0%
Total	55,228	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	59	0%	264	2%
1 bedroom	1,414	4%	3,910	30%
2 bedrooms	8,810	23%	5,400	41%
3 or more bedrooms	28,385	73%	3,530	27%
Total	38,668	100%	13,104	100%

Table 27 – Unit Size by Tenure

Data Source: 2013-2017 ACS

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

Passaic County is served by the Passaic County Housing Agency, which manages 835 Housing Choice Vouchers. Other assisted housing may include units with any form of rental assistance such as project-based Section 8, HUD 202, 811 funding, or Low-Income Housing Tax Credits (LIHTC).

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

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

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

The availability of housing units does not meet the needs of the population, there are only 6,831 renter units affordable to the corresponding HAMFI percentages and only 11,356 owner units affordable to the corresponding HAMFI percentage breakdowns.

Describe the need for specific types of housing:

According to discussions with stakeholders, there is a need for affordable housing across the County, especially for larger units and units that are accessible. Housing with wraparound supportive services is also a major need. Stakeholders also reported the need for affordable low/no barrier housing options for individuals experiencing substance misuse/mental health crises, those with criminal records, or other households that face barriers to accessing affordable housing.

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

Introduction

From 2016 to 2020, median home values in the Urban County increased by only 3.7%. Median gross rent in the Urban County increased by 13.5%, while median contract rent values similarly increased by 12.1%. Median home values ranged from \$296,100 in Prospect Park to \$429,800 in North Haledon and median contract rents ranged from \$1,350 in Prospect Park to \$1,604 in Wanaque.

Across the region, renters are more likely to be cost burdened than homeowners. White renters are cost burdened at higher rates than Black renters. Data for Hispanic renters was insufficient. These patterns persist among homeowners.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	384,000	333,200	(13%)
Median Contract Rent	898	1,087	21%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Cost of Housing Supplemental Table

	Base Year: 2017	Most Recent Year: 2021	% Change
Median Home Value	333,200	402,700	21%
Median Contract Rent	1,087	1,231	13%

Data Source: 2016-2021 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,018	7.8%
\$500-999	1,948	14.9%
\$1,000-1,499	6,794	51.8%
\$1,500-1,999	2,405	18.3%
\$2,000 or more	932	7.1%
Total	13,097	99.9%

Table 29 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	340	No Data
50% HAMFI	1,494	876
80% HAMFI	4,997	2,997
100% HAMFI	No Data	7,483
Total	6,831	11,356

Table 30 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1237	1481	1736	2159	2691
High HOME Rent	1237	1472	1736	2035	2250
Low HOME Rent	1071	1148	1377	1591	1775

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to the data provided by HUD, there is not sufficient housing for households at or below area median income. Of the 4,800 households earning 0-30% HAMFI, there are only 340 units affordable. That means that 93% of households earning less than 30% HAMFI are cost burdened. There are 30,325 households earning more than 100% of the HAMFI, but only 7,483 of those households are technically affordable, so the remaining 22,842 households are cost burdened and spending more than 30% of their income on housing.

Increasing housing costs are not a direct form of housing discrimination. However, a lack of affordable housing does constrain housing choice. Residents may be limited to a smaller selection of neighborhoods or communities because of a lack of affordable housing in other areas.

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

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

squeeze in the housing market. From 2016 to 2020, median home values in the Urban County increased by only 3.7%. Median gross rent in the Urban County increased by 13.5%, while median contract rent values similarly increased by 12.1%. The contract rent is the rent listed in the lease—which may or may not include utilities—while gross rent is rent plus utilities.

Home values are often used as a proxy for other non-market goods affecting quality of life, such as accessibility to public transit and green space, growth potential in terms of population and development, quality of schools, and more.

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

Median rent in the Urban County in 2020 was \$1,606. FMR and HOME rents for one and two bedroom units are well below this, making it difficult for households receiving rental assistance to identify a unit that they can afford. Landlords are less willing to accept vouchers and lower rents when the open market can provide higher paying tenants. Stakeholders noted that high housing costs are still a major problem for residents within the County. The County finds it difficult to create new affordable housing due to an inability to compete with developers to acquire land. Stakeholders also reported that what is considered affordable for the Paterson/Essex/Bergen MSA is not what residents of Passaic County can afford, despite increases in median income.

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

Introduction

Older homes typically need mechanical systems and energy efficiency upgrades, which may not be financially feasible, particularly among low- and moderate-income households. High energy costs can contribute to cost burden. For persons with health conditions such as asthma, features such as excessive moisture and dampness, inadequate or poorly maintained heating and ventilation systems and structural defects are associated with exposure to indoor asthma triggers.

Another significant concern is the presence of lead-based paint. In 1978, the federal government banned the use of lead-based paint in homes after studies showed that lead caused severe health problems, particularly among children under the age of six. The nervous systems of children can even be damaged before birth. Although lead-based paint is no longer on the market, many older homes still have lead-based paint on the walls and trim. Scraping paint and sanding old paint can release dust containing lead that, when inhaled, can be harmful.

New Jersey's housing stock is somewhat less modern than other states with the median year of homes built in 1968; similarly, the median year built of renter- and owner-occupied units in Passaic County was 1958. Homes were the oldest in Prospect Park with a median year built of 1942, while West Milford has the newer housing stock with a median year of 1969. For the most part, the housing stock in Passaic County was primarily built in the late 1950s and 1960s.

Definitions

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

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

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	14,325	37%	6,075	46%
With two selected Conditions	139	0%	414	3%
With three selected Conditions	8	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	24,185	63%	6,625	51%
Total	38,657	100%	13,114	100%

Table 32 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,583	9%	1,119	9%
1980-1999	5,730	15%	1,994	15%
1950-1979	19,300	50%	6,160	47%
Before 1950	10,060	26%	3,819	29%
Total	38,673	100%	13,092	100%

Table 33 – Year Unit Built

Data Source: 2013-2017 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	29,360	76%	9,979	76%
Housing Units build before 1980 with children present	1,662	4%	1,169	9%

Table 34 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

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

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

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

Stakeholders reported the need for both owner and rental housing rehabilitation in an effort to preserve existing, naturally occurring affordable housing and to allow safely aging in place.

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

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

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and are occupied by LMI households. The significance of this data is that LMI owner households who are cost-burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. According to CHAS data provided above, over 75% of owner and renter occupied units in the County were built prior to 1980. Of these, four percent of owner and nine percent of renter occupied households have at least one child age 6 or younger living in the household. These households, are at risk for lead-based paint hazards.

Passaic County receives funding to identify and remediate lead-based paint hazards via interim controls, encapsulation, replacement or abatement methods to prevent elevated blood lead levels in children and pregnant women and alleviate the existing identified lead-based paint hazards for children with elevated blood lead levels (EBLL).

Discussion

The Vacant Units table populated null by IDIS. Passaic County does not track vacant units that are both habitable or uninhabitable but suitable for rehab. However, general vacancy rate data can be gleaned from the American Community Survey, which defines the vacancy rate as the ratio of vacant and available units to total units.

Homeowner vacancy rates in Passaic County and the Urban County are 15.9% and 22.5%, respectively. For comparison, the homeowner vacancy rate in New Jersey is 13.0%. Homeowner vacancy is the ratio of vacant available for-sale and sold housing units to the total number of vacant and owner-occupied housing units.

Like homeowner vacancies, rental vacancies are the ratio of vacant and available for-rent and rented unoccupied units to the total number of vacant available and rental-occupied housing units. The rental vacancy rate in Passaic County is higher than the homeowner vacancy rate at 25.5%, though in the Urban County, the rental vacancy rate is 18.9%, lower than the homeowner vacancy rate. Rental vacancy is considered “healthy” if it is between 5-7%. Using 5% as the benchmark, Passaic County and the Urban County have high rates, characteristic of excess inventory.

The majority (53%) of vacant units in Passaic County and 46.6% of vacant units in the Urban County are categorized as “other vacant”. The Census Bureau includes in this category units that an owner: does not want to sell or rent, is using the unit for storage, is elderly and living with family or in a nursing home. Other reasons include the unit is being held for settlement of an estate, is being repaired or renovated, or is being foreclosed on.

A moderate percentage of vacant units across the region are vacant for reasons other than being for rent or sale, rented or sold but not occupied (i.e., seasonal homes).

The county offers programs for weatherization to assist with energy efficiency improvements, as well as lead hazard control work, but fewer households receive assistance as the costs of materials continues to increase.

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

Introduction

Passaic County is served by Passaic County Housing Agency. The Housing Agency manages 830 Housing Choice Vouchers.

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

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				835			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments: There are no public housing units in the Urban County area (Public housing developments exist outside of the Urban County in the cities of Paterson, Passaic and Clifton).

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

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

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

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

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

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

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

Introduction

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

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	177	114	0	335	
Households with Only Adults	93	0	10	608	
Chronically Homeless Households	0	0	0	328	
Veterans	0	0	0	72	
Unaccompanied Youth	0	0	0	0	

Table 38 - Facilities and Housing Targeted to Homeless Households

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

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.
- Rapid Rehousing Services.
- Life skills.
- Alcohol and Drug Abuse Treatment
- Mental Health Treatment.
- AIDS-Related Treatment.
- Education.
- Employment Assistance.

The One-Stop Career Center provides job readiness, training and assists in obtaining jobs. The WorkFirst New Jersey Program works to move homeless persons into employment. All homeless adults receiving assistance must participate in the WorkFirst Program.

- Child Care.
- Transportation.

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

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

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

- **Catholic Charities (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 case management services and referrals to agencies that provide childcare and mental health services.
- **Collaborative Support Programs of New Jersey** provides services to persons with psychiatric disorders. The Collaborative has self-help centers and supportive housing to address individualized needs of persons with mental illness.
- **United Passaic Organization** provides homeless services as well as referrals to agencies on behalf of those with special needs.
- **Eva's Village** provides shelter and wraparound services to homeless families and also has a transitional housing program.
- **Passaic County Women's Center** has a transitional housing program and wraparound services.
- **Community Hope has a Supportive Services for Veteran Families (SSVF) Program** which is a homeless prevention program designed to assist veterans and veteran families at risk of homelessness to maintain their housing and to rapidly re-house veteran families who have recently become homeless.

Discussion

The CoC provides rapid rehousing and permanent supportive housing vouchers for homeless households. The CoC in 2022 submitted additional requests for rapid rehousing for homeless youth, street outreach, supportive services and 211 expansion in an effort to broaden the availability services for homeless households.

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

Introduction

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

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

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

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

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

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

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

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

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

Foster Care (Youth Aging Out):

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

Health Care:

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

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

Stakeholders reported that individuals experiencing homelessness being discharged from the hospital are often discharged to a shelter, including Code Blue shelters and in some cases to unsheltered situations due to lack of affordable units, respite care or other shelter availability.

Mental Health:

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

Corrections:

Correctional facilities in Passaic County have established protocols for discharge. Social work staff coordinates with County Board of Social Services housing placement upon an individuals' release. In addition, the Passaic CoC works closely with the subcommittee of the Policy Academy Team which includes representation from the Departments of Community Affairs, Corrections and Human Services. This subcommittee has been working with the Re- entry Policy Academy which focused on ex- offenders re- entering communities. The correctional facility discharge planning was also further addressed in Passaic County's Ten-Year Plan to End Chronic Homelessness. In addition to the adoption

of a minimum standard discharge policy, the Ten-Year Plan also expanded the Project PRIDE program. Upon discharge, Project PRIDE helps individuals to access main stream resources benefits from Passaic County Board of Social Services. To ensure appropriate supportive services upon discharge, an individualized discharge plan with referrals to appropriate community agencies is created. In addition, a life skills class is offered to eligible recipients to ensure integration into the community. The first 60 days of the class takes place in jail and the last 30 days takes place at the Passaic County Board of Social Services after release from jail.

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

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

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

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

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers reported by stakeholders include

- FMR not keeping pace with median/market rents
- Case management
- Lack of vital documentation (birth certificate, ID, credit)
- Undocumented households
- Service availability in proximity to units
- Developable land to create units

According to the most recent Analysis of Impediments to Fair Housing completed in 2022, potential negative effects of public policies on affordable housing and residential investment include:

The Land Use and Housing elements of the Comprehensive Plan are outdated.

- Since the previous AI which was conducted in 2018, the only change to Passaic County's comprehensive Master Plan was the addition of the Green Stormwater Infrastructure Element on November 29, 2018. Other elements of its comprehensive plan have not been updated for almost a decade or more. Significant changes in the housing market for both renters and homebuyers have occurred since then. One way to decrease segregation is through improved land use policies that emphasize higher density housing, which is often a more affordable option.

Planning documents in some municipalities are not consistent with fair housing laws.

- Since the previous AI, most municipalities did not update their zoning ordinances in accordance with recommendations made.
- Many of the municipal zoning ordinances in the Urban County are outdated, lack terms, definitions, and/or regulations, or are in violation of fair housing laws.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	166	164	0	0	0
Arts, Entertainment, Accommodations	6,475	4,021	10	10	0
Construction	4,175	2,901	6	7	1
Education and Health Care Services	12,895	7,198	19	18	-1
Finance, Insurance, and Real Estate	4,723	2,532	7	6	-1
Information	1,686	421	2	1	-1
Manufacturing	5,326	4,464	8	11	3
Other Services	2,875	1,573	4	4	0
Professional, Scientific, Management Services	8,409	2,832	12	7	-5
Public Administration	0	0	0	0	0
Retail Trade	9,256	7,449	14	18	5
Transportation and Warehousing	2,284	1,468	3	4	0
Wholesale Trade	4,784	2,530	7	6	-1
Total	63,054	37,553	--	--	--

Table 39 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	83,366
Civilian Employed Population 16 years and over	78,135
Unemployment Rate	6.25
Unemployment Rate for Ages 16-24	15.38
Unemployment Rate for Ages 25-65	4.81

Table 40 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	87,213
Farming, fisheries and forestry occupations	*combined with construction below
Service	42,224
Sales and office	54,037
Construction, extraction, maintenance and repair	20,609
Production, transportation and material moving	47,251

Table 41 – Occupations by Sector

Data Source: 2016-2021 ACS (manually updated; IDIS did not populate this table)

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	40,885	56%
30-59 Minutes	22,990	31%
60 or More Minutes	9,550	13%
Total	73,425	100%

Table 42 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,940	383	1,895
High school graduate (includes equivalency)	19,315	1,405	4,845
Some college or Associate's degree	16,110	1,130	2,625
Bachelor's degree or higher	25,190	960	3,590

Table 43 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	18-24 yrs	Age				
		25+34 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	6,276	29,453				
9th to 12th grade, no diploma		22,408				
High school graduate, GED, or alternative	18,806	117,593	63,230	56,483	115,114	59,566
Some college, no degree	18,664	55,876				
Associate's degree		17,572				
Bachelor's degree	6153	70,068	24,400	20,804	38,700	19,448
Graduate or professional degree		33,284				

Table 44 - Educational Attainment by Age

Data Source: 2016-2021 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$27,385
High school graduate (includes equivalency)	\$33,968
Some college or Associate’s degree	\$44,845
Bachelor’s degree	\$65,783
Graduate or professional degree	\$85,683

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2021 ACS

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

Based on the Business Activity table, the major employment sectors are Education and Health Care Services (20% of workers are employed in this industry), Retail Trade (15% of workers are employed in this industry), and Professional, Scientific and Management Services (13% of workers are employed in this industry). According to the 2015 (most recent) Comprehensive Economic Development Strategy (CEDS) for Passaic County, the Construction, Manufacturing, Wholesale Trade, and Finance and Insurance sectors have shrunk over the past decade, while the Administrative and Support and Health Care and Social Assistance sectors have shown the most growth in terms of jobs overall.

According to the Business Activity Table, there are more workers within Passaic County than the number of jobs. This reflects the findings of the Workforce Investment Strategic Plan, which showed a large number of workers travel to other job centers for employment, often outside of the County or New York City Sectors with a higher number of workers than jobs are a clear indication of this trend. Stakeholders also confirmed that Passaic County exports labor. Education and Health Care Services has the largest discrepancy between number of workers and jobs, with 5,697 more workers than jobs.

Describe the workforce and infrastructure needs of the business community:

According to the 2015 CEDS, there is a need for basic job readiness training as well as improved access to transit so that people are able to travel to employment opportunities. Affordable housing was also listed as a major need, as a lengthy commute can be a barrier to employment, especially for people without access to a personal vehicle. Infrastructure needs include updated commercial units and buildings, as many existing, vacant options are outdated. Some storefronts remain vacant as small retail has been impacted by COVID. A lack of broadband and WiFi infrastructure negatively impacts businesses when they cannot process credit card payments. Providers will not invest in the infrastructure, impacting the County’s ability to attract new and expand existing businesses.

Stakeholders reported a major challenge to attracting businesses is the lack reinvestment in infrastructure, and flooding and drainage challenges. Many municipalities have outdated combined

sewer systems or systems so old that they are made of brick. In addition, the manufacturing and warehouse building vacancy rate is only 2% and this limits the County's ability to find space for new or expanding companies. Contaminated sites also hinder economic reinvestment. Often these sites cost millions of dollars to remediate before they can be redeveloped into useful manufacturing or warehouse locations. Green infrastructure and infrastructure that supports reduction in environmental barriers to development will be critical to economic growth and development in the County.

Stakeholders also reported a number of proposed developments along County roads, which are not equipped to handle an increase in traffic volume that would result from these developments. Particularly in rural parts of the County, there are limited opportunities to expand the existing street infrastructure due to limited rights of way. In addition, rural areas have limited sewer capacity and new developments must rely on "packaged" sewer treatment plants.

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

Major changes include:

- Cannabis dispensaries are a potential growth industry within the county as there is the infrastructure to support and serve the region within the North/West portion of the County.
- Passaic County is exporting labor outside of the County which creates negative economic impact on the local economy.
- There are infrastructure and broadband needs within the County that are causing various economic impacts. Issues with the broadband Wi-Fi systems are negatively impacting local businesses and hindering credit card payments. The lack of internet negatively impacts business development and retention rates.
- There are Low vacancy rates in industrial development space
- Retail businesses no longer in operation due to COVID (sales are down, staffing shortages, supply chain issues) leading to vacant storefronts

Attracting businesses has been a challenge due to the workforce shortages. There is still a mismatch between employer needs and the skills of the labor force. Many growth industries in the county require higher degrees of education than the workforce available to these industries. The County's In Demand Industry Council actively works to identify in demand occupations in the County. Programs for education and training that are directed to these occupations can help fill the labor gap created by these growth areas.

Previous constraints on economic development including environmentally sensitive sites have been alleviated-more sites are not yet available and ready for re-development.

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

According to the CEDS, employers feel that there is an adequate amount of available labor to fill non-skilled and semi-skilled positions, but it can be harder to fill higher-skilled positions. This is reflected in the educational attainment data available through the 2017-2021 ACS 5 year estimates¹, which shows that less than 30% of the population aged 25 and older has a Bachelor's degree or higher. For lower-skilled positions, business owners reported high turnover rates and issues with basic career readiness.

As previously reported, stakeholders identified growth industries requiring higher skilled labor than is available in the County. Stakeholders also reported that the County exports labor. As new jobs are created there is an expectation that they would be filled from local labor, but education and other workforce development opportunities must be made available to create the skilled workforce needed for these growth industries that are creating positions.

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

Current workforce training initiatives include:

- Crux of Industry Niche (COIN) program invites industry leaders to speak with students about career pathways, workforce development trends, training/skills needs, and other issues facing employers. COIN is an initiative that provides industry-focused and scalable boot camps to supplement the existing experiential programs at the William Paterson University Cotsakos College of Business, giving students the opportunity to become prime candidates for internships and full-time jobs.
- Passaic County Community College (PCCC) has partnered with the Passaic County Technical Institute (PCTI) to break ground on a new location for the PCCC School of Automotive Technology Certificate Program. This is a certificate for students who wish to pursue a career as an automotive technician and wish to acquire courses that are also relevant to the A.A.S. degree in Automotive Technology. Students may elect to pursue specific National Institute for Automotive Service Excellence (ASE) certification testing that compliments courses in this career certificate.
- PCCC offers a wide range of Continuing Education courses in addition to 2-year degrees. Continuing Education courses include: Basic Skills and Test Preparation; English as a Second Language; Food Services Program; Emergency Medical Services; Fire Safety Program – training

¹ Note Table 50 above populated null by IDIS. Data to support this section that could not be pulled from IDIS was pulled from 2017-2021 ACS 5-year estimates Table S1501.

Firefighters throughout the County; North Jersey Imaging Academy; Allied Health Programs and the most recent addition, Cannabis Training Academy. Numerous Certificate Programs are also available.

- The Passaic County Workforce Development Board (WDB) holds recruitment events at its Business Resource Center and funds numerous job training non-profits to enhance the skills of Passaic County residents
- The WDB conducts regular workshops on career readiness, such as information on interview techniques, resume development, using social media in job searches, identifying marketing skills
- The Passaic County One-Stop Career Center provides free use of computers for internet access, writing cover letters and resumes, and printing/copying and links job candidates to existing job opportunities.

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

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

Yes.

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

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

Discussion

Stakeholders reported a need to tailor economic development and growth to individual communities in Passaic County. The Passaic County Division of Economic Development works with all municipal partners in providing services to the business community including, but not limited to: site identification for expanding or relocating companies; financial loan packaging/lines of credit and bank introductions; address environmental issues; and provide a wide range of targeted webinars including financial assistance; energy grant programs; job training grants, etc. The Division also works closely with the William Paterson University Small Business Development Center which provides targeted courses on a wide range of business topics and employs consultants to develop business plans; financial projections and marketing programs for new entrepreneurs.

Due to limitations with Census data, Tables 41, 44, and 45 populated incompletely by IDIS. Data was supplemented with 2016-2021 ACS where possible, but not all categories in the tables above are available from the Census data.

MA-50 Needs and Market Analysis Discussion

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

As shown in the attached map, the highest concentrations (definition: greater than 50%) of households with housing problems are in the entitlement cities of Paterson, Passaic City, and Clifton. Passaic City has the highest concentrations, where in Census Tract 1752.00 100% of households have one or more housing problems. Other concentrations of housing problems include:

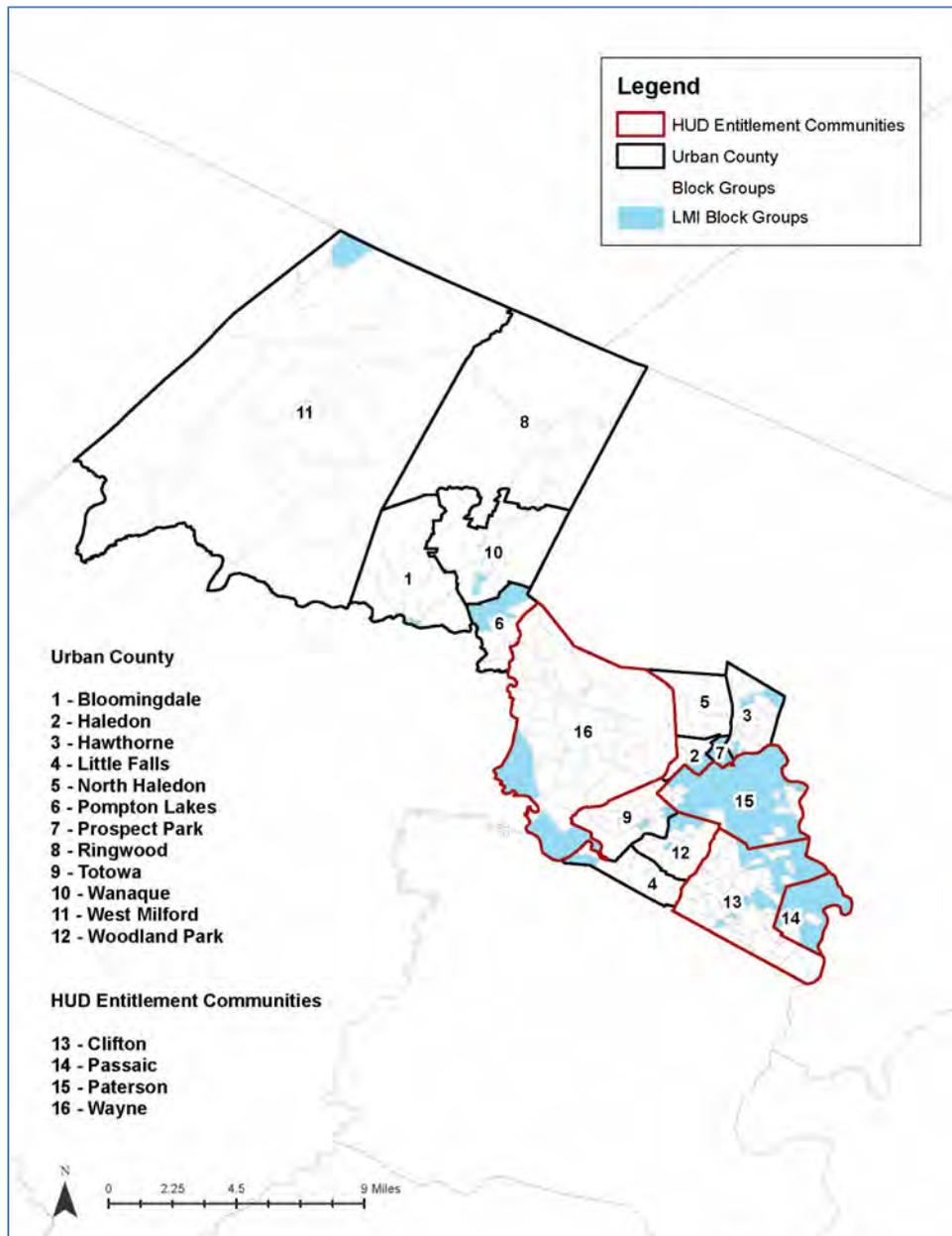
- Census Tract 1752.00 (100%) Passaic City
- Census Tract 1758.03 (100%) Passaic City
- Census Tract 1828.00 (92.6%) Paterson
- Census Tract 1820.00 (90.9%) Paterson
- Census Tract 1753.01 (83.3%) Passaic City
- Census Tract 1756.03 (80.5%) Passaic City
- Census Tract 1822.00 (78.2%) Paterson
- Census Tract 1821.00 (77.8%) Woodland Park
- Census Tract 1802.04 (73.5%) Paterson

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

The Community Development Block Grant (CDBG) program includes a statutory requirement that at least 70% of CDBG funds invested benefit low- and moderate-income (LMI) persons. HUD provides the percentage of LMI persons in each census block group. The LMI threshold in Passaic County for FY 2022 is 42.64%².

² This threshold is determined by HUD and represents the upper quartile of census block groups having the highest concentration of low- and moderate-income persons in the Urban County.

HUD-Identified Low- and Moderate-Income Areas in the Urban County, 2022



HUD defines R/ECAPs as census tracts with a non-white population of at least 50% (20% outside of metropolitan/micropolitan areas) and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining these data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. Although ethnicity and race as defined by the US Census Bureau are not the same, this study uses rates of both non-white and Hispanic populations to map a single combined group of racial and ethnic concentrations, henceforth referred to collectively as “racially/ethnically concentrated areas of poverty,” or R/ECAPs.

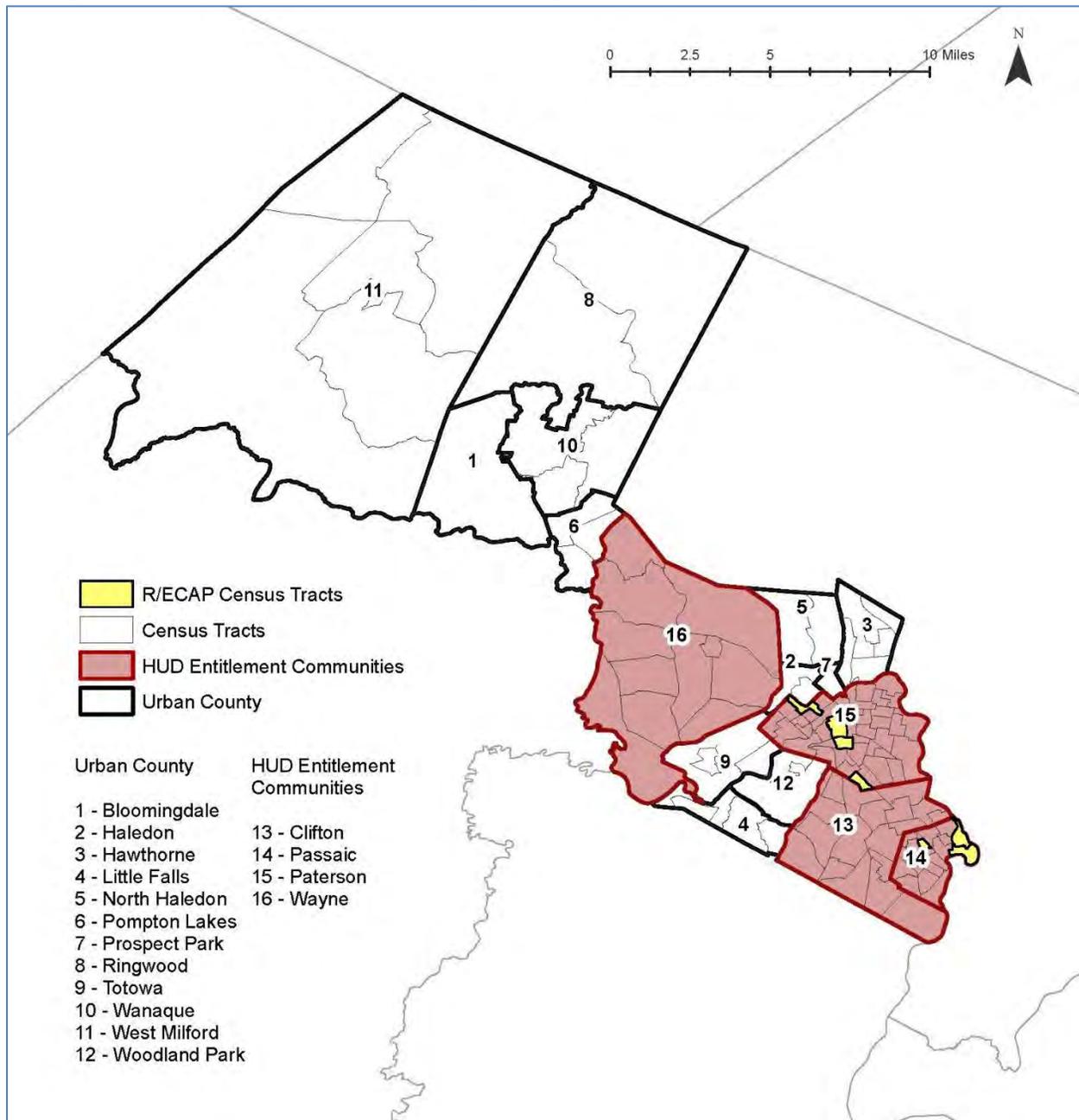
Under HUD’s definition of racially/ethnically concentrated areas of poverty (R/ECAP), seven census tracts within Passaic County meet the threshold requirements. Racially and Ethnically concentrated areas of poverty appear to exist outside of the Urban County in the Cities of Paterson and Passaic. The Borough of Prospect Park, while not considered a R/ECAP, does contain a concentration of low-mod households; the Borough as a whole contains more than 51% LMI households.

R/ECAP Census Tracts, 2020

Tract	Municipality	Population	Non-white (>50%)	Poverty Rate (>40%)
1752	Passaic	5,403	99.6%	41.0%
1758.03	Passaic	3,008	99.7%	41.3%
1759	Passaic	4,800	97.6%	52.5%
1803.02	Paterson	2,599	86.8%	43.4%
1822	Paterson	3,246	90.7%	41.4%
1830.02	Paterson	3,421	52.2%	49.4%
1832	Paterson	3,121	96.2%	48.2%

Sources: ACS 2020 5-Year B03002; ACS 2020 5-Year S1701

Racially and Ethnically Concentrated Areas of Poverty, 2020



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

Median home values and gross rents in these tracts tend to be lower than in other neighborhoods. Homeownership rates also tend to be lower.

Are there any community assets in these areas/neighborhoods?

All of the R/ECAPS in Passaic County are outside the Urban County’s jurisdiction.

Haledon

Though Haledon is mostly built out, the downtown area has seen recent development including a pharmacy, streetscape improvements, physician's office, and improved parking facilities.

Hawthorne

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

Prospect Park

This Borough has excellent recreational facilities, with many improvements funded through the CDBG program.

Woodland Park

Neighborhoods in Woodland Park are located along major transportation routes to shopping centers, hospitals, and other employment opportunities. A new Amazon warehouse facility just opened in Woodland Park.

Are there other strategic opportunities in any of these areas?

Many of the areas of the county are built out; however, there are opportunities for development if investments in infrastructure, hazard mitigation, environmental cleanup and workforce development are made.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The maps of broadband coverage and the number of internet subscriptions on the following pages indicate that virtually the entire County, including low/moderate income areas, has broadband coverage and most of the County have internet subscriptions. Subscriptions appear to be lagging in areas that are also low/moderate income poverty neighborhoods such as sections of Paterson and Passaic City.

While the maps show decent broadband and internet coverage throughout the County, many stakeholders noted that some areas where connections are lacking stop businesses from processing credit cards resulting in lost sales.

The expansion of 5G services has been slow, particularly in low and moderate-income neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Passaic County Top 10 Providers

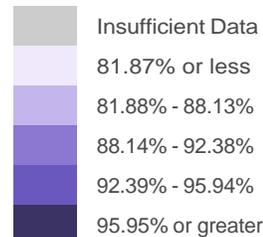
1. Hughes Network Systems (100% Served)
2. Space Exploration Technologies (100% Served)
3. Viasat (100% Served)
4. Altice USA (99.23% Served)
5. T-Mobile (94.41% Served)
6. Verizon (87.79% Served)
7. Court Square Capital Partners (1.08% Served)
8. Andrena Inc (.38% Served)
9. Comcast Corporation (.06% Served)
10. Monmouth Internet Corporation (0% Served)

100% of all of the County's residents are provided service through the above service providers. Subscriptions appear to be lagging in areas that are also low/moderate income poverty neighborhoods such as sections of Paterson and Passaic City. Increased competition may lower pricing to make subscriptions more available to low-income households. Significant areas outside of the Urban County like Paterson and Passaic have limited internet coverage according the map below

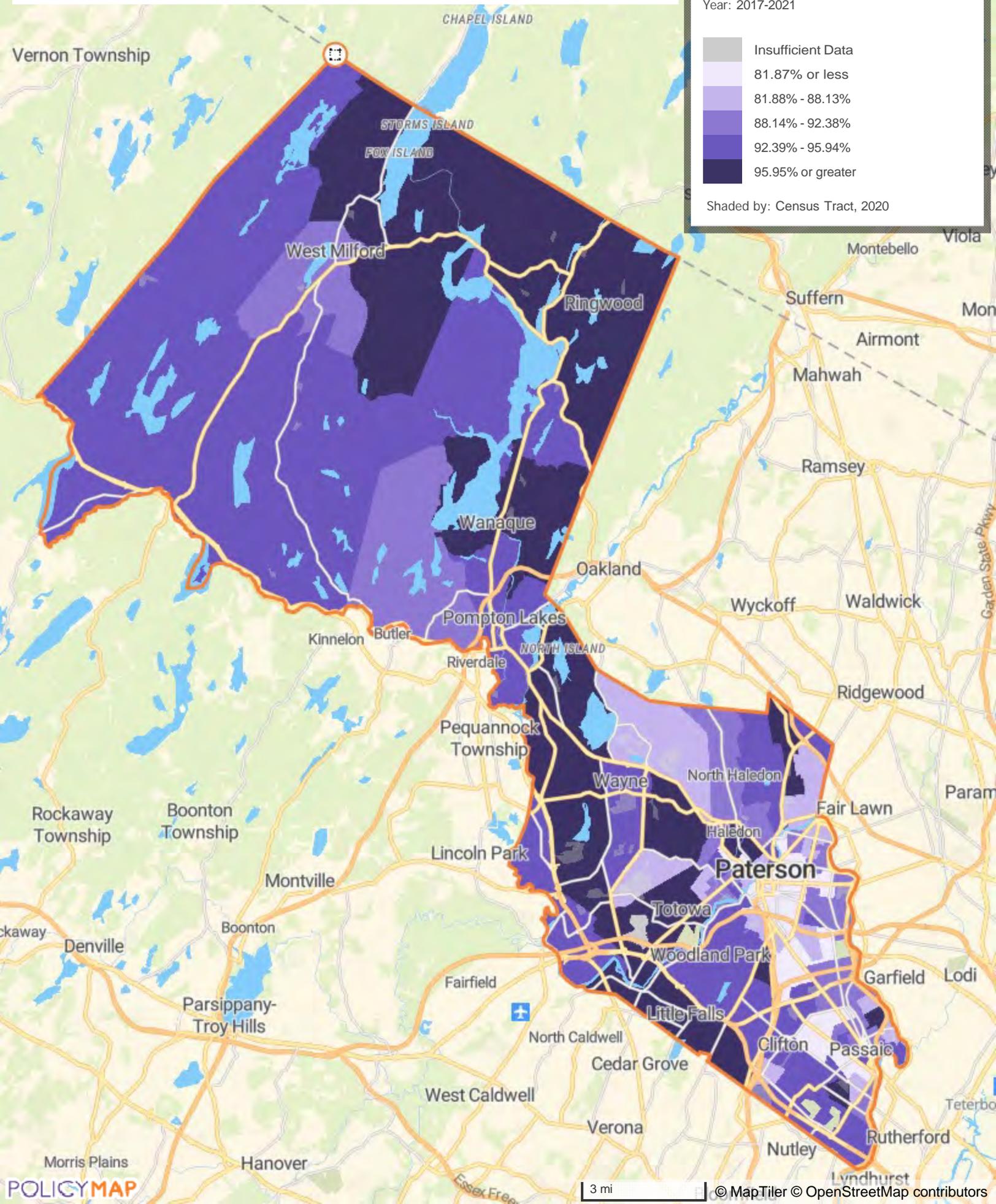
Estimated percent of households with internet access, between 2017-2021.

Percent Households with Internet Access
Source: Census

Year: 2017-2021



Shaded by: Census Tract, 2020



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Passaic County has identified the following potential hazards in the County's Hazard Mitigation Plan Update (September 2020):

- Coastal Storms
- Dam Failure
- Disease Outbreak
- Drought
- Earthquake
- Extreme Temperature
- Flood (riverine, flash, sea level rise, urban flooding)
- Geological Hazards (landslides, subsidence, and sinkholes)
- Infestation and Invasive Species
- Severe Storms (high winds, tornados, thunderstorms, hail)
- Severe Winter Storms (ice storm, blizzards, heavy snow)
- Wildfire

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

The low income areas in these communities tend to be in flood-prone areas, and stakeholders reported that flood prone areas are becoming more concentrated LMI areas. The flood plain areas are located in Wayne and West Milford, and Totowa – only Totowa has LMI area in the flood zone. However, the rivers are more of a flood hazard, closely mirroring the LM areas, especially in Wanaque, Totowa, Woodland Park, Bloomingdale and Hawthorne.

The flooding situation will only worsen with global warming and increased storm severity. The Cities of Clifton and Passaic which are separate entitlement entities are covered by the State's Coastal Area Facility Review Act (CAFRA), N.J.S.A. 13:19-1 et seq. due to tidal surges along rivers.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households have increased vulnerability to natural hazards. Areas of the County where household income is low directly correspond with areas that have high vulnerability rankings. This could be due to lack of excess income to protect their home and property in the event of severe storms (flooding, high winds, blizzards, etc). Stakeholders also reported increased environmental hazards in low-income communities. Homes that experience environmental hazards (flooding, etc.) generally have lower values and are less expensive, making them more accessible to low-moderate income families; however, they are also lower quality placing low-and moderate-income families at risk of experiencing substandard housing conditions and health complications.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The County anticipates receiving \$4,500,000 in CDBG entitlement funding over the next five years.

The purpose of the Strategic Plan is to guide the use of CDBG funds in Passaic County over the next five years. The plan is guided by three overarching goals that are applied according to the County's needs.

The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets, increasing the availability of affordable housing by reducing barriers, and increasing the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure and the removal of slum/blighting influences.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

The County developed this plan using citizen and stakeholder input generated by several stakeholder workshops and public meetings.

Based on these items the County established the following list of priorities:

- Access to Affordable Housing
- Improve Public Facilities
- Improve, Maintain and Expand Public Infrastructure
- Provide Public Services

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

Geographic Area

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

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

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

Priority Needs

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Veterans Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Persons aging out of the foster-care system
	Geographic Areas Affected	
	Associated Goals	Improve Access to Affordable Housing
	Description	Creation/Preservation of affordable owner and renter housing.
	Basis for Relative Priority	There is a waiting list for publicly assisted housing and Section 8. There are limited rehabilitation programs in a few municipalities for owner-occupied housing.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve Public Facilities
	Description	Improvement and expansion of public facilities serving low – mod areas, or those providing services to the elderly and non-homeless persons with special needs; and, demolition of vacant and deteriorated structures.
	Basis for Relative Priority	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. Public facility improvements were rated very high by local municipal leaders and non-profit service providers.
3	Priority Need Name	Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Improve Public Infrastructure

	Description	Improvement and expansion of infrastructure in low – mod areas including streets, sidewalks, parks, water, sewer and stormwater management. This includes projects that address handicap accessibility.
	Basis for Relative Priority	The need for infrastructure improvements was rated very high by local municipal officials as they work to improve their communities and local agency representatives as they look for areas with infrastructure that can support some housing density, business attraction/expansion and aid in service provision.
4	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Persons aging out of the foster-care system Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	

	Associated Goals	Provide Public Services
	Description	Provision of services to the elderly and non-homeless persons with special need.
	Basis for Relative Priority	The provision of services to the most vulnerable, including services that prevent institutionalization of seniors, has been given a high priority.
5	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Although a great need in the community, CDBG funds are not expected to be used to address this need. Therefore, no goal was established.
	Description	Economic Revitalization - brownfield remediation, downtown improvements that result job creation is a high priority need
	Basis for Relative Priority	Although a great need in the community, CDBG funds are not expected to be used to address this need. Therefore, no goal was established.
6	Priority Need Name	Housing and Services for Homeless
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons aging out of the foster-care system

Geographic Areas Affected	
Associated Goals	Addressing homelessness is a high priority for the County, CDBG funds are not expected to be used for activities that address homelessness; therefore, no goal is established.
Description	Services and housing for people experiencing homelessness, including street outreach; emergency shelter; prevention; rapid re-housing; and supportive services
Basis for Relative Priority	The Passaic County Continuum of Care is engaged in the provision of services and expanding housing opportunity for persons who are or could experience homelessness without appropriate interventions and support. While addressing homelessness is a high priority for the County, CDBG funds are not expected to be used for activities that address homelessness; therefore, no goal is established.

Table 47 – Priority Needs Summary

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The rental market in the County continues to become less affordable to low-moderate income households as housing costs continue to rise. Rent increases have outpaced income growth and for those in need of rental assistance, these costs are unsustainable. With limited funds, TBRA will help fewer and fewer households and the ability for people to afford housing costs will continue to diminish. Passaic County is not a HOME grantee; other resources will be made available for TBRA.
TBRA for Non-Homeless Special Needs	The rental market in the County continues to become less affordable to low-moderate income households as housing costs continue to rise. Rent increases have outpaced income growth and for those in need of rental assistance, these costs are unsustainable. With limited funds, TBRA will help fewer and fewer households and the ability for people to afford housing costs will continue to diminish. Passaic County is not a HOME grantee; other resources will be made available for TBRA.
New Unit Production	Although CDBG funds are not likely to be used for this purpose, there is a need for new affordable housing construction. Developers have faced increased costs and lag times in material availability, coupled with a lack of developable land in the County in proximity to transportation and services. 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. In addition, the housing market does not provide quality affordable housing in areas where lower income families work and rely on childcare. There are programs available for rehabilitation, weatherization and lead hazard controls, but funds are limited and cannot adequately meet the demand due to increases in costs and labor shortages in the construction industry.
Acquisition, including preservation	Limited and decreasing funding from a variety of programs combined with increasing housing values has severely limited the ability of the County and/or municipalities to purchase housing for redevelopment. Passaic County is not a HOME grantee; CDBG funds are not expected to be used for this purpose.

Table 48 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	965,848	0	0	965,848	3,863,392	CDBG funds will be used to address community housing and non-housing needs.

Table 49 - Anticipated Resources

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

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 may 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 funding sources available include:

- 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

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

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Passaic County	Government	Non-homeless special needs Planning	Jurisdiction

Table 50 - Institutional Delivery Structure

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 non-profit service providers, religious leaders, business representatives and concerned citizens. The Weatherization Program, formerly a part of the Planning and Economic Development Department, has been merged into the Department of Human Services. This move facilitates the interaction of emergency services with housing services.

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

Although there is a full array of services available to persons who are homeless or who live with HIV, some are underfunded and cannot provide a sufficient level of service.

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

Table 51 - Homeless Prevention Services Summary

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

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. Other services available in Passaic County include the following:

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

AGENCY	LOCATION	SERVICE
Mental Health Association of Passaic County	Clifton	Referral and support for mental health treatment
Passaic County One Stop Career Center	Paterson	Job search, counseling
Passaic County Community Action for Social Affairs, Inc. (CASA)	Passaic	Job readiness, placement for welfare to work clients, transportation, citizenship services, translating, advocacy, food pantry, info and referral.
Greater Paterson OIC	Paterson	Job counseling, job training, referral
Passaic County Women's Center Domestic Violence Program	Paterson	Crisis Intervention, counseling, emergency shelter and supportive services
Strengthen Our Sisters	West Milford	Shelter for women and families, Counseling and supportive services
Project S.A.R.A.H	Clifton	Counseling and supportive services
Northeast NJ 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
Community Hope	Morris County	Support Services for Veteran Families
Passaic County Public Housing Agency	Wayne	Section 8 Vouchers

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

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

Street outreach services have been identified by stakeholders as a need in order to connect to unsheltered populations and maintain contacts for effective service delivery and connections to resources for unsheltered populations to obtain housing. The CoC has included Street Outreach services in its application to HUD.

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

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

The Passaic County Plan to End Homelessness, provides the framework for addressing the gaps in the homeless system. The CoC continues to provide a system of services designed to prevent homelessness and to rapidly return people to permanent stable housing. The CoC has been successful in utilizing best practices to work towards ending homelessness. One of the most effective best practices and HUD policy priorities has been for projects to utilize a housing first approach to housing to address inequities in the system. To this end, the CoC continues to prioritize projects that have adopted the Housing First strategy and score them as such during the annual competitive application process. Higher priority is given to Permanent Supportive Housing projects over Transitional Housing.

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

A centralized point of contact (CPOC) for persons seeking assistance with housing has been developed. NJ 2-1-1 does intake and is able to divert people from becoming homeless by better applying existing resources. If they are already homeless, there is a referral system to short-term shelter and long-term housing solutions. In order to more effectively address the needs of individuals contacting 2-1-1, a vulnerability assessment is conducted so as to prioritize chronically homeless individuals and ensure they receive assistance and services instead of getting lost in the system or placed at the bottom of a long waiting list.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Access to Affordable Housing	2023	2027	Affordable Housing		Affordable Housing	CDBG: \$250,000	Homeowner Housing Rehabilitated: 25 Household Housing Units
2	Improve Public Facilities	2023	2027	Non-Housing Community Development		Public Facility Improvements	CDBG: \$1,362,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
3	Improve Public Infrastructure	2023	2027	Non-Housing Community Development		Infrastructure Improvements	CDBG: \$1,312,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
4	Provide Public Services	2023	2027	Homeless Non-Homeless Special Needs		Public Services	CDBG: \$675,000	Public service activities other than Low/Moderate Income Housing Benefit: 650 Persons Assisted
5	Planning/Administration	2023	2027	Admin			CDBG: \$900,000	Other: 5 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Access to Affordable Housing
	Goal Description	Creation/preservation of affordable housing through rehabilitation.
2	Goal Name	Improve Public Facilities
	Goal Description	Improvements to public facilities that serve low- and moderate-income clientele and/or are located in low- and moderate-income areas.
3	Goal Name	Improve Public Infrastructure
	Goal Description	Improvements to public infrastructure that serve low- and moderate-income residents and/or are located in low- and moderate-income areas.
4	Goal Name	Provide Public Services
	Goal Description	The County will support and invest in services that serve children, seniors and other low-mod income clientele through a variety of programs and services
5	Goal Name	Provide Housing and Services for the Homeless
	Goal Description	Support the efforts of PCICH to reduce the incidence of homelessness and time that persons experience homelessness
6	Goal Name	Planning/Administration
	Goal Description	Administration and planning conducted to operate the CDBG program successfully

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

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

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

There are no public housing units in the Urban County.

Activities to Increase Resident Involvements

There are no public housing units in the Urban County.

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

The Passaic County Housing Agency is not designated as troubled.

Plan to remove the ‘troubled’ designation

The Passaic County Housing Agency is not designated as troubled.

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

Barriers to Affordable Housing

The County updated its Analysis to Impediments to Fair Housing in 2022. Barriers identified include:

A. Lower employment rates and wages for certain members of the protected classes restrict housing choice.

- Members of the protected classes tend to have lower incomes and higher unemployment rates than their counterparts. Persons with disabilities participate in the labor force at lower rates than persons without disabilities.
- In the Urban County, the labor force participation rate among those with one or more disabilities was 49.8%, while the labor force participation rates among those without a disability was 84.9%. Across Passaic County, approximately 14-18% of persons with disabilities participating in the labor force are unemployed compared to 4-6% of those without a disability.
- In Passaic County, Black and Hispanic households experience higher unemployment rates than White and Asian households.

B. Non-White households were less likely to be homeowners than White households.

- In the Urban County, Black and Hispanic households are under-represented among homeowners. While 85.5% of homeowners in the Urban County identified as White, only 1.7% identified as Black, and 12.1% identified as Hispanic.
- Non-white applicants are disproportionately represented among mortgage applicants. Furthermore, Black applicants have the highest rate of denial among applicants, making homeownership more difficult to achieve.
- Homeownership has historically been a way for a family to create generational wealth, which allows those families additional opportunities such as accessing equity to pay for higher education or start a business. Increasing homeownership rates among members of the protected classes can assist in generating wealth.

C. Moderate levels of segregation exist in Passaic County.

- In 2020, Black, Asian, and Hispanic communities in Passaic County experienced moderate levels of segregation. Of the three minority groups analyzed, Asian communities in Passaic County are the only community to experience an increase in dissimilarity index in comparison to 2010.
- A lack of racial or ethnic integration in a community creates other problems, such as reinforcing prejudicial attitudes and behaviors, narrowing opportunities for interaction, and reducing the degree to which community life is considered harmonious. Racial segregation has been linked to diminished employment prospects, poor educational attainment, increased infant and adult mortality rates and increased homicide rates.

D. The Land Use and Housing elements of the Comprehensive Plan are outdated.

- Since the previous AI which was conducted in 2018, the only change to Passaic County’s comprehensive Master Plan was the addition of the Green Stormwater Infrastructure Element on November 29, 2018. Other elements of its comprehensive plan have not been updated for almost a decade or more. Significant changes in the housing market for both renters and homebuyers have occurred since then. One way to decrease segregation is through improved land use policies that emphasize higher density housing, which is often a more affordable option. It should be noted, that in accordance with the NJ Municipal Land Use Law, municipalities have the ultimate decision-making powers relating to land use in their communities. Counties can only review and comment on ingress and egress onto County roads and how new development will impact the flow of water onto County roads.

E. Planning documents in some municipalities are not consistent with fair housing laws.

- Since the previous AI, most municipalities did not update their zoning ordinances in accordance with recommendations made.
- Many of the municipal zoning ordinances in the Urban County are outdated, lack terms, definitions, and/or regulations, or are in violation of fair housing laws.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

Actions	Entities Responsible	Benchmark	Time to Complete
PUBLIC SECTOR			
Impediment A: The Land Use and Housing Elements of the Comprehensive Plan are outdated			
Update the Land Use and Housing Elements of the Passaic County Comprehensive Plan.	Passaic County, Department of Planning and Economic Development	Update Land Use and Housing elements	2025
Collect COAH plans from each municipality as part of updating the housing element	Passaic County, Department of Planning and Economic Development	Assemble COAH plans for each municipality	2025

Provide technical assistance to local municipalities to create opportunities to develop affordable housing	Passaic County, Department of Planning and Economic Development	Meet with each of the 12 municipalities	2025
Impediment B: Planning documents in some municipalities are not in alignment with fair housing laws			
Continue to provide technical assistance to municipalities to bring them into full compliance with the Fair Housing laws	Passaic County, Department of Planning and Economic Development	Meet with each of the 12 municipalities	ongoing
PRIVATE SECTOR			
Impediment A: Non-White households are less likely to be homeowners than White households			
Provide credit counseling to members of the protected classes and/or contract with a third party to provide this service	Passaic County, Department of Planning and Economic Development	Identify local non-profits and governmental agencies that provide credit counseling. Refer individuals to those services.	ongoing
Engage HUD-certified housing counselors.	Passaic County, Department of Planning and Economic Development	Meet with HUD-certified housing counselors	ongoing
At the annual fair housing conference, provide education to the public about predatory lending practices	Passaic County, Department of Planning and Economic Development	Completed session on predatory lending at the annual fair housing conference	ongoing
Impediment B: Lower employment rates and wages for certain members of the protected classes reduce housing choice.			
Raise awareness among new and existing local businesses of the benefits of partnering with the Workforce Development Board to assist in growing opportunities for meaningful employment, particularly for members of the protected classes	Passaic County, Department of Planning and Economic Development	Increase in the number of youth and adults earning industry-valued credentials as a result of WDB initiatives	ongoing

SP-60 Homelessness Strategy – 91.215(d)

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

The County participates in the Passaic County Continuum of Care, which implements Coordinated Entry in order to assess the unique needs, barriers and strengths of persons experiencing housing crises and then referring them to resources, services and housing best suited for addressing those needs and barriers. Coordinated Entry is intended for street homeless, persons in an emergency shelter, persons attempting to flee domestic violence, and persons exiting institutions where the institutional stay was 90 days or less and the person was homeless prior to institutionalization.

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

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

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

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

Addressing the emergency and transitional housing needs of homeless persons

The CoC captures Point in Time data, Systems Performance Measures and Coordinated Entry data to evaluate and understand the emergency needs of persons in the County experiencing homelessness. Passaic County does not receive Emergency Solutions Grant funding from HUD to directly support emergency shelter and transitional housing needs in the County.

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. While no longer a priority at the federal level, there are transitional housing needs that still exist in the County, in addition to robust case management services. As the Continuum continues to prioritize

projects that adopt Housing First, several Transitional Housing programs have been converted to Permanent Supportive Housing, though stakeholders report the need for transitional housing for youth aging out of foster care to ensure success in permanent 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.

The County's Coordinated Entry is intended to streamline access and referral to the other components of the system to shorten the amount of time and number of referrals standing between homeless households and housing assistance. Coordinated referral and an extensive inventory of services provide an opportunity for persons who are homeless to make a successful transition to permanent housing. The CoC Priorities are: (1) ending chronic and veteran homelessness, (2) creating new low-barrier housing first-oriented permanent supportive housing and rapid re-housing projects, and (3) creating a systemic response to homelessness through coordinated entry and assessment

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

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

The Passaic County Housing Agency was also selected by the Department of Housing and Urban Development to receive 29 Emergency Housing Vouchers through the American Rescue Plan Act. These vouchers are targeted to assist individuals or families that are homeless, at risk of homelessness, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless and have a high risk of housing instability. Applicants are referred to the Housing Agency by the County Department of Human Services. In order to assist the families into

transitioning into a new apartment, HUD has also supplied service fees which may be used for security deposits, realty fees, utility bills, and the purchase of household items, if needed.

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

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

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

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

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

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

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

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

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

Building code departments throughout the County are responsible for enforcing state law prohibiting the use, and addressing the presence, of lead-based paint through their permitting process.

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

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

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

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

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

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

As stated above, the lead-based paint hazard reduction has been integrated into the County's housing policies and programs. The Passaic County Division of Home Energy & Weatherization offers grants for households for lead assessment and interim controls. Grants are available to homeowners and renters to remove lead hazards from homes.

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

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

Passaic County has several programs that address the needs of households with incomes below the poverty level. Although there is no direct antipoverty initiative in the County's HUD funded activities, other County agencies and local social service providers deal directly with this issue. Passaic County supports a number of social service providers, as has been detailed throughout this plan, that provide direct service to households with poverty-level or near poverty-level incomes.

Passaic County continues to support economic development aimed at attracting and retaining high-value employment in the community. The County strives to identify, support and entice employers with good paying jobs and job opportunities to locate and expand within the County.

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.

As part of the County's Comprehensive Plan, economic development and growing the County's economy is one of the County's primary goals. This includes a focus on those persons in the County who may be susceptible or are suffering from poverty. One of the County's objectives is to focus education/training efforts on the underemployed. Providing people with opportunities to better their work situation or provide them with skills to obtain better paying jobs will help alleviate some of the threat of poverty for those at the greatest risk. The CDBG program provides the potential of generating jobs that may be filled by Section 3 residents or hire Section 3 business.

Poverty is a function of income which makes its effect on housing opportunity and choice apparent. Conversely, since housing costs are often one of the largest financial burdens on an individual or family, one of the contributing factors to poverty can be excessive housing costs. While income is a factor of poverty, excessive costs for things such as housing, medical care and other necessities can also lead to poverty as income must be expended in a disproportionate amount for certain needs. Support for homebuyer programs, creation of affordable rental units, workforce development programs, business attraction strategies, and transportation access to well-paying jobs will help ease cost burdens on poverty-stricken families that might otherwise have to incur these costs at catastrophic consequence. CDBG resources for this support is limited.

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. However, the County will continue to coordinate its economic development initiatives with the needs of local residents, especially as they pertain to employment and the provision of financial opportunities. It is in the County's best interest to try to offer the greatest

opportunities and advantages to its residents to help prevent poverty from impacting them. The presence or threat of poverty can lead to a variety of social issues including crime and increased dropout rates as well as become a drain on County and municipal finances as these populations need increased services. The County, therefore, works diligently to address poverty and its causes in all aspects of planning and development and the provision of services by the County.

SP-80 Monitoring – 91.230

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

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

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

The Passaic County Department of Planning and Economic Development will conduct on-site or remote monitoring for all active CDBG assisted activities carried out by sub-recipients at least annually. For all activities, the Passaic County Department of Planning and Economic Development will conduct a full evaluation that includes all program areas. These reviews will involve an evaluation of eligibility, statutory objective compliance, accomplishments, timeliness and other federal requirements.

Ongoing construction and labor compliance monitoring occurs until project completion and final payment is issued to the contractor.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	965,848	0	0	965,848	3,863,392	CDBG funds will be used to address community housing and non-housing needs.

Table 53 - Expected Resources – Priority Table

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

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 may 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 funding sources available include:

- 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Facilities	2023	2027	Non-Housing Community Development		Public Facility Improvements	CDBG: \$80,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
2	Improve Public Infrastructure	2023	2027	Non-Housing Community Development		Infrastructure Improvements	CDBG: \$647,678	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26,607 Persons Assisted
3	Provide Public Services	2023	2027	Homeless Non-Homeless Special Needs		Public Services	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
4	Planning/Administration	2023	2027	Admin			CDBG: \$193,170	Other: 5 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Public Facilities
	Goal Description	Improvements to public facilities that serve low- and moderate-income clientele and/or are located in low- and moderate-income areas.
2	Goal Name	Improve Public Infrastructure
	Goal Description	Improvements to public infrastructure that serve low- and moderate-income residents and/or are located in low- and moderate-income areas.
3	Goal Name	Provide Public Services
	Goal Description	The County will support and invest in services that serve children, seniors and other low-mod income clientele through a variety of programs and services
4	Goal Name	Planning/Administration
	Goal Description	Administration and planning conducted to operate the CDBG program successfully

Projects

AP-35 Projects – 91.220(d)

Introduction

Passaic County intends to undertake the projects below using FY2023 CDBG funds.

Projects

#	Project Name
1	Administration
2	Court Appointed Special Advocates (CASA)
3	Home Care Options
4	Borough of Bloomingdale Sidewalk Improvements
5	Hawthorne Sidewalk Improvements
6	Little Falls Street Improvements-Mozart and Cherry
7	Prospect Park Street Improvements-11th St
8	Totowa Sanitary Sewer Lining-Willard Ave
9	Woodland Park Sanitary Sewer Improvements-Maple/Taft
10	West Milford ADA Improvements to a Public Facility
11	Pompton Lakes Street Improvements

Table 55 – Project Information

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. 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.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration
	Target Area	No Target Areas established
	Goals Supported	Planning/Administration
	Needs Addressed	Planning/Administration
	Funding	CDBG: \$193,170
	Description	On-going program management and oversight. Public information, advertising and consulting services are included
	Target Date	8/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A Admin
	Location Description	Countywide
	Planned Activities	General Program Administration Matrix Code 21A
2	Project Name	Court Appointed Special Advocates (CASA)
	Target Area	No Target Areas established
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$30,000

	Description	Funds will be used to hire an advocacy coordinator who will recruit, train, screen and support CASA volunteers to provide court appointed advocacy service to foster youth from birth through age 21. (10 children assisted) 2023 funds will double number of children assisted, hence an increase in funding.
	Target Date	8/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 children will benefit from CASA services
	Location Description	Serves the Urban County communities: Bloomingdale, Haledon, Hawthorne, Little Falls, North Haledon, Pompton Lakes, Prospect Park, Ringwood, Totowa, Wanaque, West Milford, Woodland Park
	Planned Activities	Public services for abused children Matrix Code 05N
3	Project Name	Home Care Options
	Target Area	No Target Areas established
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Will assist senior disabled residents over 60 years with medical disabilities. Services includes home visit by social worker who completed a needs assessment. Implements a service plan including public services, i.e. food stamps, legal services, housing support, transportation, personal care referrals and Medicaid applications. Client is contacted within 30 days and again within 60 days for follow-ups. Clients are followed up to 6 months to ensure they receive the care needed.
	Target Date	8/31/2024

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 60 low income seniors will benefit from the proposed activities
	Location Description	Assisting clients in Bloomingdale, Haledon, Little Falls, North Haledon, Pompton Lakes, Prospect Park, Totowa, Wanaque, Ringwood and Woodland Park.
	Planned Activities	Senior Services Matrix Code 05A
4	Project Name	Borough of Bloomingdale Sidewalk Improvements
	Target Area	No Target Areas established
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$60,000
	Description	Sidewalks and ADA Ramps on Oakwood Terrace, Lakeside Avenue, Elm Street, Ann Street, Charles Street, Roy Avenue, James, Avenue, Walter Drive, Winfred Court, Clark Street:
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 400 individuals will benefit from the proposed activities
	Location Description	Bloomingdale Borough: Oakwood Terrace, Lakeside Avenue, Elm Street, Ann Street, Charles Street, Roy Avenue, James, Avenue, Walter Drive, Winfred Court, Clark Street:
Planned Activities	Sidewalk Improvements Matrix Code 03L	

5	Project Name	Hawthorne Sidewalk Improvements
	Target Area	No Target Areas established
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$60,000
	Description	Install 30 ADA curb ramps at eight intersections within the Kaywin neighborhood. Robertson Avenue; Kaywin Avenue; Lynne Avenue; Sherman Avenue; Cathy Avenue; Henry Avenue.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	19,3637 low income individuals will benefit from the proposed activities.
	Location Description	Borough of Hawthorne Kaywin neighborhood. Robertson Avenue; Kaywin Avenue; Lynne Avenue; Sherman Avenue; Cathy Avenue; Henry Avenue.
	Planned Activities	Sidewalk/ADA Improvements Matrix Code 03L
6	Project Name	Little Falls Street Improvements-Mozart and Cherry
	Target Area	No Target Areas established
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$100,000

	Description	Rehabilitation of Mozart Ave. and Cherry Street includes: repaving the road; milling, paving, new curbing; improving existing drainage infrastructure with new Type D inlets, modifications of existing inlets and installation of 30 linear feet of 12" DIP piping; installation of new Belgium block curbing; reset and restore existing driveways, walkways and curbs with ADA detectable warning surfaces. Reset two manhole covers and gates. Reset parking signs, and paint a new crosswalk. Street is impacted by erosion, potholes, cracked pavement.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	1875 LM individuals are expected to benefit from the proposed activities
	Location Description	Mozart and Cherry Streets, Township of Little Falls
	Planned Activities	Sidewalk Improvements Matrix Code 03K
7	Project Name	Prospect Park Street Improvements-North 11th St
	Target Area	No Target Areas established
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$100,000
	Description	Milling, paving and striping of the roadway and pedestrian safety improvements.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	1550 LM individuals will benefit from the proposed activities

	Location Description	North 11th Street, Borough of Prospect Park
	Planned Activities	Sidewalk Improvements Matrix Code 03K
8	Project Name	Totowa Sanitary Sewer Lining-Willard Ave
	Target Area	No Target Areas established
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$100,000
	Description	Installation of cured-in-place pipe liner and sealing of manholes, along the length of the sanitary sewer line to be rehabilitated. Seal sanitary sewer lateral connections at the main, and rehab of sanitary manholes within the project limits. 70+ year old clay pipes, brick manholes.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	765 LM individuals will benefit from the proposed activities
	Location Description	Willard Ave Borough of Totowa
	Planned Activities	Sewer Improvements Matrix Code 03J
9	Project Name	Woodland Park Sanitary Sewer Improvements-Maple/Taft
	Target Area	No Target Areas established
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$147,678

	Description	The Borough is requesting funds to rehabilitate 1,875 feet of sewer pipelines along Maple Avenue and Taft Avenue by slip lining the existing infrastructure.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	1000 LM individuals are expected to benefit from the proposed activities
	Location Description	Maple Avenue and Taft Avenue Borough of Woodland Park
	Planned Activities	Sewer Improvements Matrix Code 03J
10	Project Name	West Milford ADA Improvements to Existing Public Facility
	Target Area	No Target Areas established
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$80,000
	Description	ADA improvements to existing bathroom facility include: replacement of plumbing fixtures, electrical and lighting improvements, door replacement and other ADA required accessibility features.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	1000 disabled individuals are expected to benefit from the proposed activities.
	Location Description	Bubbling Springs Park, Township of West Milford
	Planned Activities	ADA improvements at public park Matrix Code 03F

11	Project Name	Pompton Lakes Street Improvements
	Target Area	No Target Areas established
	Goals Supported	Improve Public Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$80,000
	Description	Resurface existing roadway pavement, full width of roadway. Reset and/or reconstruct inlets as needed curb pieces and bicycle safe grates. Replace curb and driveway aprons.
	Target Date	8/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	1650 LM individuals are expected to benefit from the proposed activities
	Location Description	Hershfield Street between Ackerman Place and Midland Avenue. Ackerman Place between Federal Hill Road and Short Street
	Planned Activities	Street Improvements Matrix Code 03K

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds
None established	

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

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

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

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

AP-60 Public Housing – 91.220(h)

Introduction

The Passaic County Housing Agency does not own or manage public housing in Passaic County. The Passaic County Housing Agency administers Section 8 vouchers only.

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

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

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

Passaic County Housing Agency has a family self-sufficiency program, including job training, development of employment skills, educational activities, and savings accounts for the development of economic self-sufficiency. This program serves approximately 80 families annually from a total of 830 Housing Agency Section 8 families.

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

N/A – Not a troubled agency.

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

Introduction

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The CoC plans and manages the homeless system's coordination through an ongoing collaboration of public and non-profit agencies, grantors, advocacy groups and formerly homeless individuals. The CoC has provided grant funding to NJ 211 to be the single point of entry for the coordinated assessment process. NJ 211 is the virtual Coordinated Assessment access point accessible to the community via telephone with availability 24 hours a day 7 days a week. NJ 211 strives to make materials and phone conversations accessible to persons with limited English proficiency through translation. NJ 211 is a key partner in conducting point of entry referrals into shelters, permanent housing, and services.

The CoC's Coordinated Assessment system covers the entire Passaic County geographic area through strategic outreach from PATH and SSVF partners. Strategic outreach covers the CoC's geography annually, but also proactively outreaches to the hardest to serve individuals who are not actively seeking services, and who are identified or staying in known locations. The PATH Program provides regular outreach at known locations. Further, through partnership with the eviction courts, PATH has addressed the needs of those at-risk of losing their housing. When families are removed from the welfare list, outreach is conducted to see if they have short-term places to live and long-term plans for permanent housing. Additional street outreach is conducted by "They Have A Name" to encourage people to move to shelter and services. The SSVF and Community Hope coordinate street outreach to homeless veterans.

As part of the coordinated system, the CoC has created a Housing Prioritization Tool (HPT) to assist the most vulnerable households in the Coordinated Assessment system. Using the tool ensures that people with the greatest needs will be prioritized when housing providers are seeking referrals for permanent supportive housing and rapid re-housing placements. The CoC tracks the length of time clients remain on the list and where clients are discharged to, ensuring the effectiveness of the CoC and the prioritization process. The CoC can monitor bed availability in real-time for housing projects using the Homeless Management Information System.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC captures Point in Time data, Systems Performance Measures and Coordinated Entry data to evaluate and understand the emergency needs of persons in the County experiencing homelessness. Passaic County does not receive Emergency Solutions Grant funding from HUD to directly support emergency shelter and transitional housing needs in the County.

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. While no longer a priority at the federal level, there are transitional housing needs that still exist in the County, in addition to robust case management services. As the Continuum continues to prioritize projects that adopt Housing First, several Transitional Housing programs have been converted to Permanent Supportive Housing, though stakeholders report the need for transitional housing for youth aging out of foster care to ensure success in permanent housing.

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

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

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

- To end chronic homelessness, the CoC is utilizing a Housing Prioritization Tool to prioritize chronically homeless persons for permanent housing opportunities systematically and is supporting projects that have low-barrier intake and termination criteria, this includes having had NJCDC sponsor 15 new Housing First vouchers for the chronically homeless utilizing State Rental Assistance from NJ DCA.
- To end homelessness, PCICH members Catholic Family and Community Services and Community Hope provide SSVF outreach, services, and rental assistance and manage a by-name-list of identified veterans to connect them with veteran-specific and other community resources.

- To create a systemic response to homelessness, the CoC has funded NJ 211 to cover the full geographic area with Coordinated Assessment access, and is holding monthly case conferencing meetings among outreach, housing providers and emergency shelter providers to prioritize resources for those who are homeless for the longest time and with the greatest severity of service needs.

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

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

The Passaic County Housing Agency was also selected by the Department of Housing and Urban Development to receive 29 Emergency Housing Vouchers through the American Rescue Plan Act. These vouchers are targeted to assist individuals or families that are homeless, at risk of homelessness, fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless and have a high risk of housing instability. Applicants are referred to the Housing Agency by the County Department of Human Services. The Housing Agency has already issued 24 of the vouchers and 9 of them have been leased up in units. In order to assist the families into transitioning into a new apartment, HUD has also supplied service fees which may be used for security deposits, realty fees, utility bills, and the purchase of household items, if needed.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

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

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

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

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

The County has budgeted \$30,000 in FY23 CDBG funds for the County Court Appointed Special Advocates (CASA) program which assists foster youth.

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

Introduction:

The County updated its Analysis to Impediments to Fair Housing in 2022. Barriers identified include:

A. Lower employment rates and wages for certain members of the protected classes restrict housing choice.

- Members of the protected classes tend to have lower incomes and higher unemployment rates than their counterparts. Persons with disabilities participate in the labor force at lower rates than persons without disabilities.
- In the Urban County, the labor force participation rate among those with one or more disabilities was 49.8%, while the labor force participation rates among those without a disability was 84.9%. Across Passaic County, approximately 14-18% of persons with disabilities participating in the labor force are unemployed compared to 4-6% of those without a disability.
- In Passaic County, Black and Hispanic households experience higher unemployment rates than White and Asian households.

B. Non-White households were less likely to be homeowners than White households.

- In the Urban County, Black and Hispanic households are under-represented among homeowners. While 85.5% of homeowners in the Urban County identified as White, only 1.7% identified as Black, and 12.1% identified as Hispanic.
- Non-white applicants are disproportionately represented among mortgage applicants. Furthermore, Black applicants have the highest rate of denial among applicants, making homeownership more difficult to achieve.
- Homeownership has historically been a way for a family to create generational wealth, which allows those families additional opportunities such as accessing equity to pay for higher education or start a business. Increasing homeownership rates among members of the protected classes can assist in generating wealth.

C. Moderate levels of segregation exist in Passaic County.

- In 2020, Black, Asian, and Hispanic communities in Passaic County experienced moderate levels of segregation. Of the three minority groups analyzed, Asian communities in Passaic County are the only community to experience an increase in dissimilarity index since in comparison to 2010.
- A lack of racial or ethnic integration in a community creates other problems, such as reinforcing prejudicial attitudes and behaviors, narrowing opportunities for interaction, and reducing the degree to which community life is considered harmonious. Racial segregation has been linked to diminished employment prospects, poor educational attainment, increased infant and adult mortality rates and increased homicide rates.

D. The Land Use and Housing elements of the Comprehensive Plan are outdated.

- Since the previous AI which was conducted in 2018, the only change to Passaic County's Comprehensive Master Plan was the addition of the Green Stormwater Infrastructure Element

on November 29, 2018. Other elements of its comprehensive plan have not been updated for almost a decade or more. Significant changes in the housing market for both renters and homebuyers have occurred since then. One way to decrease segregation is through improved land use policies that emphasize higher density housing, which is often a more affordable option. It should be noted, that in accordance with the NJ Municipal Land Use Law, municipalities have the ultimate decision-making powers relating to land use in their communities. Counties can only review and comment on ingress and egress onto County roads and how new development will impact the flow of water onto County roads.

E. Planning documents in some municipalities are not consistent with fair housing laws.

- Since the previous AI, most municipalities did not update their zoning ordinances in accordance with recommendations made.
- Many of the municipal zoning ordinances in the Urban County are outdated, lack terms, definitions, and/or regulations, or are in violation of fair housing laws.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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

The County will continue to promote the County's fair housing webpage as a place to get information on fair housing. In addition, the County will host a housing conference on ways to ensure Fair Housing Compliance and expand housing opportunities.

The Planning Department is collecting the court determinations for affordable housing to incorporate into a new housing element of the County's Master Plan. The County will promote housing options to expand housing choice.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

The County Housing Agency 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 the CoC in Passaic County. The County has a Homeless Trust Fund which will provide resources to address homelessness.

Actions planned to foster and maintain affordable housing

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

The Passaic County Weatherization and Home Energy Division provides utility subsidies to low- income individuals residing in Passaic County to permit them to stay in their homes and have adequate heating and electricity. In addition, the Division rehabilitates the homes of low-income individuals to ensure that they are energy efficient. Rehabilitation includes insulation, new windows, new hot water heaters and new boilers.

The County will continue to provide resources to help homeless and low-income persons obtain housing. For example, the Passaic County Housing Agency provides rent vouchers to offset the high cost of rental housing in the County.

Actions planned to reduce lead-based paint hazards

The County is a participant in the New Jersey Health Department Lead Abatement Initiative. The Passaic County Weatherization and Home Energy Division has grants and loans available to remove lead hazards in homes. When children are identified with an elevated blood lead level, the County provides oversight to ensure that the lead-based paint problem is addressed.

The U.S. EPA guideline for renovation, paint and repair, effective April 22, 2010, requires that all contractors notify owners of properties constructed prior to 1978 of the potential for lead-based paint

hazards and to perform work in a lead safe manner. Contractors must be trained and registered with the U.S. EPA to do work in older homes that disturbs painted surfaces. Local building code offices will be made aware of these requirements.

Actions planned to reduce the number of poverty-level families

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

The county Workforce Development Board and One-Stop Center develop training programs and provide job placement services for county residents.

Actions planned to develop institutional structure

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

Additionally, coordination between the County, non-profit service providers, and private agencies allow for all parties in Passaic County to efficiently leverage the limited economic and human resources available.

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

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

In addition to coordination between public and private agencies, improved coordination between Passaic County departments is being pursued to improve housing and economic opportunities for low- and moderate-income residents. Departments include Planning & Economic Development, Passaic

County Public Housing Agency, Human Services, Parks & Recreation, Roads Division, and Office of Emergency Management.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities 0

Appendix - Alternate/Local Data Sources