



COUNTY OF HUDSON, NEW JERSEY

HUDSON URBAN COUNTY
HUDSON COUNTY CONSORTIUM
CITY OF BAYONNE
CITY OF UNION CITY
TOWNSHIP OF NORTH BERGEN

HUDSON COUNTY 2010-2014 FIVE YEAR CONSOLIDATED PLAN 2010 ANNUAL ACTION PLAN

SUBMITTED TO:
THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NEWARK AREA OFFICE

HUDSON COUNTY DEPARTMENT OF
FINANCE AND ADMINISTRATION
DIVISION OF HOUSING AND
COMMUNITY DEVELOPMENT
HUDSON COUNTY PLAZA
257 CORNELISON AVENUE, 2ND FLOOR
JERSEY CITY, NJ 07302
201-369-4520

May 17, 2010

THOMAS A. DEGISE
COUNTY EXECUTIVE

ABRAHAM ANTUN
COUNTY ADMINISTRATOR

MICHELLE E. RICHARDSON
DIRECTOR OF PARKS AND
COMMUNITY SERVICES

SUSAN MEARNS
DIVISION CHIEF OF
HOUSING AND COMMUNITY
DEVELOPMENT

JACOB A. DE LEMOS III
PROGRAM DIRECTOR

KRISTIN GREEN
PROGRAM DIRECTOR

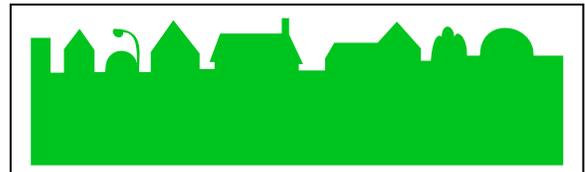
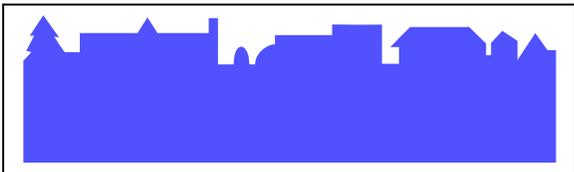


Table of Contents

Cover Letter

Consolidated Plan Cover and Grantee Information

2010-2014 Five Year Strategic Plan Documentation Including:

Narrative
Resolution
Resources
Maps
Community Needs Tables
Advertisement
Public Comments



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnerships, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

3-5 Year Strategic Plan Executive Summary:

This Consolidated Plan will illustrate the current housing and community development needs within the Hudson County Consortium, and specific goals and objectives to address these needs over the next five years (2010-2014).

The Consolidated Plan for the Hudson County Consortium has been prepared in response to the Consolidated Plan process developed by the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan is a collaborative process in which the community can develop a unified and coherent vision for community development actions for a five-year planning period. The community, with the active participation of citizens and community organizations, can shape its housing and development programs, prepare comprehensive and coordinated programs, and reduce duplication of effort, both in planning and in program execution. This planning effort provides an opportunity to analyze programs in the context of the total local effort, and in relation to linkages and relations with state and regional programs. The nature of the process requires that social, economic, physical, environmental, community development plans and programs are integrated and coordinated. Further, the requirements of this process force the establishment of specific, measurable goals and objectives and the creation of the project monitoring processes so that progress can be measured and lessons learned over time.

The Consolidated Plan also meets the application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), American Dream Down Payment Initiative (ADDI), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with Aids (HOPWA) programs.

The Consolidated Plan represents the needs and strategies of the communities in the Hudson County Urban County and the Hudson County Consortium, which includes eight municipalities and three Entitlement municipalities of Bayonne, North Bergen, and Union City.

This Consolidated Plan will outline community, housing and economic development goals and objectives for a five year period (2010-2014). Three basic goals have been identified, against which HUD will evaluate the Consolidated Plan and the Hudson County Consortium's performance. Each of these goals must benefit primarily low and moderate income persons.

These goals are:

- Provide decent housing,
- Provide a suitable living environment,
- Provide expanded economic opportunities.

There are several areas of specific need which emerge from the analyses of the Hudson County Consortium, its needs, as well as market conditions. These needs, translated into tangible objectives are:

- Stabilization and improvement of neighborhoods,
- Maintenance and improvement of the existing housing stock,
- Continued support of programs for the homeless, especially in the areas of prevention, permanent housing, and transitioning individuals to permanent housing,
- Further implementation of, *Keys to End Homelessness: Hudson County's Ten Year Plan to End Chronic Homelessness and the Hudson County Homeless Trust Fund.*
- Continued support for the provision of services to those individuals and groups with special needs, such as the elderly and the disabled,
- Continued support of key public service programs, the improvement of public facilities and infrastructure,
- Implementation of Economic Development Initiatives in support of and in coordination with Hudson County and state programs and entities, and
- Execution of anti-poverty efforts that support and build on existing programs, relate to economic development efforts, and integrate job training and placement, welfare to work initiatives and other programs aimed at improving opportunities for economic self-sufficiency.

Each priority is accompanied by specific objectives which have performance indicators. The Five-Year Strategic Plan for the Hudson County Consortium will result in the following accomplishments by 2014, including but not limited to:

- Rehabilitate 100 housing units for low- and moderate income renters,
- Create 100 new affordable housing units for low-and moderate income renters,
- Rehabilitate 100 housing units for low- and moderate income homeowners,
- Expand and continue social service programs for youth, the elderly and the disabled,
- Provide funding for quality of life issues in the Hudson Urban County's municipalities.

SUMMARY OF PAST PROGRESS/DIFFICULTIES/PERFORMANCE

During the past five Program years (2005-2009), the Hudson County Division of Housing and Community Development helped to effectively provide suitable living environments for low- and moderate-income residents of Hudson County by improving the quality and livability of its neighborhoods; providing improved public facilities; revitalizing neighborhoods; and expanding and improving the delivery of public services for senior citizens, children, youth, and the handicapped, and low- and moderate-income persons. Additionally, low- and moderate-income residents were able to obtain jobs through Hudson County's economic development and public service activities. Hudson County shelters were also able to continue to provide

support service as well as emergency housing to the County's the homeless population.

Hudson County also effectively supported and addressed affordable housing needs through programs funded by the Housing Investment Partnerships (HOME) Program, the American Dream Downpayment Initiative (ADDI), and the Community Development Block Grant (CDBG) Program, which included providing down-payments for first-time homebuyers, home rehabilitation, the production of affordable housing units and tenant/landlord counseling.

The difficulties that Hudson County has experienced continue to be the limited of amount of public and private resources to address the community development and housing needs identified in the Consolidated Plan.

Nevertheless, the County has established a working relationship with several local-lending institutions. The County has also assisted developers and municipalities in obtaining State funds for housing through the NJ Balanced Housing Program and NJ Special Needs Housing Trust Fund. The Division of Housing and Community Development has provided technical assistance for the preparation of applications to the Federal Home Loan Bank and has been extremely successful in assisting developers to obtain Low Income Housing Tax Credits for affordable housing programs. The HOME funds used as the gap financing in these projects leveraged the other public and private resources.

Hudson County has made improvements to several existing programs' designs including the application and scoring process for the CDBG Program. Improvements have also been made to the monitoring tools used to evaluate Continuum of Care funded programs.

Listed below is the amount of extremely low-income, low-income, and moderate-income persons that benefited from the County's CDBG funded activities for the past five years (2005-2009):

During the past five year (2005-2009) Program Year, the Hudson County Division of Housing and Community Development helped to effectively provide suitable living environments for low- and moderate-income residents of Hudson County by improving the quality and livability of its neighborhoods; providing improved public facilities; revitalizing neighborhoods; and expanding and improving the delivery of public services for senior citizens, children, youth, and the handicapped, and low- and moderate-income persons. Additionally, low- and moderate-income residents were able to obtain jobs through Hudson County's economic development and public service activities. In the 2008 Program Year, Hudson County effectively supported and addressed affordable housing needs through programs funded by the Housing Investment Partnerships (HOME) Program, the American Dream Downpayment Initiative (ADDI), and the Community Development Block Grant (CDBG) Program, which included providing down-payments for first-time homebuyers, home rehabilitation, the production of affordable housing units, and tenant/landlord counseling.

The Hudson County Alliance to End Homelessness, formerly the Jersey City/Hudson County Continuum of Care, has been successful at bringing new dollars totaling over \$2 million and four new homeless projects into the community.

Strategic Plan

Mission:

The Hudson County Consortium's mission is to use the federal funding granted to the Consortium in the most effective manner possible to address various community needs including; the provision of safe decent housing, making necessary public service programs available to low/moderate income individuals, addressing the needs of the homeless population, and supporting the improvement of public infrastructure.

I. Housing and Community Development Strategies

- a. **Strategy One:** Rehabilitate the existing housing stock to increase the supply of affordable housing.
- b. **Strategy Two:** Increase the supply of affordable rental housing through the construction of new units.
- c. **Strategy Three:** Increase housing opportunities for low and moderate income first-time homebuyers.
- d. **Strategy Four:** Increase housing opportunities for extremely low- and low- income, cost burdened tenants.

Public Facilities Needs Strategies

- e. **Strategy One:** Assist the municipalities in the development and maintenance of public infrastructure including; buildings, sidewalk improvements, parks, and community centers that benefit the residents, especially those in low/mod income areas.
- f. **Strategy Two:** Remove barriers to public infrastructure for disabled individuals, making public facilities accessible to this special needs population.

II. Infrastructure Improvements Strategies

- a. **Strategy One:** Assist in street, drainage, and other vital infrastructure projects focused on low/mod income areas.

III. Public Service Needs Strategies

- a. **Strategy One:** Assist programs providing safe and positive environments for youth activities and day care.
- b. **Strategy Two:** Support and foster programs focused on senior citizens.

IV. Economic Development Strategies

- a. **Strategy One:** Continue to support the objectives and work of the Hudson County Economic Development Corporation.
- b. **Strategy Two:** Continue to assist the Commercial Rehabilitation Program in Consortium member communities.
- c. **Strategy Three:** Provide technical assistance and guidance in the implementation of HUD Economic Development Programs such as Section 108 Loan Guarantees and the Economic Development Initiative Efforts.

V. Homeless Strategies

- a. **Strategy One:** Continue program support to existing emergency shelters.
- b. **Strategy Two:** Continue to assist agencies currently providing essential homeless support services, permanent and transitional housing.
- c. **Strategy Three:** Persist in promoting and provide funding to assist in the development of permanent housing units for the chronically homeless and all other subpopulations of homeless individuals.
- d. **Strategy Four:** Move forward with the implementation of *Key's to Ending Homelessness: Hudson County's Ten Year Plan to End Chronic Homelessness and Hudson County Homeless Trust Fund*.
- e. **Strategy Five:** provide short-term emergency assistance and homeless prevention funding, i.e., utilities, security deposits, food assistance, case management, to prevent long term homelessness.

VI. Public and Assisted Housing Strategies

- a. **Strategy One:** Continue to provide support to the various Public Housing Authorities' tenant programs.
- b. **Strategy Two:** Increase housing opportunities for low and moderate income public housing tenants as first-time homebuyers.
- c. **Strategy Three:** Continue to encourage local Public Housing Authorities to work with members of the Continuum of Care to submit new program proposals.

VII. Non-Homeless Special Needs Strategies

- a. **Strategy One:** The County will continue to work with various local organizations to provide necessary supportive services to the homeless and special needs populations. These agencies are funded by federal, state, and local funds.
- b. **Strategy Two:** The County will continue to fund a wide array of support service activities throughout the County to meet the needs of the special needs population.

- c. **Strategy Three:** The County will continue to fund public infrastructure improvement projects aimed to reduce barriers for the special needs population.

Objectives

There are several areas of specific need which emerge from the analysis of Hudson County, its needs, as well as market conditions. These needs, translated into tangible objectives are:

- Stabilization and improvement of neighborhoods
- Maintenance and improvement of the existing housing stock,
- Continued support of programs for the homeless, especially in the areas of prevention and of transitioning persons to independent living,
- Continued support of key public service programs, the improvement of public facilities and infrastructure,
- Implementation of Economic Development Initiatives in support of and in coordination with county and state programs and entities, and
- Execution of anti-poverty efforts that support and build on existing programs, relate to economic development efforts, and integrate job training and placement, welfare to work initiatives and other programs aimed at improving opportunities for economic self-sufficiency.

Each priority is accomplished by completing the specific objectives indicated above, which are linked to performance indicators. The Five Year Consolidated Plan for the Hudson County Consortium will result in the following accomplishments by 2013, including but not limited to;

- Rehabilitate 100 housing units for low- and moderate income renters,
- Create 100 new affordable housing units for low-and moderate income renters,
- Rehabilitate 100 housing units for low- and moderate income homeowners,
- Expand and continue social service programs for youth, the elderly and the disabled,
- Provide funding for quality of life issues in the Hudson Urban County's municipalities.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a) (3).

4. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
5. Identify any obstacles to meeting underserved needs (91.215(a) (3).

Hudson County is a peninsula bounded by Newark Bay and the Passaic and Hackensack Rivers on the west, by the Hudson River and New York City on the east, by the Kill Van Kull on the south (separating the City of Bayonne and Staten Island, New York) and by Bergen County on the north. The Hackensack River bisects the County and is surrounded by a 19,000 acre tidal wetlands marsh known as the Hackensack Meadowlands. All of this real estate is contained within 46.6 square miles of land area, the smallest of the State's 21 counties. With a resident population of 608,975 and an average density of 13,068 persons per square mile in 2000, Hudson is the most densely populated County in New Jersey and the sixth most densely populated County in the nation (*Hudson County Master Plan, 2002*).

The Hudson County Consortium includes eleven of the twelve municipalities in Hudson County. The City of Bayonne, the City of Jersey City, the City of Union City, and the Township of North Bergen are Entitlement Communities and are direct recipients Community Development Block Grant funds, operate housing and development programs, and prepare and submit their Consolidated Plans directly to HUD. However, Bayonne, North Bergen, and Union City are members of the Consortium and participate in the Consortium's HOME and ESG programs.

The eleven Consortium Communities' 2000 Census data and 2008 Census Estimate data:

Community	2000 U.S. Census	2008 Estimate
Bayonne	61,842	57,448
East Newark	2,377	2,133
Guttenberg	10,807	10,528
Harrison	14,424	15,201
Hoboken	38,577	40,577
Kearny	40,513	36,746
North Bergen	58,092	55,270
Secaucus	15,931	15,372
Union City	67,088	62,183
Weehawken	13,501	12,370
West New York	45,768	46,472
TOTAL	368,920	354,300

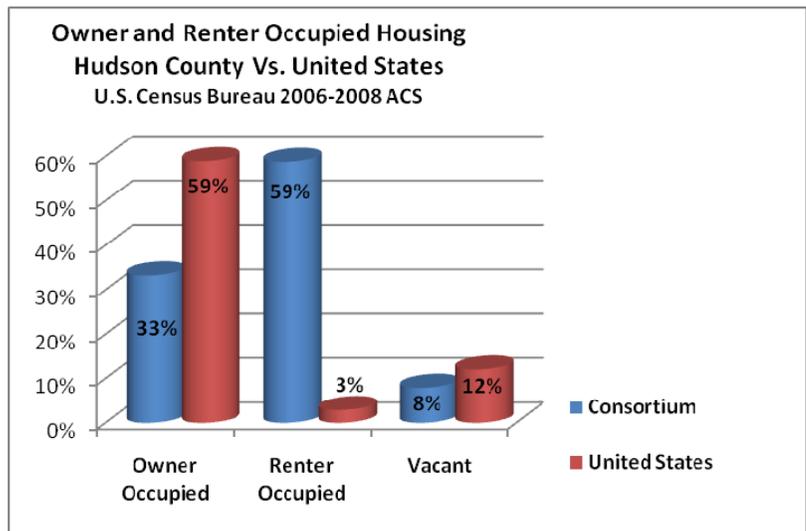
According to the 2000 Census, almost 11,000 new housing units have been constructed in Hudson County since 1990. This represents a 4.8 percent increase in the County's housing supply. The majority of the new housing units have been built in Jersey City, Hoboken, West New York and Union City as new condominiums have been built and older industrial buildings, residential apartments and tenements have been converted into modern accommodations. As a result, new households have been attracted to Hudson County and existing households have remained in the County, thus contributing to the stabilization of the population base (*Hudson County Master Plan, 2002*).

Even with the economic prosperity throughout New Jersey and Hudson County, remnants of past problems exist. Hudson County still has high concentrations of low income families and more than 7,000 deteriorated housing units in need of rehabilitation. The economic prosperity, while overall a positive trend, has left many in the dust, exacerbating housing affordability issues. CDBG and HOME funded programs play an important role in funding efforts aimed at rehabilitating and creating housing. In conjunction with these efforts to encourage and promote a variety of housing opportunities for all income levels, care must be taken to the address ever growing needs of the elderly and those with special needs (*Hudson County Master Plan, 2002*).

Hudson County's housing stock is typical of older, urban areas that developed in the nineteenth and early twentieth centuries. The County's housing is older, smaller, and more densely developed than newer suburban areas in other regions of New Jersey. For instance, approximately 50 percent of Hudson County's housing was constructed before 1940 and almost 85 percent of all housing consists of multifamily units (*Hudson County Master Plan, 2002*).

The 2006-2008 U.S. Census American Community Survey (ACS) data (at right) demonstrates that Hudson County's renter occupied housing percentage (59%) is far greater than that of the United States as a whole (33%). Hudson County also has a lower vacancy rate (8%) than the United States as a whole (12%), illustrating the unique demographic of Hudson County.

The County's pattern of development results in unique housing issues such as affordability, rehabilitation, maintenance and appropriate density. Housing affordability is a critical issue in Hudson County. In 2000, approximately 37 percent of Hudson County renters spend 30 percent or more of household income on rent. Hudson County has over 9,400 public housing units, of which over 1,000 need restoration. There are over 4,360 Section 8 units in Hudson County, with more



than 22,500 households on a waiting list for Section 8 housing (*Hudson County Master Plan, 2002*).

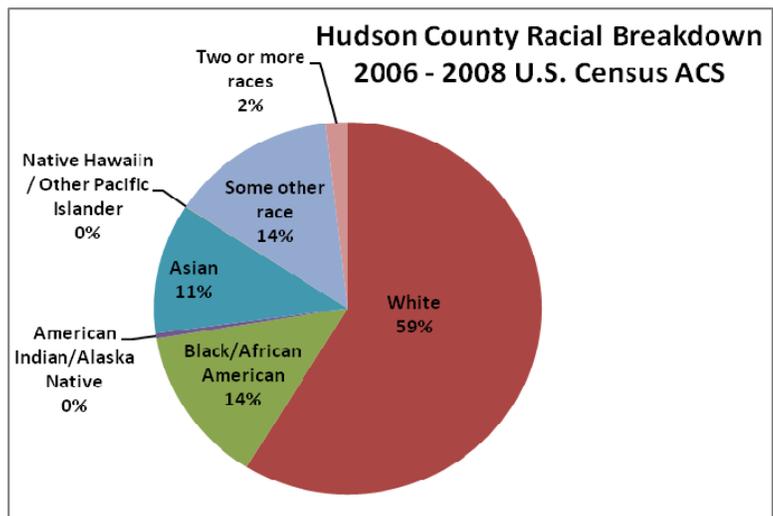
Hudson County's population characteristics have been typical of aging urban areas in which most development occurred in the late 19th and early 20th centuries. In 1930, the County's population reached a peak of 690,730. After 1930, there was a downward population trend for six decades as the dispersion of commerce and industry into outlying areas helped increase the demand for newer low density housing in the suburbs. Between 1930 and 1980, the population continued to decline, with the most significant population loss occurring between 1970 and 1980 when over 50,000 residents left the County, an 8.4 percent decrease. Unlike other urban counties in the State, Hudson County's population level remained relatively stable between 1980 and 1990, largely because of a strong immigrant population and the construction of new housing units (*Hudson County Master Plan, 2002*).

Hudson County's population increased by more than 10 percent between the years 1990 and 2000, jumping from 553,099 in 1990 to 608,975 in 2000. In recent years however, population data shows a slight decrease; from a high in 2000 to an estimated 595,419 in 2008.

Between 1990 and 2000 almost 56,000 new residents settled in Hudson County, including over 11,500 in Jersey City, over 9,000 in Union City and over 7,600 in West New York. In addition, almost 11,000 new housing units were constructed in Hudson County between 1990 and 2000. Hudson County's population is increasing, ending a 65-year trend of declining population figures. This population trend is attributable to strong housing construction in the late 1980's and 1990's coupled with significant immigration (*Hudson County Master Plan, 2002*).

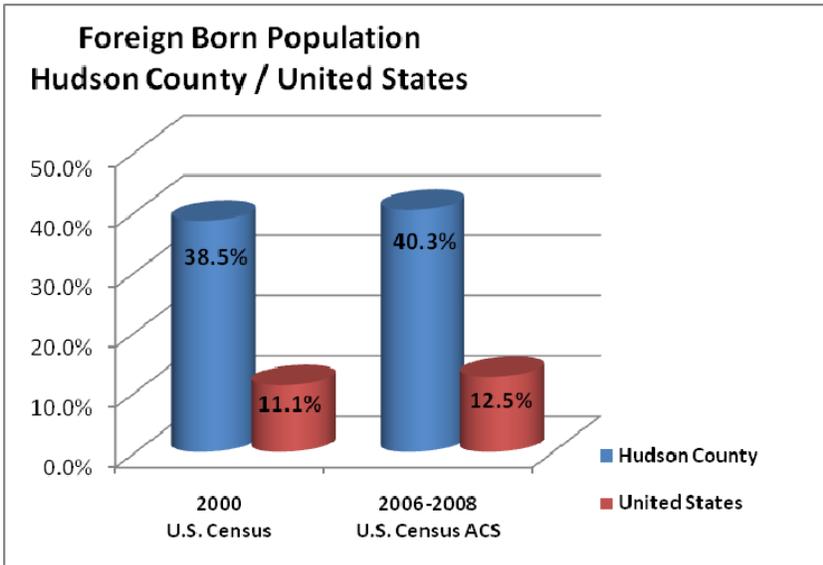
Demographics

The County's racial mix increased between 1990 and 2000. The Caucasian race remained in the majority from 1990 to 2000 although their numbers dropped by 11.1 percent. This was the only race that posted a decrease during this decade, which indicates that the white population is leaving Hudson County while immigrants and minorities, especially members of the Asian races, are arriving. All of Hudson County's minority populations increased from 1990 to 2000. African-



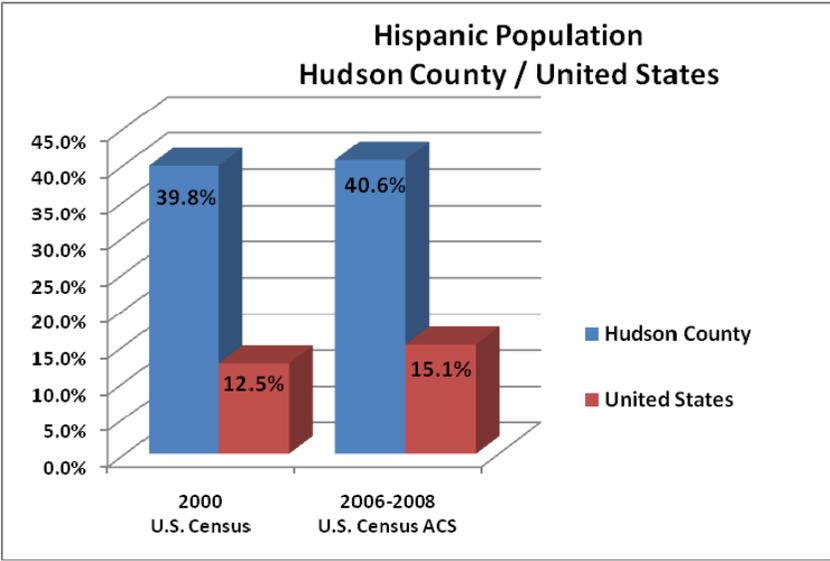
Americans comprised 14.2 percent of the County's 2000 population compared with 13.6 percent in the State (*Hudson County Master Plan, 2002*).

The 2006 – 2008 U.S. Census American Community Survey data indicates that the Caucasian population remains the largest population group, and increased by 3% from the 2000 Census numbers. Hudson County saw the largest increase in County's Asian population, which grew by 18%.



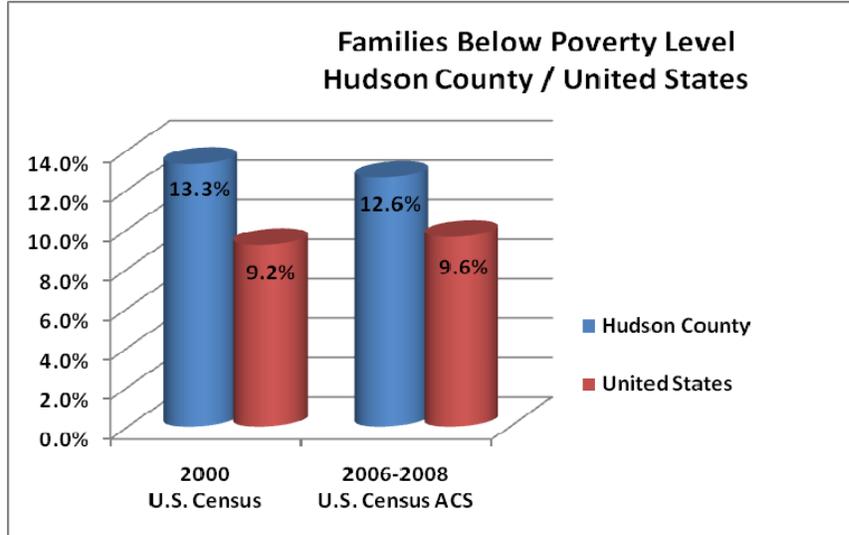
Additionally, Hudson County has a very large foreign born population, illustrated at left. In 2000, 38.5% of Hudson County's population was foreign born, compared to 11.1% nationally. 2006-2008 U.S. Census ACS numbers show an increase with 40.3% foreign born in Hudson County and 12.5% nationally.

Data collected during the 2000 U.S. Census demonstrated that 39.8% of Hudson County's population identified as being of Hispanic origin. Data from the 2006-2008 American Community Survey indicates that there was an increase in those that identify as being Hispanic, the number rose to 40.6%. These numbers are more than double the percentage of persons that identify as Hispanic on the national level during the 2000 Census, and the 2006 - 2008 American community survey (ACS). Data illustrated in the chart at left.



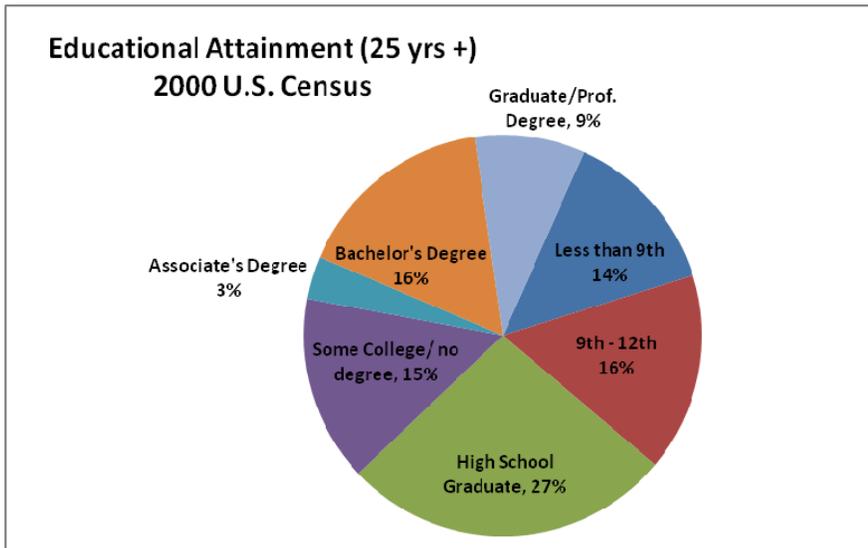
Social Services

Poverty remains a problem for many Hudson County municipalities. In 2000, 13.30 percent of Hudson County's population was below poverty level, higher than the national average of 9.20 percent of families below the poverty level. The combined problem of poverty and unemployment is reflected in the level of municipal distress in the County. Ten of the twelve municipalities in Hudson County are included in New Jersey's 100 most distressed communities (*Hudson County Master Plan, 2002*).



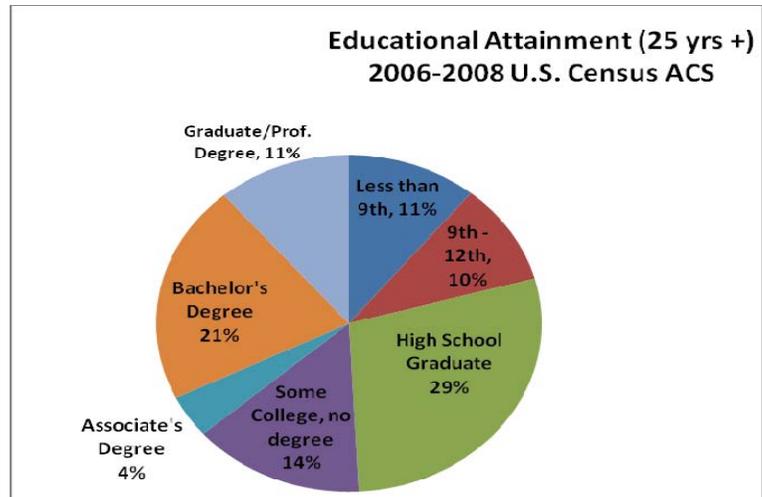
The 2006 – 2008 American Community Survey data shows a slight decrease in the percent of families below the poverty level, with 12.6%. Hudson County continues to have more families below the poverty level, than the nation as a whole, which comes in at 9.6%.

In terms of levels of education, Hudson County faces some challenges. In 2000, 29 percent of the population over the age of 18 had not completed a high school education. Additionally, only 27 percent of the population over 18 completed high school, or the equivalent.



The 2006-2008 American Community Survey data shows that the number of persons completing high school, or the equivalent increased from 27 percent to 29 percent. The implication is that the County and the Consortium will have a difficult time attracting and retaining firms that require a well-trained workforce with solid technical skills.

Hudson County's Educational Attainment numbers are slightly lower than the nation as a whole. In 2000, Hudson County reported that 70.5% of adults had graduated High School and the national percentage was 84.5%.



Managing the Process (91.200 (b))

1. **Lead Agency.** Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

The Division of Housing and Community Development of the County of Hudson is the designated Lead Agency for the preparation, submission, execution, and monitoring of this Five Year Consolidated Plan from 2010-2014 and the Annual Action Plan, which covers the period July 1, 2010 to June 30, 2011.

The County has followed the procedures and requirements published by HUD. County staff has attended various HUD training sessions to be well equipped for the preparation and submission of this document. The County's staff reviewed all training materials, regulations, and documentation on the Consolidated Plan process, as well as reviewing all Consolidated Plan materials on the HUD Website.

Additionally, the Division of Housing and Community Development has been utilizing HUD's the Consolidated Plan Management Process (CPMP) tool to assist the County in meeting the requirements of the Consolidated Plan - a Strategic Plan, as well as the future Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPER).

2. **Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.**

In Hudson County eleven of the twelve municipalities participate in the Hudson County Consortium, even though Bayonne, North Bergen and Union City are entitlement cities in their own right. The latter communities cooperate and collaborate in the Consortium process and their needs, plans and strategies are included in this plan.

Also, as described below, the County has sought citizen participation and made all materials readily available to the public for review and comment.

The County will work closely with particular entities in the execution and monitoring of the programs described below. The principal organizations, their particular roles, and the relationship they have with the County are described in the strategy section below.

In addition, this Consolidated Plan has the support of the County Executive and the Board of Chosen Freeholders. A Resolution approved by the Board is included in the Appendix.

The collaborative approach employed by the County has proven to be a valuable tool in eliciting input that would not otherwise be available. This development process synthesized diverse ideas and approaches into a comprehensive and coherent planning document and set of strategies that address the low-income housing needs of Hudson County in a clear and logical fashion.

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

The County recognizes that the preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies. In the course of preparing this document, the Division of Housing and Community Development worked with the following groups, agencies or entities:

- Public Housing Authorities;
- Homeless and Special Needs Providers;
- Municipal Police Departments;
- NJ Council on Affordable Housing;
- Private housing developers and non-profit housing developers;
- Hudson County Department of Health and Human Services;
- Hudson County Department of Family Services;
- Hudson County Division of Social Services;
- Hudson County Sheriff's Office;
- Hudson County Division of Planning;
- Local Health Agencies;
- Local homeless housing and service providers;
- Hudson County Regional Health Commission;
- Hudson County Economic Development Corporation
- Hudson County Housing Resource Center;
- City of Jersey City, Division of Community Development;
- The City of Bayonne, Department of Community Development;
- The Township of North Bergen, Office of Community Development;
- The City of Union City, Office of Community Development;
- Collaborative Survey and Count of Homeless Persons (Jersey City, Hudson County, and homeless not-for-profit organization);
- Hudson County Alliance to End Homelessness (formerly Jersey City/Hudson County CoC);
- Comprehensive Emergency Assistance System Committee;
- The United Way of Hudson County

Jersey City is responsible for administering the HOPWA grant, through the Jersey City Division Community Development. Grant funds are used to assist people living with AIDS throughout Hudson County. Jersey City works with existing AIDS housing and service providers to carry out a variety of types of housing and supportive services for low-income people living with HIV/AIDS and their families. This is accomplished by providing oversight for the various activities funded by the HOPWA Program. Oversight is provided in the form of monitoring and providing technical assistance to funded agencies.

The Hudson County Division of Housing and Community Development staff lead meetings of the Hudson County Alliance to End Homelessness on a monthly basis to discuss the implementation of Hudson County's Ten Year Plan to End Chronic Homelessness and other needs of the Homeless community in Hudson County.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.

This Consolidated Plan results from a process of consultation and citizen participation, building upon existing participation mechanisms and venues. Citizens, not-for-profit organizations, and interested parties were afforded a variety of opportunities to:

- contribute during meetings and planning sessions,
- review and comment upon the participation plan itself,
- receive information about the meetings, the plan, and comments made about the plan,
- participate in public hearings,
- comment upon the plan and its amendments, and
- register complaints about the plan and its amendments

The County complied with the citizen participation requirements of the regulations by doing the following:

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices about the plan prior to public hearings on the plan;
- Holding two public meetings in accessible places at convenient times after providing reasonable notice;
- Publishing a summary of the Consolidated Plan, describing its contents and purpose and a listing of locations where the entire plan could be examined;
- Making the Consolidated Plan available for public examination and comment for a period of thirty (30) days before submission to HUD;
- Providing citizens, public agencies, and other interested parties reasonable access to records regarding any uses of any assistance for affordable and supportive housing that the County may have received during the preceding five years; and
- Considering the views and comments of citizens, and preparing a summary of those views for consideration with the Consolidated Plan submission.

The document was made available to the public for public review at the following accessible locations:

- Hudson County Clerk's Office
 - Hudson County Housing and Community Development Office;
-

- Office of the City Clerk of Bayonne;
- Office of the City of Bayonne Community Development Program;
- Office of the Township Clerk of North Bergen;
- Office of the Township of North Bergen Community Development Program
- Office of the Clerk of Union City; and
- Office of the Union City Community Development Program;

A meeting of the participants and interested parties was held on **April 5, 2010**, following a published public notice. The meeting was held in the new Hudson County Plaza Building. This first meeting discussed project eligibility, funding, and related program issues.

A second meeting to review the 2010 Action Plan and Action Plan was held on **April 22, 2010** at a Hudson County Board of Chosen Freeholders meeting. This meeting reviewed the basic elements of the plan, and reviewed the proposed strategies in detail. The floor was opened for comments and questions.

The Hudson County Consortium did not receive any citizen comments during the thirty-day public review period.

On **May 13, 2010**, the Final Consolidated/Action Plan and Resolution of authorization were placed on the Board of Chosen Freeholders meeting agenda, and the document was approved for execution by the County Executive and submission.

The Hudson County 2010 Action Plan and Action Plan were submitted to the Newark Area office of the Department of Housing and Urban Development on **May 17, 2010**.

2. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

The County of Hudson recognizes the need to develop new methods to promote citizen participation in the Community Development Program. The traditional methods used to inform citizens about the Community Development Program and its projects have not attracted citizens to attend meetings on these issues. In the future, the Division of Housing and Community Development intends to conduct meetings in the municipalities where activities are located, to ensure greater input from those to be affected by the proposed activity.

3. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

The County received comment letters from two local homeless organizations that are Continuum of Care grantees, recommending that the County earmark HOME Investment Partnerships funds for a Tenant-Based Rental Assistance program to serve graduates of transitional housing programs for single mothers. The agencies' requests came as a result of the recent economic situation, which has left local Housing Authorities unable to assist transitional housing graduates with Section 8 vouchers.

Although, the County recognizes that there is a serious need to secure permanent housing for homeless families exiting transitional housing programs, the County has taken the position that families would be better served if HOME funds were utilized for the construction and rehabilitation of affordable housing units. The County is dedicated to allocating HOME funds to the development of permanent supportive housing units for homeless individuals, the chronically homeless, and homeless families within the Hudson County Consortium, which the County views as a longer term housing solution.

Please see attached letters from St. Joseph's Home and WomenRising, which provide transitional housing to women with children.

Institutional Structure (91.215 (i))

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

The County of Hudson will implement the Consolidated Plan through the Hudson County Consortium which combines the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives.

The Hudson County Consortium consists of eleven of the twelve municipalities in the Hudson Urban County and the Entitlement Cities of Bayonne, North Bergen and Union City. The municipalities participating in the Consortium are:

Town of East Newark	Town of Kearny	Town of West New York
Town of Guttenberg	Town of North Bergen	City of Bayonne
Town of Harrison	Town of Secaucus	City of Union City
City of Hoboken	Town of Weehawken	

The City of Jersey City is an Entitlement City and receives funds, administers programs and submits Consolidated Plans and Action Plans directly to HUD.

The Board of Chosen Freeholders, through the Division of Housing and Community Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Division of Housing and Community Development provides the funding and technical assistance to the non-profit housing developers and service providers, and County agencies and authorities for projects that meet the needs documented in the plan.

Hudson County's housing and community development programs are administered by the Hudson County Division of Housing and Community Development. The Division of Housing and Community Development coordinates and cooperates with a number of other entities in the execution of housing and development programs. These organizations and agencies include; the Hudson County Improvement Authority, a public authority working to provide lower cost financing and other incentives for economic development and acquisitions; the Hudson County Community College, which develops workforce training, continuing education and curriculum to address the needs of the County workforce; The Hudson County Economic Development Corporation, a private, non-partisan organization specializing in business retention and expansion activities; and the Workforce Investment Board,

which reviews and approves all applications for government financing of workforce training programs.

Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop the Consolidated Plan. The various Public Housing Authorities provided information on public housing in the course of meetings and discussions.

The following organizations or entities consulted with the Division of Housing and Community Development formally or informally in the course of preparing this Consolidated Plan. These parties are listed below:

- Public Housing Authorities;
- Homeless and Special Needs Providers;
- Municipal Police Departments;
- NJ Council on Affordable Housing;
- Private housing developers and non-profit housing developers;
- Hudson County Department of Health and Human Services;
- Hudson County Department of Family Services;
- Hudson County Division of Social Services;
- Hudson County Sheriff's Office;
- Hudson County Division of Planning;
- Local Health Agencies;
- Local homeless housing and service providers;
- Hudson County Regional Health Commission;
- Hudson County Economic Development Corporation
- Hudson County Housing Resource Center;
- City of Jersey City, Division of Community Development;
- The City of Bayonne, Department of Community Development;
- The Township of North Bergen, Office of Community Development;
- The City of Union City, Office of Community Development;
- Collaborative Survey and Count of Homeless Persons (Jersey City, Hudson County, and homeless not-for-profit organization);
- Jersey City Hudson County Continuum of Care;
- Hudson County Alliance to End Homelessness
- Comprehensive Emergency Assistance System Committee
- The United Way of Hudson County

Efforts are also coordinated with the programs in Jersey City on specific issues. A copy of this Consolidated Plan was sent to Jersey City for their review and information. The Consortium maintains a relationship with various agencies of the State of New Jersey to ensure cooperation and coordination in implementing its strategy.

The Hudson County Division of Housing and Community Development has worked closely with the Jersey City Division of Community Development in developing a comprehensive plan to address all aspects of homelessness. The Jersey City Hudson County Continuum of Care provides initiatives and a platform to address homelessness while looking at solutions to prevent others from falling into homelessness. This umbrella organization provides essential housing and support services in addition to its planning and preventative activities.

The Consortium maintains a close relationship with the Hudson County Housing Resource Center; the Hudson County Department of Human Services; and, the Department of Health with respect to many of the programs and activities described here. The Hudson County Improvement Authority provides financing for housing projects through the Affordable Housing Trust Fund, and the Consortium members also work with the New Jersey Housing and Mortgage Finance Agency on below-market interest rate loans and other housing financing programs.

2. Assess the strengths and gaps in the delivery system.

Hudson County's largest strength is the willingness that municipalities have shown to work together to achieve goals that will improve the overall quality of life in Hudson County and all of its municipalities. This allows for a more coordinated delivery of service and housing to all communities in need throughout the County.

The Consortium has been successful in a number of their efforts including, the development of multi-unit affordable housing throughout the County. Commercial revitalization efforts and the Homeowner Rehabilitation programs have been successful in helping a number of local business and low- and moderate income individuals.

The Homeowner Rehabilitation Program staff work with the Kearny Health Department to identify any of the Department's elderly clients who would qualify for the Homeowner Rehabilitation program. The Town of Kearny also promoted the Homeowner Rehabilitation program on the municipal web site. Both the Town of West New York and the City of Bayonne refer homeowners to the Program because of the active CDBG funded housing rehabilitation programs that are being carried out in the respective municipalities.

Hudson County has also been successful at addressing the needs of the homeless and at-risk populations. Over the past five years the Hudson County Alliance to End Homelessness, formerly the Jersey City/Hudson County Continuum of Care, has been successful at bringing new dollars into the community. This has allowed for the development of new programs and has made additional supportive housing units available for the homeless. The Hudson County Alliance to End Homelessness also developed "*Keys to Ending Homelessness: Hudson County's Ten Year Plan to End Chronic Homelessness.*" This plan was adopted by the Hudson County Board of Chosen Freeholders, and the City Council of Jersey City in the October of 2007. The Ten Year Plan was then endorsed via resolution by all remaining Hudson County municipalities. The Hudson County Alliance to End Homelessness stakeholder group has been working diligently to implement the 49 goals of the plan.

Gaps in Hudson County's delivery system are related to the high costs of property acquisition and construction.

3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

The County of Hudson does not have its own housing authority, nor does it have any organizational relationships with any of the municipal housing authorities in the County. Each municipal housing authority is an independent authority, separate from municipal government, and neither the County nor any of the municipalities have any authority with regard to the operation or administration of these housing authorities.

However, the County does have an established working relationship with each of the housing authorities. This permits extensive and frequent consultation on housing activities, coordination of efforts, seeking funding opportunities, and identification of programs of common interest and application.

The nine local Public Housing Authorities among the Consortium municipalities are:

Bayonne	North Bergen	Guttenberg
Secaucus	Harrison	Union City
Hoboken	Weehawken	West New York

Each operates public housing units and provides Section 8 rental assistance. The numbers of units varies from one municipality to the next, the largest inventories being in Bayonne and Hoboken (1000+ units) to 100 units in Weehawken. There are approximately 2,300 Section 8 vouchers in the Consortium.

Hudson County has worked closely with local non-profit organizations to actively encourage housing programs for extremely low, low and moderate-income persons. Also, the Division of Housing and Community Development maintains a positive relationship with the builders, developers, and financial institutions in the County and the region. This collaborative approach has assisted in the creation of affordable housing projects throughout the County.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Performance monitoring is an important component in the long-term success of this program. The Division of Housing and Community Development is responsible for and has developed standards and procedures for ensuring that the recipients of community development funds meet the purposes of the appropriate legislation and regulations. Furthermore, The Division of Housing and Community Development has instituted procedures to ensure that funds are disbursed in a timely fashion.

The Division of Housing and Community Development has developed program guides for the HOME and CDBG program, as well as a manual detailing the CHDO recertification process and a Homeowner Rehabilitation manual. These Program Guides provide potential grantees with additional information as they consider developing their programs and as future reference.

The Division of Housing and Community Development oversees the Urban County's housing and community development programs and will be responsible for most

performance measurement activities. The Division of Housing and Community Development will incorporate measurement standards and methods into the process of awarding funds, allocating resources to programs and agencies, and obtaining progress and completion reports from those programs and agencies. The monitoring requirements and procedures under this Consolidated Plan will build upon existing monitoring systems and experience in administering federal and state programs and funds.

The Division of Housing and Community Development has revised the application tool, scoring process, and semi-annual reports in an effort to improve the information being collected from sub-grantees and the timeliness that this information is received.

The Division of Housing and Community Development administers the Block Grant Program using federal funds. The Division of Housing and Community Development executes a housing rehabilitation program for houses owned by low and moderate-income persons. The Division of Housing and Community Development is also responsible for overseeing the implementation of public improvement and facilities projects in targeted areas of the Hudson Urban County.

The Division of Housing and Community Development's standards and procedures for monitoring are designed to ensure that:

- 1) Objectives of the National Affordable Housing Act are met,
- 2) Program activities are progressing in compliance with the specifications and schedule for each program, and
- 3) Recipients are in compliance with other applicable laws, implementing regulations, and with the requirements to affirmatively further fair housing and minimize displacement of low-income households.

It is Hudson County's policy to monitor projects utilizing the above referenced mechanisms on a continuing basis from the inception of the award. It is Hudson County's policy to facilitate projects through the monitoring process by:

1. Providing technical assistance to develop the management capacity of its Sub-recipients;
2. Identifying potential problems before they become obstacles to the project and offering solutions to address those problems when they occur.

The following are the key components of the monitoring process in order to insure that the sub-recipients are carrying out their projects according to the Consolidated Plan and in a timely manner.

Project Application: The information in the project application is used to determine project eligibility and national objective, as well as provide a benchmark by which Hudson County can assess the timely implementation and expenditure of funds. Information contained in the application also provides Hudson County with the projected benefits from the project, allowing for IDIS set-up. In 2008, the Hudson County Division of Housing and Community Development fine-tuned the CDBG application and review process to address recommendations made by HUD Staff regarding the past application process. The Hudson County Division of Housing

and Community Development has refined the application to include specific sections linked to a score sheet that is in turn used by the Hudson County Division of Housing and Community Development to rank CDBG applications. Scored categories include, Community Need, Performance Goals, Capacity, Feasibility, and Leveraging. The Hudson County Division of Housing and Community Development expects that this application process will assist in the selection of strong projects which meet the goals of the consolidated plan.

Semi-Annual Reports: Sub-recipients submit semi-annual reports disclosing project implementation status, financial/budgetary status, beneficiary statistics, identification of impediments (if applicable), and accomplishments achieved during the reporting period. If needed, the semi-annual report allows for the recipient to provide a new implementation schedule if the original implementation schedule submitted with the project application no longer adheres. Furthermore, the report allows recipients to request the reprogramming of remaining unspent funds once the project is complete.

Annual Report: Sub-recipients are required to submit an annual report which provides the same information as that of the semi-annual report, except that it the information pertains to the entire program year. This information is used to monitor the project's progress and complete IDIS for purposes of submitting the CAPER.

Sub-recipient Grant Management Plan Hudson County and the recipient execute a Sub-recipient Agreement, a contractual document, which specifies the activities that are to be completed and the conditions which must be met in order to carry out those activities, including compliance with other applicable laws and regulations. When signing the Sub-recipient Agreement, the Sub-recipient is required to submit a Grant Management Plan that identifies the personnel who will be responsible for the project. Through telephone contact, correspondence and on-site visits, Hudson County program staff communicate with Sub-recipient personnel to confirm that they understand the purpose and requirements of the project and to determine if technical assistance is needed.

Voucher Back Documentation: Hudson County utilizes back-up documentation submitted with vouchers as a means to monitor projects. The back-up documentation serves as a detailed source of information by which Hudson County is able to assess accuracy of the estimated project budget as submitted in the project application, identify contracts that are to be submitted in the Minority Business Enterprise Report, and identify areas of overall project implementation of the project.

Construction Project Package: Hudson County distributes a Construction Project Package to Sub-recipients administering construction projects. The Construction Project Package includes a checklist of documentation that must be submitted to Hudson County; i.e., certified payrolls, advertisements for bids, contracts, etc., explicit instructions regarding Davis Bacon Wages and prevailing rates, disclosure that Hudson County staff must attend pre-construction meetings and Hudson County's involvement of inspections to project sites during construction.

Recordkeeping Systems: Program staff ensures that the Sub-recipient sets up a recordkeeping and filing system to maintain documentation on program benefit and compliance with other applicable laws and regulations. The Hudson County Division of Housing and Community Development staff has also developed sample tenant

files, which are given to property managers of multi-unit rental housing to assist managers in acquiring the necessary documentation on each tenant.

Financial Management: Program staff ensures that Sub-recipients establish appropriate accounts for funds awarded and maintain the necessary fiscal records consisting of journals and ledgers on the receipt and disbursement of funds as well as supporting documentation. These fiscal records are reviewed during on-site monitoring to determine whether proper documentation exists to facilitate the performance of an audit.

On-Site Monitoring: Program staff conducts periodic on-site visits, at minimum, on an annual basis to review program progress. On-site monitoring consists of review of sub-recipient records, project site inspections and interviews with beneficiaries. At the time of the site visit monitoring worksheets are completed by Division of Housing and Community Development staff. Such monitoring is scheduled with a sub-recipient and followed up with a monitoring report. The monitoring report contains observations about the documents reviewed and the inspections made as well as any recommendations to correct deficiencies.

HOME Rehabilitation Monitoring: On all Housing Rehabilitation activities an inspection is made to insure Housing Code compliance as well as Housing Quality Standards. Additionally, desk audits are conducted to ensure affordability periods are in effect and that proper eligibility documentation is being collected. Tenant files are reviewed and monitored.

Both the Action Plan and the Consolidated Plan will be monitored through the use of checklists and forms that are currently used to facilitate uniform monitoring of program activity. The Division of Housing and Community Development will identify performance measures in advance of allocating funds. Each description of projects and activities will contain the specific measures by which the project will be evaluated. The strategies presented earlier each present measures that can or may be employed. Measures will be kept as simple and direct as possible.

Fiscal monitoring will include review and approval of budgets, compliance with executed Grant Agreements, review and approval of vouchers, review of fiscal reports from on a monthly basis, and a review of municipal and non-profit audits on an annual basis.

All sub-recipients must identify the personnel working on the project, keep accurate records and filing systems to document program benefits and compliance, maintain an appropriate financial management system, submit to an audit, and submit a final report as a closeout procedure.

Performance Measurement

In accordance with HUD's Community Planning and Development Notice 03-09, the County developed a Performance Measurement System designed to measure both the productivity and impact of the Community Development Block Grant Program. Performance measures meeting the recent HUD requirements for on-going projects are in place and are being reported in progress and annual reports to HUD. These measures are being refined and improved and the County is seeking HUD comment, guidance, and approval of these measures.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.

The Hudson County Urban County has developed a strategic plan to address the key issues raised in the course of this analysis, and which met the HUD requirements for elements to be addresses by this plan.

The three overarching goals, intended to benefit very low, low and moderate income persons are:

- 1) To provide decent housing;
- 2) To provide a suitable living environment; and
- 3) To expand economic opportunities

Several areas of specific need emerge from the preceding analyses and other resources and documentation. Each of these needs fits within the three goals noted above. These needs, translated into tangible objectives are:

- the provision of affordable housing to very low-income households of all types in order to prevent homelessness;
- the creation of affordable housing opportunities, both rental and owner, for the very low and low income elderly;
- the reduction of reports of problems with housing, focusing on very low and low income renters and owners, and especially the elderly in this category;
- the provision of quality public services to very low, low and moderate-income residents;
- the provision of quality public facilities for the needs of very low, low and moderate-income households;
- infrastructure improvements throughout the Consortium, but especially in the very low, low and moderate income areas of the Consortium municipalities;
- economic development initiatives in coordination with county and state programs; and
- Anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency.

The system for establishing the priority for these goals and strategies is predicated upon the following criteria in descending order of importance:

- 1) Meeting the goals and objectives of HUD programs;
- 2) Meeting the specific needs of very low, low and moderate income residents;
- 3) Focus on low and moderate income areas or neighborhoods;
- 4) Coordination and leveraging of resources;
- 5) Response to expressed needs;
- 6) Sustainability and/or long-term impact of strategy; and
- 7) The ability to measure or demonstrate progress and success

In performing our analyses, establishing our priorities, and developing our strategies we relied upon several key sources of data and information.

The 2000 Census and 2006-2008 American Community Survey provides data to indicate the housing needs of persons in the County of Hudson and in the Consortium municipalities in addition to the information provided in the Housing Market Analysis section of this document. This information is the most recent available at the level of detail required for this analysis.

In 1993 HUD distributed a data book to all jurisdictions that were required to submit a Comprehensive Housing Affordability Study (CHAS). The data book was prepared by HUD staff, the US Census Bureau, the Urban Institute, and ICF Corporation, and contained a series of special tabulations based upon data from the 1990 census. The objective of the data book was to provide specific information to affected jurisdictions in order to assist them in accurately portraying the housing needs and market conditions in their communities. This information would help to develop strategies to meet existing and projected needs. This data has been updated, based upon 2006-2008 U.S. Census American Community Survey data, and has been a significant resource in developing this Consolidated Plan, referred to as 2009 CHAS data throughout this report.

CHAS Data provides information on the needs of various types of households according to income. The levels of income (very low- low-, and moderate) are defined as; Very Low (below 50% AMI), Low (below 80% AMI), Moderate (below 100% AMI). More recent figures for these categories and for the HUD Adjusted Median Family Income (HAMFI) were obtained from the HUD Website.

Also, data from the National Low Income Housing Coalition is used in some areas of the Consolidated Plan.

In some instances data from the New Jersey Labor Market Information Website, which is joint effort of the New Jersey Department of Labor and the US Census Bureau, has been used.

The point in time data on homelessness is not used in developing strategies for this Consolidated Plan, but is provided in several instances as background to the current problem, and was also used in the development of Hudson County's Ten Year Plan to End Chronic Homelessness. Point in Time Count data is provided in the Continuum of Care application on an annual basis. Recent information on the homeless was provided by the Hudson County Alliance to End Homelessness, and is based upon a field survey completed January 28, 2009. The data collected covers the entire County of Hudson.

2. Identify any obstacles to meeting underserved needs.

The Consortium has observed a number of significant obstacles to meeting underserved needs. These include:

- a strong housing market;
- high land and construction costs;
- lack of vacant or unused land;
- low vacancy rates;
- high costs to convert existing housing to affordable units; and
- cost of permits and regulations

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

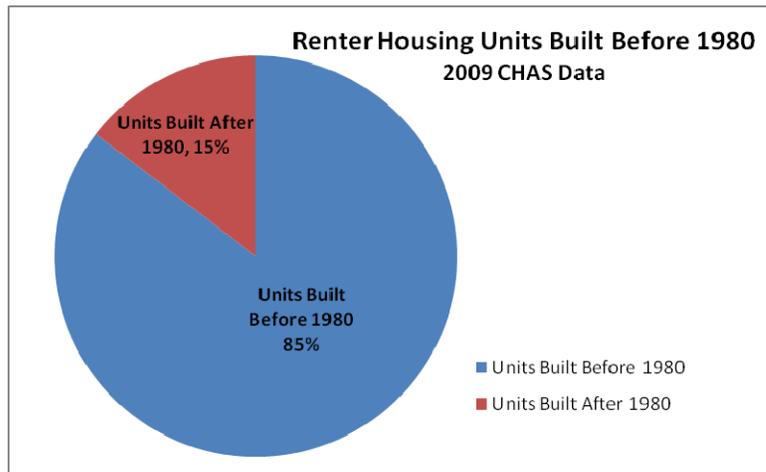
Lead-based paint poses a particular hazard to children under the age of six, and is the focus of efforts by HUD to raise awareness of the problem and mitigate or eliminate the hazard. Lead-based paint was banned in 1975, but housing constructed prior to that time typically contains lead-based paint to some degree.

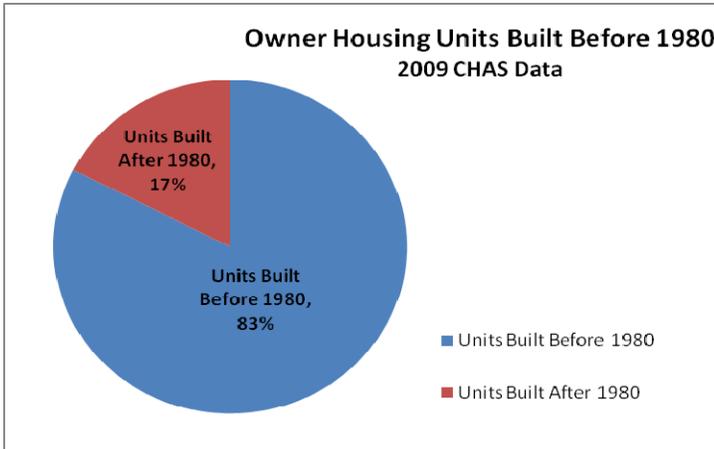
There are 139,065 occupied housing units within the Hudson County Consortium municipalities, according to 2009 CHAS Data and 84% percent of those total units were constructed before 1980. Studies have shown that the lead-based paint hazard lessens with newer construction. That is, a unit constructed between 1960 and 1979 has a sixty two (62) percent chance of having this hazard; units built from 1940 to 1959 have an eighty (80) percent chance; units built prior to 1940 have a ninety (90) percent chance. By these calculations there are an estimated 93,997 housing units in the County which may have the presence of lead-based paint. This represents 68 percent of the Consortium's housing units.

A map in the appendix section shows the concentration of pre-1960 housing (the highest probability of having lead present) in Hudson County. (Please note that the white section in the northwest corner of Jersey City is the uninhabited section of the Meadowlands.) Among the Consortium members only Guttenberg and Secaucus have no significant concentration of pre-1960 construction. Though Kearny appears to have structures of this age only in its western area, the affected tracts are the majority of housing in the community – the eastern portion of the town is largely industrial or vacant Meadowlands area. Large parts of Hoboken, Bayonne, North Bergen, Union City and Weehawken are affected, as is about one-half of West New York.

The number of rental units built before 1980 is 77,160 or 85 percent of the total available rental units. This means that very low- and low-income households living in rental units are at high risk of living in a structure that could have a lead hazard.

The number of owner units built before 1980 is 40,290 of 48,745 total units, which is 83 percent of the total owner occupied units. Thus, even when a household can afford an owner occupied unit, they remain at a high risk of being exposed to a lead hazard.





Children under six are the persons most severely affected by lead poisoning. These children typically constitute about seven (7) percent of the population in an area. Given the cohorts used to present the census data, children under five years are included in the referenced map. An examination of the census data indicates that many census tracts have a concentration of young children in excess of the 7.0 percent figure, including tracts in

North Bergen, Union City, and West New York.

It is the areas of overlap between pre-1960 housing and concentrations of young children that are the topic of concern. These areas exist in Bayonne, Kearny, East Newark, West New York, North Bergen and Union City in particular. Harrison, Hoboken, North Bergen and Weehawken have small numbers of census tracts that overlap in these areas, while Secaucus and Guttenberg have no overlaps. These overlap areas are ones that should receive priority in lead hazard mitigation efforts, both in terms of education and public awareness, and rehabilitation of older structures.

2009 CHAS data indicates that 13 percent of owner occupied units built before 1980 have children in the unit. In renter occupied housing, 16 percent of occupied units built before 1980 have children in the unit.

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The Consortium will address lead based paint hazards through its HOME funded Homeowner’s Rehabilitation Program, which will provide financial assistance in the form of grants to low- and moderate-income property owners for the correction of code violations, as well as lead based paint hazards that are identified. Additionally, the Town of West New York will address lead based paint hazards through its Rehabilitation Program and lead inspections. The Hudson Regional Health Commission will continue to conduct all lead risk assessments on behalf of the Consortium for its housing rehabilitation program and lead hazard control program.

HOUSING

Housing Needs (91.205)

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).

The purpose of this section of the Consolidated Plan is to present a detailed breakdown of the housing assistance needs of very low, low and moderate-income households in the municipalities of Hudson County Consortium. Information about renter and owner needs is broken down to the needs of the very low-income persons (less than 50% of Median Family Income [MFI]), low-income persons (between 50% and 80% of Median Family Income), moderate-income persons (between 80% and 100% of Median Family Income). The Housing Needs Table provides complete details by income level and tenure type.

Low to moderate income areas (low/mod areas) are distributed throughout the Consortium. A map in the appendix file shows these low/mod areas superimposed over the census tracts in the Consortium communities. As noted earlier, these tracts are located in Union City and West New York for the most part. Some isolated low/mod block groups are found in Bayonne, Kearny, North Bergen and Secaucus.

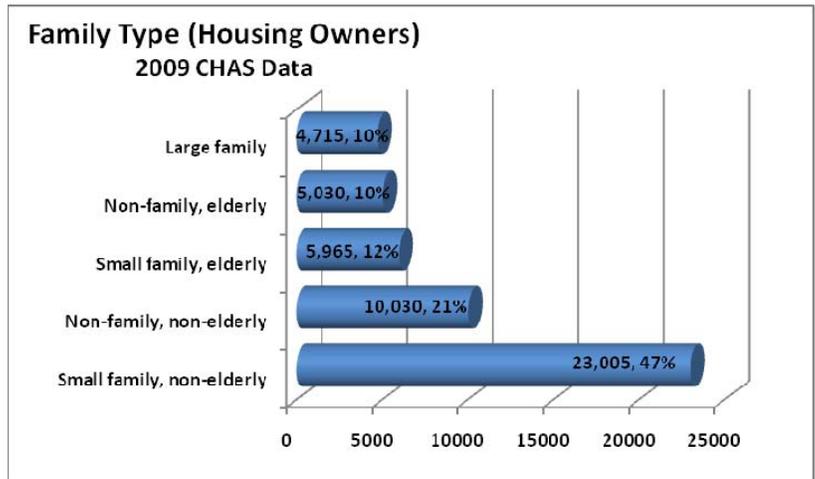
According to the 2009 CHAS data, the Consortium had 139,065 total households, of which 48,745 or 35 percent were owners and 90,320 or 65% were renters. Very low and low income households, both renters and owners, constitute 42 percent (59,060) of total households. Very low income households comprise 27 percent (37,280) of the total; low income households comprise 16 percent (21,780) of the total. Thus, those households in the two lowest income groups represent over nearly half of all households in the Consortium.

Very low income renters (31,440) constitute 35 percent of the total number of renter households (90,320). When low income renter households (15,870) are added to this number, the percentage grows to 52 percent of renters.

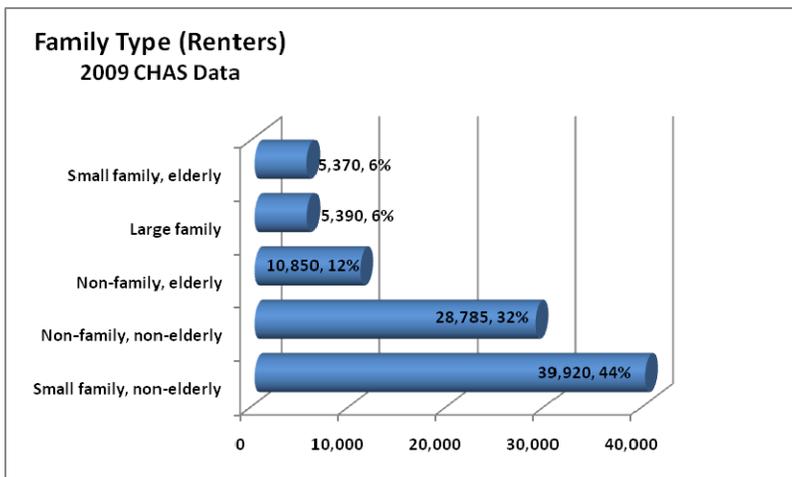
The table below shows the breakdown of the number of households by income level:

ALL HOUSEHOLDS BY INCOME	HOUSEHOLDS	PERCENT
Below 30% of Median Family Income	19,520	14%
30 to 50% of Median Family Income	17,760	13%
50 to 80% of Median Family Income	21,780	16%
Greater than 80% of Median Family Income	76,765	55%
Total Households	139,065	

The data indicates that 53 percent of households are small or elderly. Small, non elderly households represent 45 percent of total households, while elderly households represent 20 percent of the total households. There are 90,315 renter households, which represent 65 percent of total households. This indicates a significant need for rental units.



The Consortium has a very significant concentration of households in the lowest income categories, especially among renter households. The elderly, both renters and owners, comprise 20 percent of all households in the Consortium. Small renter households are present in significant numbers in the lowest income categories as well.



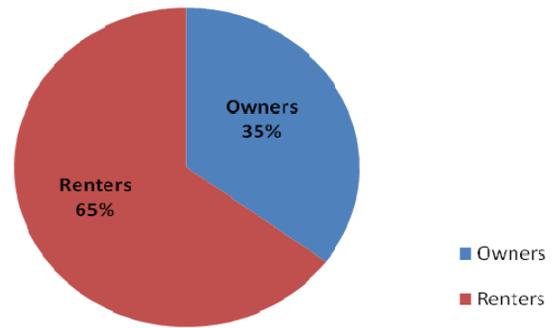
The charts and data below will provide detailed information on **Households by Income**. This analysis was derived from the 2009 CHAS data.

households are Renter households compared to 48,745, or 35 percent Owner households.

37 percent of all renter households are considered very low income (below 50% AMI), and 18 percent of renters are considered low income (Between 50.1% AMI and 80% AMI). Overall, according to 2009 CHAS data 28 percent of all households are considered very low income, and 16 percent are considered low income.

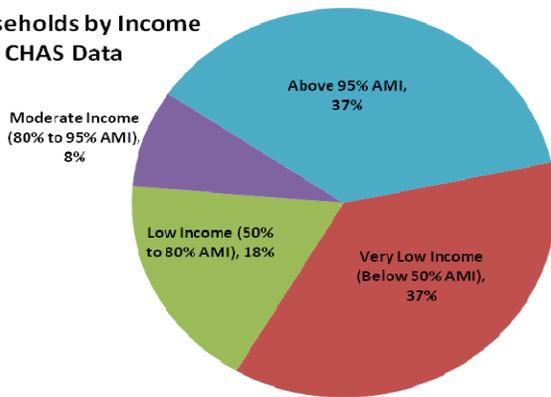
Additionally, of the elderly household populations, there is a low percentage of the population with housing problems. Elderly homeowners with

Consortium Households by Type
Owner/Renter
2009 CHAS Data



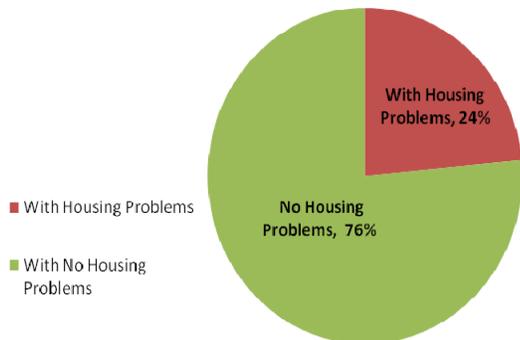
housing problems represent 24 percent of all homeowners, and elderly renters with housing problems represent 19% of all renters.

Renter Households by Income
2009 CHAS Data

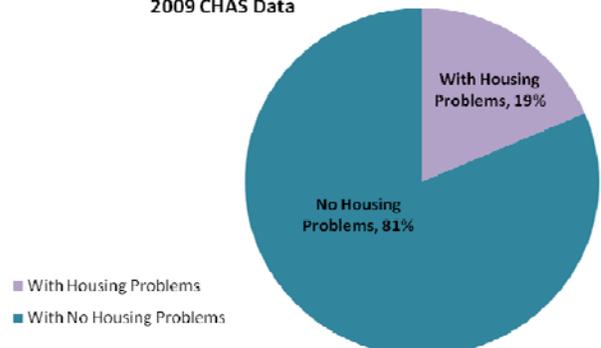


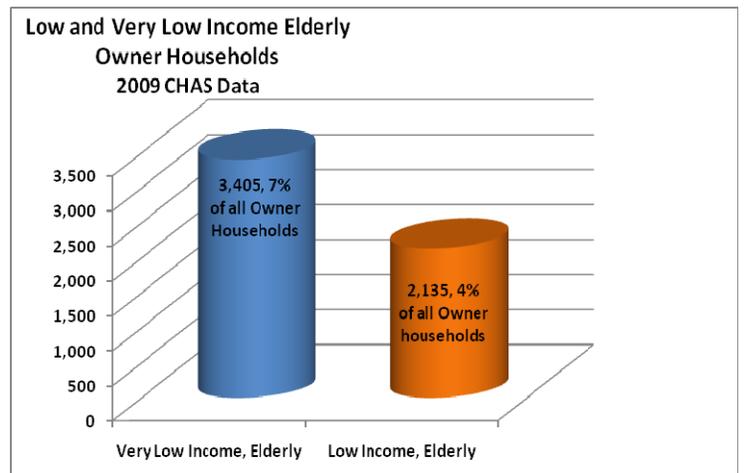
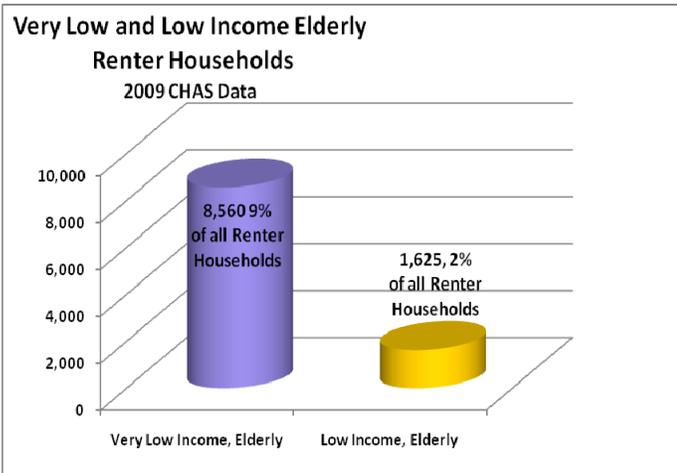
Additionally, only 11 percent of elderly homeowners qualify as very low and low income, and 11 percent of elderly renters also qualify as very low and low income.

Elderly Owners with Housing Problems
2009 CHAS Data

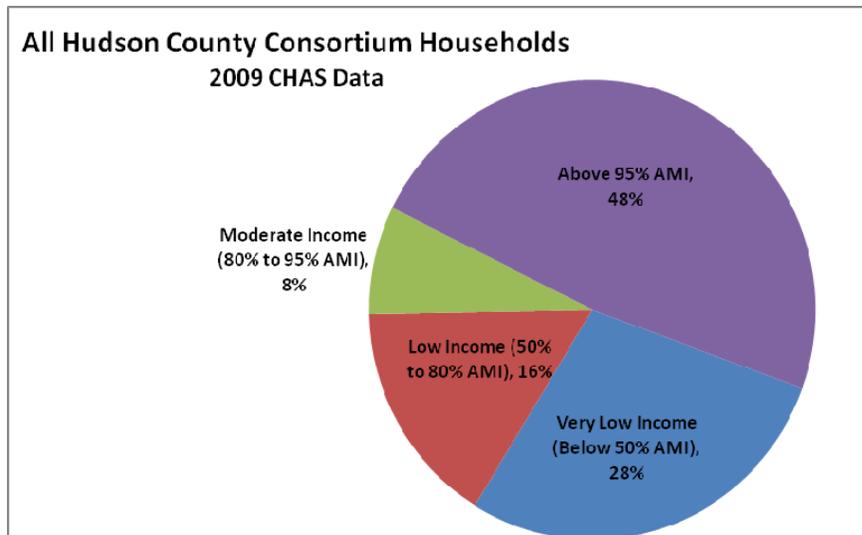


Elderly Renters with Housing Problems
2009 CHAS Data

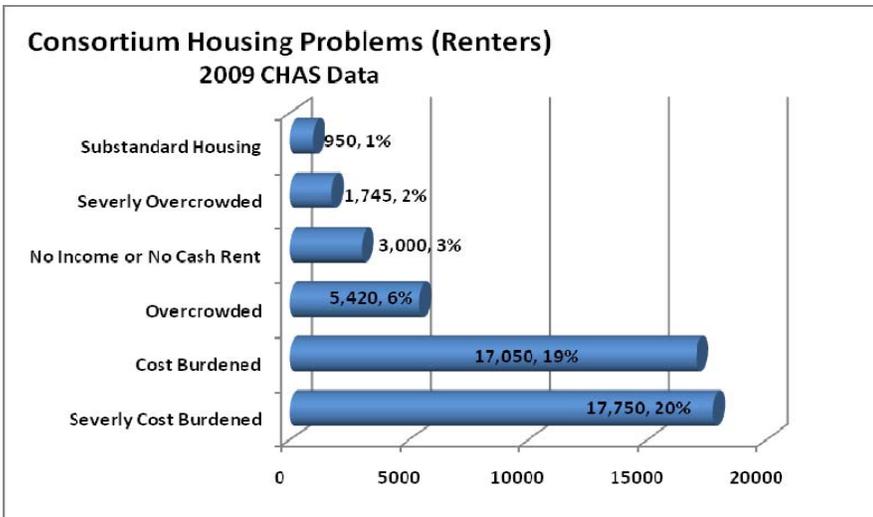
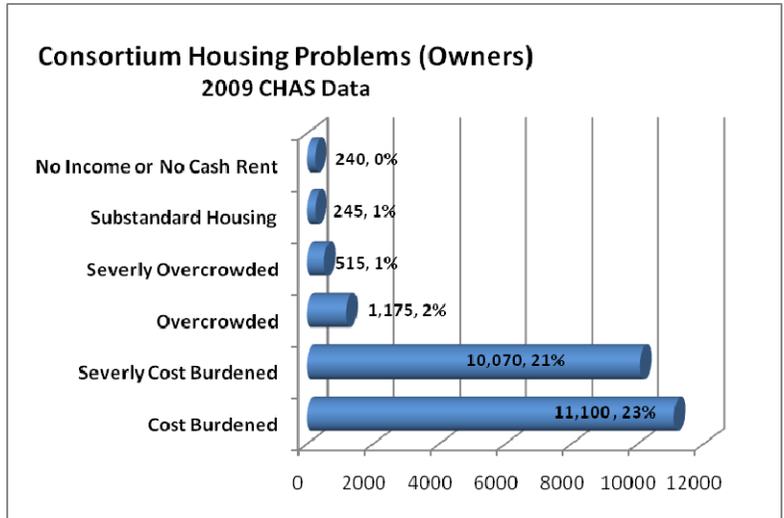




An analysis of all Hudson County Consortium households demonstrates that 48 percent of all households have an income of 95 percent AMI or more, the remaining 52 percent of all households are in a moderate to very low income range. 28 percent of those households classify as very low income, and 16 percent are considered low income.

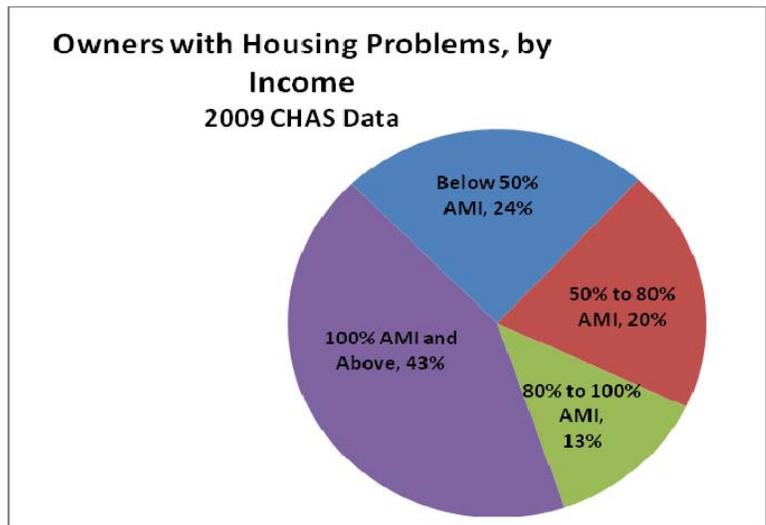


According to the 2009 CHAS data, the most frequent problem for homeowners in the Hudson County Consortium is being cost burdened. At least 23 percent of homeowners in the Hudson County Consortium experience this housing problem. At least 21 percent are severely cost burdened and 2 percent are in overcrowded housing.

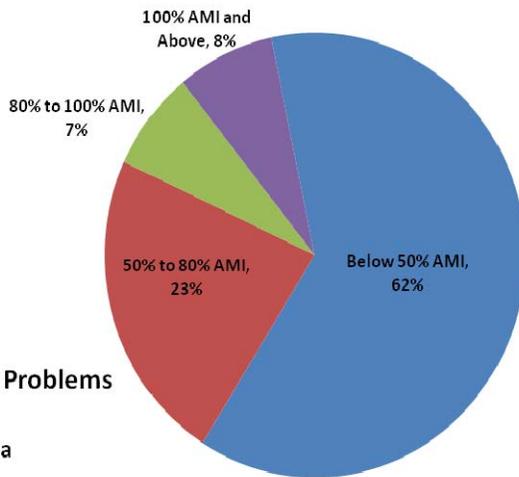


The 2009 CHAS Data also reports that 20 percent of renters are severely cost burdened, followed by 19 percent being cost burdened and 6 percent living in overcrowded conditions.

Based on an analysis of the 2009 CHAS Data, 24 percent of the owner households with housing problems are very low income (below 50% AMI). Another 20 percent of owner Households with Housing problems would be considered low income (Between 50% and 80% AMI). At least 13 percent of owners with housing problems are of moderate income. In total, 57 percent of housing owners with housing problems are very-low to moderate income.



Renters with Housing Problems by Income
2009 CHAS Data

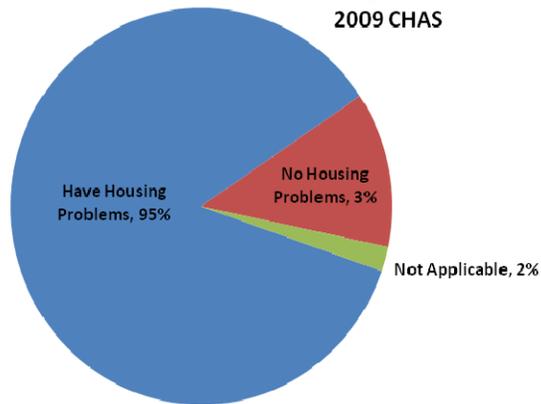


Renters of low to moderate income represent an even larger portion of all renters with housing problems, totaling 92 percent of all renter households with housing problems. A large portion of renters with housing problems, would qualify as very low income (below 50% AMI), at 62 percent.

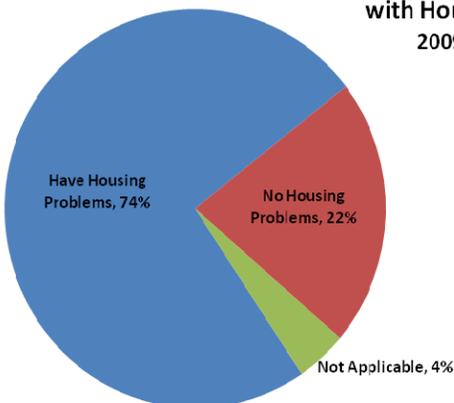
This information demonstrates that those in the lowest income ranges are experiencing housing problems.

In fact, of all very low and low income owner households, 95 percent have housing problems. All very low and low income renter households, (74 percent) have housing problems.

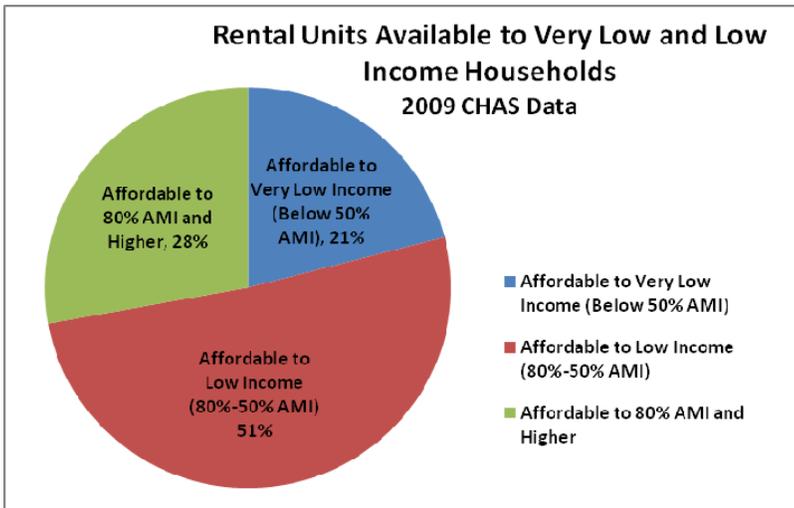
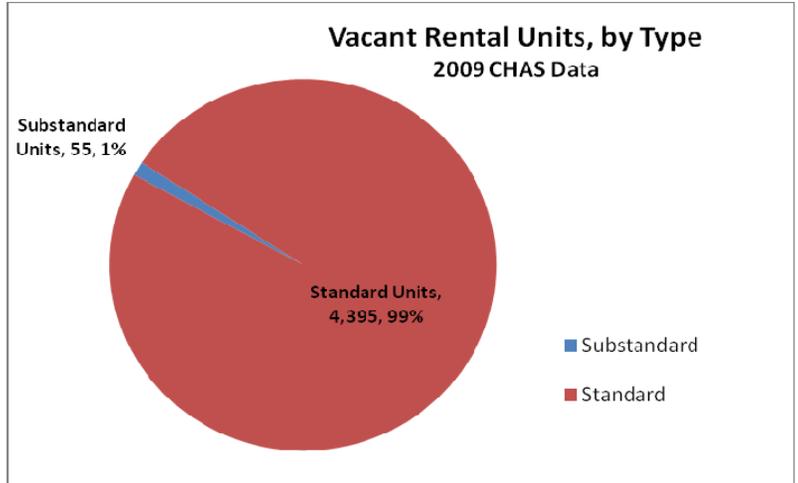
Very Low and Low Income Owner Households with Housing Problems
2009 CHAS



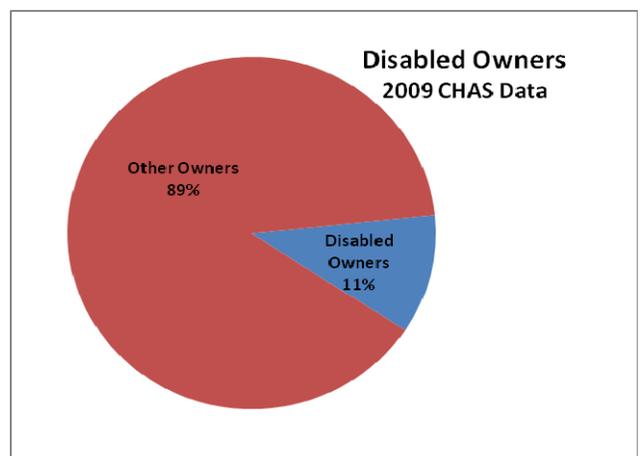
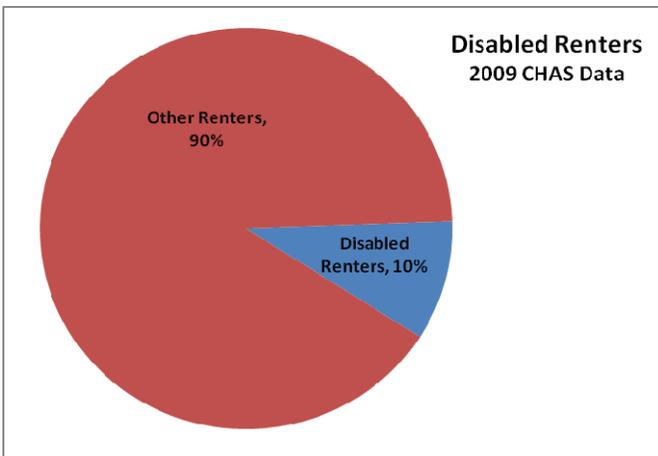
Very Low and Low Income Renters with Housing Problems
2009 CHAS Data



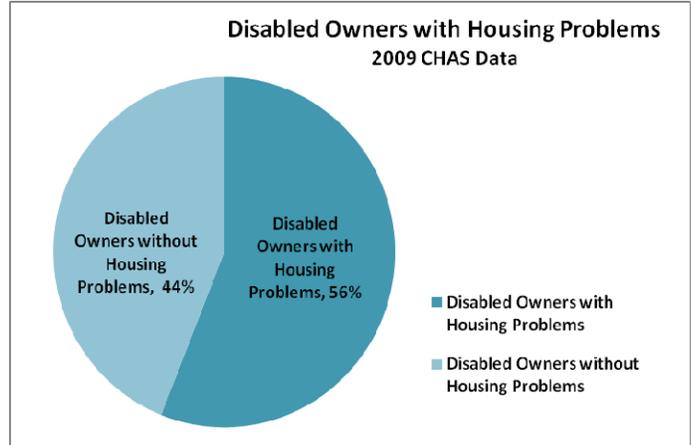
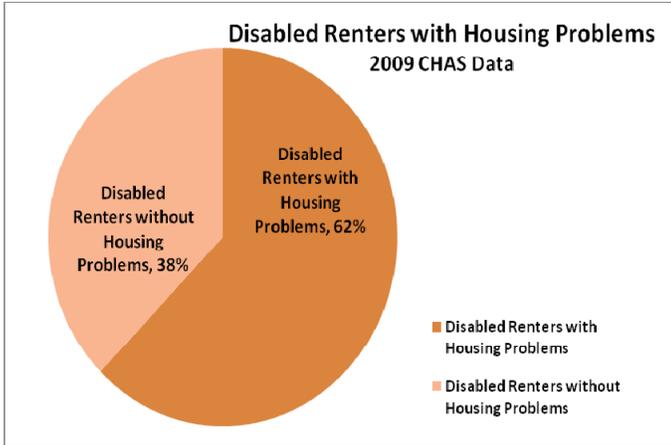
The 2009 CHAS Data shows that the majority of available vacant rental units are standard units at 99 percent. Additionally, of the available vacant rental units, 21 percent are affordable to very low income (below 50% AMI) households, and 51 percent of available housing units are affordable to low income households (50% to 80% of AMI).



Additionally, 11 percent of all homeowners in the Hudson County Consortium are disabled and 10 percent of renters are disabled.



In the Hudson County Consortium, 3,005, or 56 percent of disabled homeowners are experiencing housing problems, and 5,435 households, or 62 percent of disabled renters are experiencing housing problems. This indicates the Consortium's need to assist disabled county residents in stabilizing their housing.



Overcrowding

Overcrowding is defined as a household having more than 1.5 persons or more per room.

An analysis of the 2009 CHAS Data reveals that 6,595 households overall or 8 percent of households were living in overcrowded conditions. An analysis of types of households indicates also that overcrowding may be a problem among the large households. In addition, anecdotal information suggests that the incidence of overcrowding is a significant problem in many areas. Thus, overcrowding is seen as a significant concern in Consortium.

Substandard Housing

The definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the Consortium will also use the lack of a complete plumbing or a complete kitchen as an indicator of substandard housing.

The 2000 Census reported that there were 1,783 housing units in the Consortium that lacked complete plumbing and 1,932 units that lacked a complete kitchen. Assuming that these units do not overlap, there were 3,715 substandard units in the Consortium by this definition. This represents 2.6 percent of the total housing units in the Consortium communities. Substandard housing is thus a moderate concern among the Consortium municipalities.

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Disproportionate Need

There are two instances of disproportionate need among the Consortium communities. The first is that the Asian Non-Hispanic population at >80% MFI income level constitutes 74.3 percent of the Asian population among the Consortium municipalities. This is more than 10.0 percent greater than that income level's 62.3 percent of the overall population.

The second instance of disproportionate need is that the Native American Non-Hispanic population at the <30% MFI level constitutes 33.3 percent of that group's presence, compared to 12.4 percent for the general population. It should be noted that this group is relatively small, 40 households, and though all 40 households report problems, the data is not detailed enough to determine the nature of those problems.

Summary

Small-related and elderly households constitute the greatest number of households in Consortium at 55 percent of all households. The implication is that the need for smaller living units is very strong. The households in the very low-income ranges constitute 28 percent of total households and for these households the greatest problem is being cost burdened.

Among households reporting mobility or self care problems, the renter households in the very low and low income groups are the most numerous. There are no significant issues concerning disproportionate need.

The amount of households that are cost burdened is a significant concern in the Consortium, based on the analysis of the available data, followed by overcrowding. Substandard housing is a moderate concern.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table. These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

This section of the Consolidated Plan will identify the priority housing needs in accordance with the CHAS data provided by HUD.

The specific needs and the levels of priority for each type or group of households are shown of the Housing Needs Table. The Consortium's emphasis has been, and remains, upon providing assistance to those groups most in need of assistance in the lower income ranges, to improve their quality of life, to enhance their economic prospects, and to prevent homelessness. While much of the Consortium's effort will center upon preserving the existing stock of affordable housing, some resources will focus upon expanding that supply where possible, given the current market and the focus upon the construction of high-end units.

As will be seen in the Housing Market analysis section, the housing market in the Consortium remains tight and there are waiting lists for assistance programs as well as for Public Housing. As the cost of housing continues to rise, the housing stock is older and the Consortium is home to many households with low income levels that make affording rent, rehabilitation, or the purchase of a home difficult, if not impossible, for many low- and even moderate-income households.

2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

Programs and activities to assist **Owner households** will focus on the elderly, who have fewer resources and a fixed income, as well as small-related households, who face the high costs of rehabilitating or upgrading homes in the Consortium municipalities' aging housing stock. Programs will assist in the upkeep of these homes, preserve the existing housing stock, and in the process sustain the neighborhoods. Particular emphasis will be placed upon elderly owner households in both the <30% MFI and the >30% to <50% MFI income levels as these households face the most severe cost burdens.

Programs and activities to assist **Renter households** will focus on small-related renters and the elderly, especially in the <30% MFI income group. As noted in the section on homelessness, these are the households most likely to fall into homelessness. The programs that the Consortium will implement include the rehabilitation of units in order to upgrade the housing stock and improve neighborhoods while at the same time generating a modest number of jobs to carry out these rehabilitations. Hudson County and the Consortium have very low income levels by any measure, and many low-income households are precluded from acquiring a home at this time because they simply cannot save for a down payment or qualify for a mortgage. Therefore, providing assistance to low income families will

be given priority, with a strong emphasis on technical assistance (ie. credit counseling).

The Consortium will also continue its support of its municipal Housing Authorities as they serve not only as a place to reside for many very low and low income families, but serve as a stepping stone toward home ownership through various counseling, education, and training programs.

3. Describe the basis for assigning the priority given to each category of priority needs.

The Housing Needs Table indicates that the Consortium will focus on programs benefiting the lowest income ranges and upon the elderly and small households. However, the Consortium will fund projects for the moderate income households and for other types of households and have demonstrated this strategy by ranking the needs of these households as "High Priority". It is the Consortium's intention to assist as many eligible households as possible, regardless of household type or specific income level; thus, the Consortium indicates "Yes" in the plan to fund column. Additionally, the numbers in the goals column reflect the number of households the Consortium plans to assist, not the number of individuals, as the Consortium cannot predict the types or sizes of households assisted.

4. Identify any obstacles to meeting underserved needs.

The obstacles to fully implementing these programs are several. The greatest one is the overall lack of funding necessary to fully develop these programs. However, the lack of land for new construction, the poor financial credit of many potential homebuyers, the cost of construction and materials, the reluctance of financial institutions to participate in programs, and misconceptions and misunderstanding about public housing programs and tenants also impede progress. All of these problems can be addressed, but they require patience and persistence.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

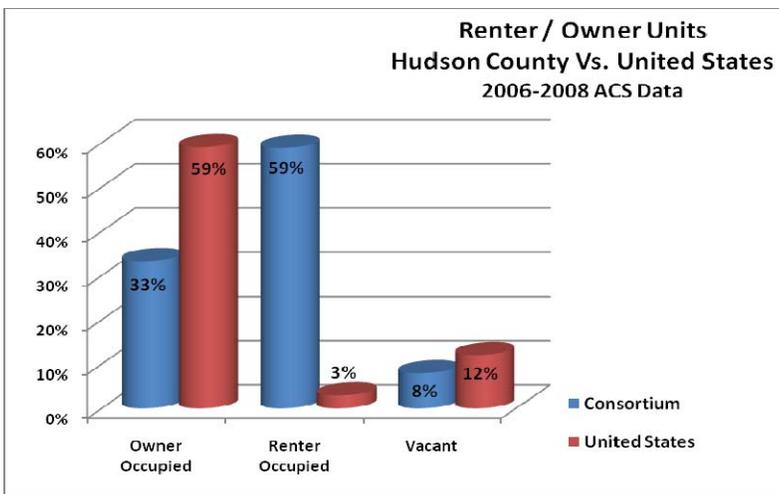
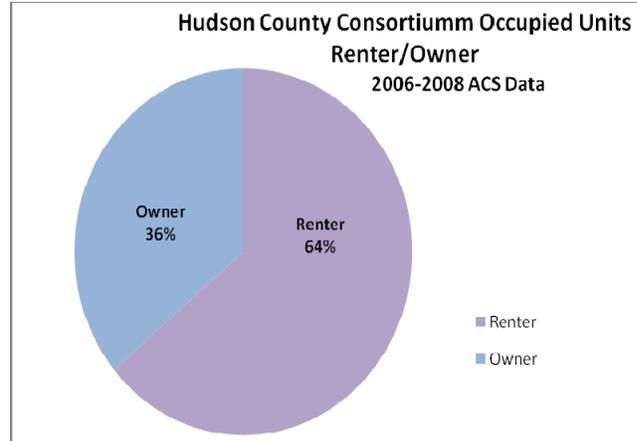
- 1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.**

Other sections of the Consolidated Plan deal with the basic data on population, population characteristics and composition, special needs populations, and other aspects of the Consortium's housing needs and population. This section of the Plan will focus on the supply and condition of the Consortium's housing stock, examine the demand for housing in the County, and review the income and cost factors related to housing issues.

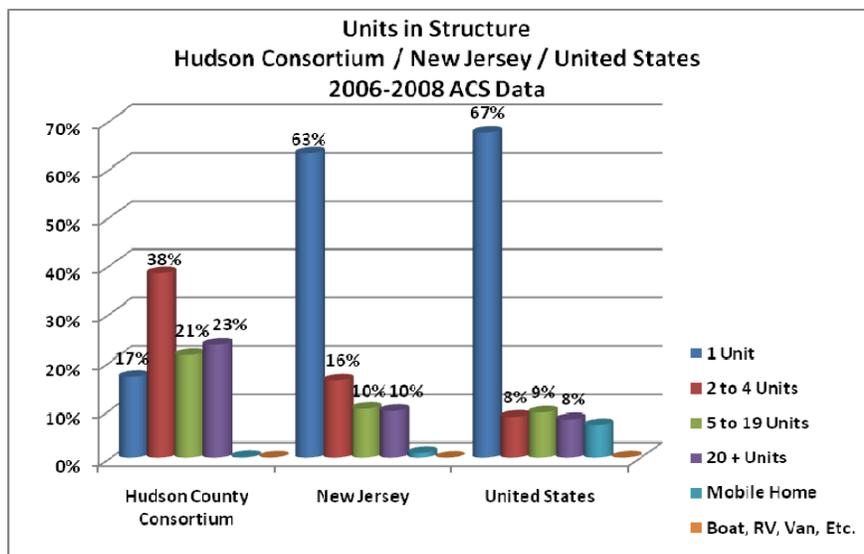
Supply

According to the census data there are 153,225 housing units in the Consortium, 92 percent of which (141,082) were occupied, which is reflective of the County's tight housing market.

There are 50,965 (36 percent) of units occupied by owners and 90,117 units (64 percent) occupied by renters. These percentages are nearly the reverse of the United States as a whole.



The Chart to the left illustrates the available units within the Hudson County Consortium by type; single unit, 2-4 unit buildings, 5 – 19 unit buildings, and 20+ Unit buildings. Please note Hudson County's large number of multi-family units in comparison to the State and National unit type dispersion.



Units in Structure (Occupied Only): 2006-2008 ACS Data						
Type of Unit	Consortium		New Jersey		United States	
1 Unit	25,701	17%	2,207,367	63%	86,049,371	67%
2-4 Units	58,560	38%	559,411	16%	10,837,263	8%
5-19 Units	32,597	21%	354,825	10%	11,963,723	9%
20+ Units	35,980	23%	338,741	10%	10,155,489	8%

The figures listed above are the percentages for the Consortium, the State of New Jersey, and the United States. The Consortium has fewer one-unit structures than the nation as a whole. The Consortium does have a very significant percentage of two-unit and moderate-sized multi-unit structures.

The Consortium's housing stock is older with 85.0 percent of housing units having been constructed before 1970. The median age of the units in the Consortium is approximately 1948. This means that half of the housing units in the Consortium are fifty-five or more years old. The implication of this is that rehabilitation and upgrading of units is an on-going problem, as well as the presence of lead-based paint.

The supply of housing over the past five years has increased rapidly in Hudson County according to US Census figures. Hudson County had 21,766 building permits issued in the period 2000 to 2007, of which 92.3 percent were for multi-family units. In 2004, Hudson County saw 4,070 building permits issued, outpacing all the other counties in the state. However, many of these were for the construction of high end, riverfront apartment and condominium units. Developable land is scarce and costly in the Consortium municipalities and construction, especially of affordable units, has been modest.

Hudson County saw the most permits requested in 2005 (4,498) and 2006 (3,081). The number of permits requested in 2007 dropped slightly (3,081) and again in 2008 (2,632). As of December 2008, a year to date analysis by the New Jersey Department of Labor found that Hudson County had the most planned construction in the State, with a total of 3,240 units. The County with the second most planned units came in at nearly 2,000 units (*U.S. Department of Labor, Building Permit Data*).

Condition

The condition of the housing stock in the Consortium is considered to be fair for the most part. As noted, much of the housing stock was built before 1970 and the median year of construction is in the late 1940s, making rehabilitation and upgrading constant concerns in many neighborhoods. The age of the structures and the density of the population take their toll even on newer buildings, and renovation work is required on many structures. Thus, housing problems are scattered throughout the Consortium, though there are certain neighborhoods that appear to require substantial efforts.

The 2000 Census reported that there were 1,783 housing units in the Consortium that lacked complete plumbing and 1,932 units that lacked a complete kitchen.

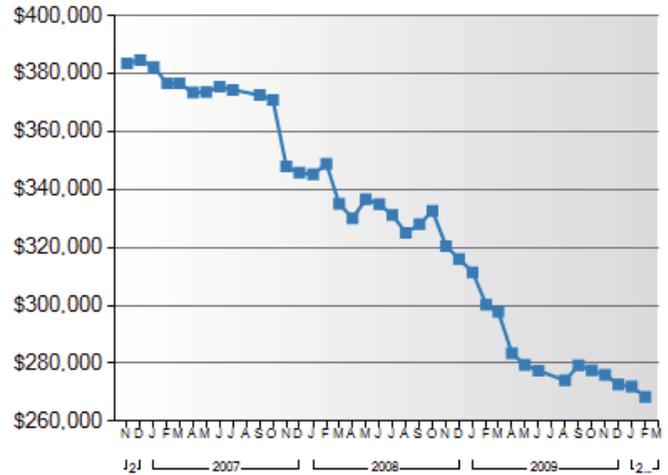
Assuming that these units do not overlap, there were 3,715 substandard units in the Consortium by this definition. This represents 2.6 percent of the total housing units in the Consortium communities. Also according to the 2000 Census, there are 804 units (0.05%) in which no fuel is used to heat, another indication of a substandard unit.

Demand

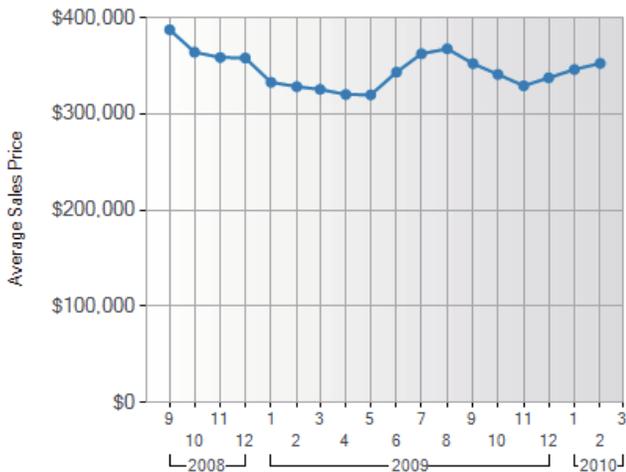
The demand for housing in New Jersey has been consistently high for the last five years, driving prices upward in the process. Only recently, due to the recent economic conditions, has there been a slight decrease. In 2007, the median sale price for a new home in Hudson County was \$468,116, according to the New Jersey Builders Association. In the third quarter of 2008 the median sales price fell slightly to, \$415,000.

According to the National Association of Realtors, the median sales price for existing Apartments, Condos and Co-ops, in the North Jersey Metropolitan Area has dropped from \$317,700 in 2006, to \$301,800 in 2008. The median sales price for existing single family homes has followed a similar trend, falling from the 2007 high of \$443,700 to the 2008 median sale price of \$417,000, and the February 2010 median sales price of \$352,318.28.

Home Value Trends in Hudson County, NJ
Provided by; RealtyTrac.com



Average Sales Price in Hudson County, NJ
Provided by; RealtyTrac.com



The demand for affordable housing for very low, low and moderate-income households has been persistent. As noted earlier, the public housing authorities have long waiting lists for both its units and for Section 8 vouchers. The Housing Market Analysis worksheet shows that the overall vacancy rate for rental units is a low 4.2%, and that the vacancy rate for sale units is 2.73%.

According to 2000 Census, among rental units affordable to very-low income households only 47.7 percent of units were occupied by persons to whom these units were affordable, indicating a shortfall of some 8,500 affordable units at this income level. There are **no affordable owner units** at this income level. The 2000 Census documented

that approximately 57.5 percent of the County’s renter-occupied households at the lowest income level were cost burdened >50%. This means that these renters were

paying greater than 30% of monthly income for shelter costs. Without some type of rental assistance, this portion of the population is at risk to become homeless.

Income and Housing Costs

While Hudson has income figures that are close to US averages, there are significant concentrations of low and moderate-income households. Figures from the 2000 Census report that the median income in Hudson County was \$40,293. The 2006-2008 American Community Survey reports a slight increase, to \$53,640. The national median income reported in the 2006-2008 American Community Survey was \$52,175.

In the Hudson County Consortium, 12.6 percent of families and 14.7 percent of individuals are considered to be below the poverty level. This figure is well above the nation, 9.6 percent and 13.2 percent, respectively. At least 27 percent of the Consortium's households have an income of less than \$28,150 per year, which classifies the household to be in the very-low income range.

These low income figures mean that it is more difficult for households to meet monthly expenses, especially when housing costs more than 30% of their income, more difficult to save for a down payment for a home, and more difficult to qualify for a mortgage to purchase home, especially in light of the rising prices of housing and the tight housing market.

As the Housing Market Analysis table shows, the Fair Market Rent for even the smallest unit is well above the affordable rent for households at 50% of MFI (\$1,052 one bedroom FMR vs. \$703.75 affordable rent). At the current FMR of \$1,052 for a one bedroom apartment, a minimum wage worker would have to work 146 hours per week just to afford apartment rent.

However, more than income, the cost of housing is diminishing the opportunity for households to own their own homes. The \$352,318.28 median house price noted above requires a salary of \$140,927.31 per year using the standard calculation that a home price should be roughly two and one-half times the owner's income. Even in a family in which both husband and wife work, meeting this level of income requires positions paying in excess of \$40.00 per hour.

Special Needs Population – Supply and Demand

Facilities and services that assist persons who are homeless but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing include the Hudson County regional facilities.

The Elderly and Frail Elderly

The number of elderly persons in Consortium is estimated at 35,710 with the subset of frail elderly estimated to be 15,840 persons (2009 CHAS Data).

Subsidized senior citizen housing is provided through the several Public Housing Authorities, which provides units of senior housing. There are a number of services available to the elderly and frail elderly offered by the various communities and the County. Meals, transportation, and housekeeping assistance are provided through the Hudson County Department of Health and Human Services and non-profit agencies.

Persons with Physical Disabilities

The County does not offer any direct services for those with a mobility or self care limitation. All services are referral services. The number of physically disabled persons over 5 years old is estimated to be 80,315 according to the 2000 Census, although the number requiring housing assistance is not known.

The Developmentally Disabled

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, a skilled development home, and family care homes. The Association for Retarded Citizens (ARC) administers programs and operates facilities in Hudson County for this population.

The Physically Disabled

The Consortium does not offer any direct services for those who are physically disabled. All services are referral services.

Persons with AIDS

Corpus Christi House and D'Agosta House provide residential units with supportive services for persons with AIDS.

Persons with Drug or Alcohol Addiction

There are no housing or shelter facilities are located in the Consortium municipalities for this specific population. The Flynn House in Jersey City provides a halfway house for individuals with alcohol and drug-related problems. Project Home is a program in Jersey City for women recovering from substance abuse problems.

2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

Low Income Housing Tax Credit (LIHTC) Units

Within the Hudson County Consortium's portfolio of properties, there are 673 units of low income housing in seven of the Consortium's municipalities that were developed with federal Low Income Housing Tax Credits (LIHTC). The LIHTC Program enjoys the reputation of being the most successful federal housing program in history. The credit, a dollar for dollar reduction in federal tax liability, acts as a catalyst to attract private investment into the historically underserved affordable housing market. The additional capital mitigates the debt burden incurred in the construction and rehabilitation development process. Consequently, less rental income is necessary for operations.

HUD Section 202 Supportive Housing for the Elderly

In two Consortium municipalities, there are a total of 110 affordable housing units with supportive services for the elderly, which are also part of the Consortium's portfolio of properties. These two affordable housing projects provide very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. HUD provides capital advances to finance the construction,

rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.

Public Housing

Nine of the eleven municipalities in the Consortium operate public housing programs. There are a total of 5,750 public housing units of which 1,949 are for families and 2,913 are the elderly.

All units are affordable to households at the “uncapped” 80 percent or less of the median income for the area. No units are expected to be lost from the inventory of public housing for any reason during the next five years.

Each housing authority reported that its housing units are generally in good condition, and that rehabilitation needs were normal replacements and improvements of systems. A recent analysis of the needs of the housing authorities confirmed the need to make upgrades to the units, especially in the kitchen areas, the need to upgrade stairs and hallways, and the need to implement better drug prevention programs and security in the units.

Beyond the shortage of supply of units, the analysis noted the mismatch between size of units and the needs of households.

Section 8

Eight municipalities also maintain Section 8 Certificate and/or Voucher Programs, though Town of Harrison does not currently have any active vouchers. There are a total of 2,770 housing vouchers units of which 1,209 are for families and 1,561 are for the elderly.

The total number on the waiting lists is a combined 12,691 for Public Housing and Section 8. All Section 8 vouchers are currently being utilized. No Section 8 units are expected to be lost from the current inventory.

Continuum of Care

Currently, there are 86 Shelter Plus Care vouchers being utilized by homeless individuals. The Shelter Plus Care Program provides rental assistance in connection with supportive services. The program provides a variety of permanent housing choices, accompanied by a range of supportive services funded through other sources.

Additionally, there is a Supportive Housing Program (Lease Based), which allows for 27 chronically homeless individuals to be housed and 5 units with 30 beds for families. Grantees may use leasing funds to lease structures to provide supportive housing or supportive services to clients or to lease individual units during the period covered by the grant. The funds designated for leasing may only be used for the actual costs of leasing a structure or unit.

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note that the goal of affordable housing is not met by beds in nursing homes.

A review of the characteristics of the housing market, as detailed above helps determine the Consortium's priorities and programs that will carry out the HUD mandate and provide the maximum benefit to the Consortium's very low, low and moderate income residents.

The Consortium has adopted the strategy of promoting homeownership for very low, low and moderate-income families which is a priority of HUD.

Our housing priorities reflect the fact that the Consortium has an older core of viable housing stock that can be preserved as affordable dwelling units and stimulate community pride. To this end, the Consortium communities will focus efforts on rehabilitation of units not only to improve the quality of life of residents and neighborhoods, but to prevent homelessness. The elderly and small households are the most numerous and face the most difficulties, and thus will be the focus of housing efforts.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

In response to the preceding analysis of needs, conditions and the housing market, the Consortium has adopted the following affordable housing strategies.

Each of the objectives, issues, and concerns described above has been reviewed carefully by local officials and the public to obtain consensus on the relative importance of each. Further, efforts were made to ensure that all topics of concern were fairly included and presented in this plan.

The four strategies are:

Strategy One – Rehabilitate the Existing Housing Stock to Increase the Supply of Affordable Housing

Strategy Two – Increase the Supply of Affordable Rental Housing through the Construction of New Units

Strategy Three – Increase Housing Opportunities for Low- and Moderate-Income First-Time Homebuyers

Strategy Four – To Increase Housing Opportunities to Extremely Low- and Low-Income, Cost Burdened Tenants

Strategy One – *Rehabilitate the Existing Housing Stock to Increase the Supply of Affordable Housing*

Rehabilitation of existing houses for very low, low and moderate-income owners and renters, especially the elderly, is an on-going need in the Consortium. There are 8,759 renter households or 57.5 percent of the extremely low-income households facing a severe cost burden, and 71.1 percent of these households have reported problems. This is also the case among the extremely low-income owner households where as many as 1,525 owners (74.0%) are severely cost burdened and 76.7 percent report housing problems. For these owners with limited incomes, simple repairs and maintenance may be a problem and significant work, such as a new roof, or new stairway, may be ruinous. Also, the analysis shows that the Consortium has a shortfall of approximately 8,500 affordable units for the very low income renter households.

The Consortium's objective is to rehabilitate existing homes for very low, low and moderate owners and renters. The Consortium will assist approximately 40 families per year through the HOME Program.

The area of focus will be the low and moderate income areas in the Consortium with a preference for extremely low-income renters (elderly and small families). Funds will be disbursed through the use of either, the Rental Housing Production Program, Community Development Housing Organizations, or the Homeowner Rehabilitation Program.

The estimated cost is \$1,500,000 per year.

Strategy Two – *Increase the Supply of Affordable Rental Housing Through the Construction of New Units*

As noted in Strategy One, the situation is critical with respect to affordable rental housing, which is most in demand among recent immigrants, who are just getting started in a new environment, and very low income households with especially limited resources. Though new construction is expensive, and requires extensive subsidies to make it an economically viable option to developers, there are opportunities for new construction. The need for affordable rental housing will not subside.

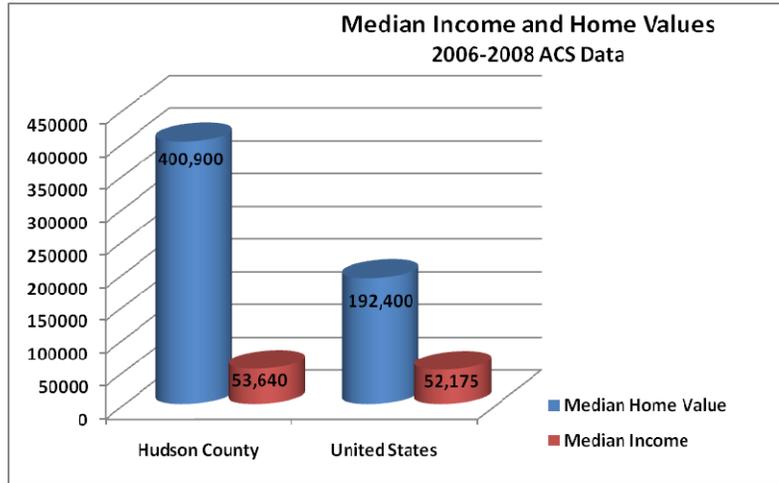
The Consortium's objective is to create 30 new affordable units per year. Preference will be given to projects developing smaller units, and those that target the elderly and small family households in the very low and low income categories. Funds will be disbursed through the Rental Housing Production Program or through Community Development Housing Organizations.

The Area of Focus is Consortium wide with emphasis on communities with large elderly populations, such as Bayonne and West New York.

The estimated cost is \$1,200,000 per year.

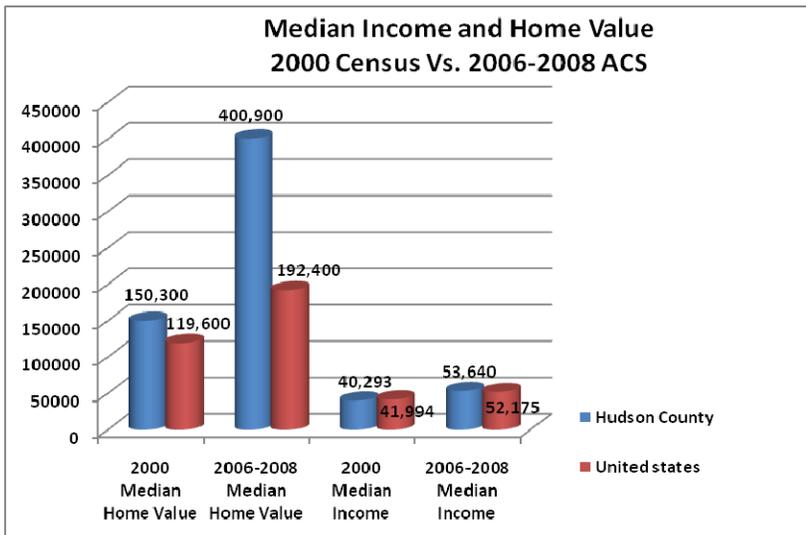
Strategy Three – Increase Housing Opportunities for Low- and Moderate-Income First-Time Homebuyers

Although the majority of low- and moderate-income households in the Consortium municipalities are and will likely remain renters, it is important that the opportunity to purchase a home is available to those households. The great difference between income levels and housing costs demonstrates the need to provide financial assistance for first-time homebuyers in the Consortium area. According to CHAS data, the number of affordable owner occupied or for sale units in 2000 was zero (0).



The median value of an owner occupied unit in 2000 was \$150,300, while the Median Household Income was \$40,293. The 2006-2008 American Community Survey (ACS) reports a significant increase in the median owner occupied home value, to \$400,900, with a small increase in the median household income to, \$53,640.

The chart above demonstrates that according to 2006-2008 ACS data, although the median household income of Hudson County and the nation as a whole are very similar, the cost of an owner occupied home is significantly greater in Hudson County.



Data at left illustrates Median Home Value and Median Household Income data for Hudson County, from the 2000 Census and the 2006-2008 ACS. Also demonstrated below is a comparison between Hudson County Median Home Values and the National Median Home Value.

Applying the standard of two and one-half times earnings to gauge how much home one can afford, using the 2006-2008 ACS figures, there is a a gap of \$160,720 between what can be afforded and the cost of housing. Even assuming a low- or moderate-income family can save for a down payment, current lending requirements are likely to preclude obtaining a loan.

The Consortium's objective is to provide funds to assist 15 first-time homebuyers each year

The Area of Focus will be Consortium wide.

The Estimated Cost is \$500,000 per year.

Strategy Four – *Increase Housing Opportunities to Very Low Income, Cost Burdened Households*

There are 34,800 (39%) of all renter households facing a burden in excess of 30% of income for housing. The elderly (18,685 – 54%) face the brunt of this cost burden. In the Consortium, 48% of all renters report housing problems.

The housing authorities known long wait lists and several of the authorities will no longer accept applicants. Agencies assisting low-income households place a high priority on obtaining additional rental assistance.

Activities/Specific Objectives include continuing to provide priority funding to very low income housing projects throughout the Consortium, focusing especially on the elderly and small households. Funds will be disbursed through either the Rental Housing Production Program or the Community Development Housing Organizations.

The area of focus will be very low income areas in the Consortium with a preference for elderly households and small households.

The estimated cost is \$500,000 per year.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing need to assist in this process.

The Division of Housing and Community Development reviewed the following HUD approved Public Housing Authority Five Year and Annual Plans to assist with the development of the Consolidated Plan:

2005-2009 Bayonne Public Housing Authority Five Year Plan
2009 Bayonne Public Housing Authority Annual Plan

2005-2009 Guttenberg Public Housing Authority Five Year Plan
2008 Guttenberg Public Housing Authority Annual Plan

2005-2009 Harrison Public Housing Authority Five Year Plan
2009 Harrison Public Housing Authority Annual Plan

2008-2012 Hoboken Public Housing Authority Five Year Plan
2009 Hoboken Public Housing Authority Annual Plan

2005-2009 North Bergen Public Housing Authority Five Year Plan
2009 North Bergen Public Housing Authority Annual Plan

2008-2012 Secaucus Public Housing Authority Five Year Plan
2009 Secaucus Public Housing Authority Annual Plan

2008-2012 Union City Public Housing Authority Five Year Plan
2009 Union City Public Housing Authority Annual Plan

2009-2013 Weehawken Public Housing Authority Five Year Plan
2009 Weehawken Public Housing Authority Annual Plan

2008-2012 West New York Public Housing Authority Five Year Plan
2009 West New York Public Housing Authority Annual Plan

Public Housing

Nine of the eleven municipalities in the Consortium operate public housing programs. The table below identifies each of the municipalities and the number of units operated by each:

Municipality	Number of Units	Family Units	Elderly Units
Bayonne	1282	784	498
Guttenberg	251	82	169
Harrison	268	268	0
Hoboken	1,345	83	450
North Bergen	985	172	813
Secaucus	275	0	275
Union City	455	279	176
Weehawken	99	0	99
West New York	714	281	433
TOTAL	5,750	1,949	2,913

All units are affordable to households at the “uncapped” 80 percent or less of the median income for the area. No units are expected to be lost from the inventory of public housing for any reason during the next five years.

Each housing authority reported that its housing units are generally in good condition, and that rehabilitation needs were normal replacements and improvements of systems. A recent analysis of the needs of the housing authorities confirmed the need to make upgrades to the units, especially in the kitchen areas, the need to upgrade stairs and hallways, and the need to implement better drug prevention programs and security in the units.

Beyond the shortage of supply of units, the analysis noted the mismatch between size of units and the needs of households.

Section 8 Inventory

Eight communities also maintain Section 8 Certificate and/or Voucher Programs, though Town of Harrison does not currently have any active vouchers. The table below indicates the number of units, elderly and family:

Municipality	Total Units	Elderly Units	Family Units
Bayonne	263	110	153
Guttenberg	183	93	90
Harrison	0	0	0
Hoboken	366	146	220
North Bergen	457	105	352
Secaucus	230	92	138
Union City	801	487	314
Weehawken	314	97	217
West New York	156	79	77
Totals	2,770	1,209	1,561

Other Assisted Housing Inventory

Presently, the Consortium does not operate or support any other types of assisted housing.

The total number on the waiting lists is a combined 12,691 for Public Housing and Section 8. All Section 8 vouchers are currently being utilized. No Section 8 units are expected to be lost from the current inventory.

Public Housing Needs

The Consortium identified the following Public Housing Authority **Strategies** for addressing the **Needs** of families in the jurisdiction and on the waiting list:

Need – Shortage of affordable housing for all eligible population.

- Strategy:* Maximize the number of affordable units available to the PHA within its current resources by the following:
- Employ effective maintenance and management polices to minimize the number of public housing units off-line.
 - Reduce turnover time for vacated public housing units.
 - Reduce time to renovate public housing units.
 - Seek replacement of public housing units lost to the inventory through Section 8 replacement housing resources.
 - Maintain or increase Section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction.
 - Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required.
 - Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration.

- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program.
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Strategy: Increase the number of affordable housing units by the following:

- Apply for additional Section 8 should they become available.
- Leveraging affordable housing resources in the community through the creation of mixed-financing housing.
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Leveraging existing housing resources other than public housing or Section 8 tenant-based assistance to promote affordable housing.
- Encourage local Public Housing Authorities to work with the Hudson County Alliance to End Homelessness to identify potential partnerships for projects that would result in additional housing opportunities.

Need – Families at or below 30% of median.

Strategy: Target available assistance to families at or below 30% of MFI.

- Exceed HUD federal targeting requirements for families at or below 30% of MFI in public housing.
- Exceed HUD federal targeting requirements for families at or below 30% of MFI in tenant-based Section 8 assistance.
- Employ admissions preferences aimed at families with economic hardships.
- Adopt rent policies to support and encourage work.

Need – Families at or below 50% of median

Strategy: Target available assistance to families at or below 50% of AMI

- Employ admissions preferences aimed at families who are working.
- Adopt rent policies to support and encourage work.

Need – The Elderly

Strategy: Target available assistance to the elderly.

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available.

Need - Families with Disabilities

Strategy: Target available assistance to Families with Disabilities.

- Carry out the modification needed in public housing based on the Section 504 Needs Assessment for Public Housing.
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available.
- Affirmatively market to local non-profit agencies that assist families with disabilities.

Need – Races or ethnicities with disproportionate housing needs.

Strategy: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs.

- Affirmatively market to races/ethnicities shown to have disproportional housing needs.

Strategy: Conduct activities to affirmatively further fair housing.

- Counsel Section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units.
- Market the Section 8 program to owners outside of areas of poverty/minority concentrations.

The Public Housing Authorities identified the following Reasons for Selecting their Strategies and Needs:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHAs
- Influence of the Housing market on the PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state governments
- Results of consultation with residents and resident advisory boards
- Results of consultation with advocacy groups

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

The Consortium identified the following **HUD and Public Housing Authority Strategic Goals and Objectives**:

HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.

PHA Goal: Expand the supply of assisted housing.

- Objectives:
- Apply for additional rental vouchers.
 - Reduce public housing vacancies.
 - Leverage private or other public funds to create additional housing opportunities.
 - Acquire or build units or developments.

PHA Goal: Improve the quality of assisted housing.

- Objectives:
- Improve public housing management.
 - Improve voucher management.
 - Increase customer satisfaction.
 - Concentrate on efforts to improve management functions.
 - Renovate or modernize public housing units.
 - Demolish or dispose of obsolete public housing.
 - Provide replacement vouchers.

PHA Goal: Increase assisted housing choices

- Objectives:
- Provide voucher mobility counseling.
 - Conduct outreach efforts to potential voucher landlords.
 - Increase voucher payment standards.
 - Implement voucher homeownership program.

HUD Strategic Goal: Improve community quality of life and economic vitality

PHA Goal: Provide an improved living environment.

- Objectives:
- Implement measures to de-concentrate poverty by bringing higher income public households into lower income developments.
 - Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments.
 - Implement public housing security improvements.
 - Designate developments or buildings for particular resident groups (elderly persons with disabilities).
 - Improve overall appearance of developments.

HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals.

PHA Goal: Promote self-sufficiency and asset development of assisted households.

- Objectives:
- Increase the number and percentage of employed persons in assisted families.
 - Provide or attract supportive services to improve assistance recipients' employability.
 - Provide or attract supportive services to increase independence for the elderly or families with disabilities.
 - Provide on-site computer training to residents.

HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans

PHA Goal: Ensure equal opportunity and affirmatively further fair housing.

- Objectives:
- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability.

-Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion, national origin, sex familial status, and disability.

-Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

The Consortium's specific strategies related to promoting and assisting Public Housing Agencies are the following:

Strategy One – Continue to provide support to the various Public Housing Authorities' tenant program and support funding requests for physical improvement.

Strategy Two – Increase housing opportunities for low and moderate income Public Housing Authority tenants as first-time homebuyers.

3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

Currently, no public housing authority has been designated as "troubled," by HUD or otherwise is performing poorly. The Hudson County Division of Housing and Community Development will provide technical assistance to any Hudson County Housing Authority if needed

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

The national goal of decent, safe and sanitary housing for every American is the basis of the National Affordable Housing Act. In this section, this goal is addressed from the perspective of public policy and its impact on the provision of affordable housing. The programs, regulations and conditions discussed below affect land and housing cost. Some of these policies have their origin in a higher governmental authority than Hudson County.

The most important impediment revolves around the gap between available Federal and State resources for affordable housing initiatives and the cost of development. Additional programs and resources from the Federal and State government would reduce excessive rent and mortgage burdens for qualified persons.

Hudson County and its municipalities do not put any limitations on growth. Through vehicles such as zoning ordinances, subdivision controls, permit systems, housing codes and standards new construction restrictions and rent control, Hudson County has attempted to minimize the barriers that may impede the development of affordable housing.

1. Market Conditions

The major barrier to affordable housing in the Hudson County is the high cost of housing created by a demand for housing, both existing and new, which exceeds the current supply. Hudson County is perceived as a desirable place to live, and has experienced growth in terms of both businesses that wish to operate there and people who wish to reside in the county.

In addition, the cost of site acquisition, if possible at all, is very high, and construction costs in the northern New Jersey are among the highest in the nation. These factors make Hudson County housing construction expensive, and make affordable housing out of reach for low-income households.

2. Building Codes

Building Regulations are essential to protecting the health and safety of citizens and the general welfare of the community. While building codes have positive contributions, they also contribute to increased construction costs. The state's uniform building code comes under the authority of the NJ Department of Community Affairs and was adopted by New Jersey in 1977. The code is administered by local officials who are licensed and regulated by NJDCA.

Building codes are designed to insure a reasonable building life. However, the uniform code tends to be conservative and slow to accept and include innovative techniques.

3. Property Taxes

Property taxes generate revenue to support a broad array of public facilities and services at the local and Consortium level of government. However, it is also recognized that property taxes are a significant housing cost and therefore can impact affordability.

One impact of high property taxes is that taxes are part of a household's monthly housing costs. Thus, a potential homeowner who can afford his mortgage may not qualify when property taxes are factored into the cost of owning the property.

4. Permit Delays

Development in New Jersey includes several levels of government and various agencies in the approval process, either directly or indirectly. Approvals must be obtained from several state and regional agencies, municipal planning boards, utility authorities, soil conservation districts as well as the municipal planning board.

According to the state CHAS, the New Jersey Builders Association estimates that half of the projects going through the permit process take more than three years to

complete. One estimate concludes that the cost of delays caused by the lengthy approval process is one percent per month, suggesting that the residential construction process can add more than 30 percent to housing costs.

5. Land Use Regulations

Zoning ordinances and environmental regulations impact the amount of land available for development and thus, impact land and housing costs. The most basic control of land use is local zoning. However, several State offices and agencies regulate land use in Hudson County including development in the Meadowlands District and hazardous sites.

6. Development Standards

The implementation of development standards sets minimum levels of protection for the public. However excessive street widths, parking requirements, curbing and landscaping add to the cost of housing. Also, certain housing rehabilitation costs are increased because of the uniform construction code. If a building's rehabilitation cost exceeds fifty percent of its value, then the entire building must conform to the construction code. Other elements are accessibility standards, energy conservation and environmental clean-up regulations. The state has now gone to a use-based set of clean-up standards for contaminated sites, but residential uses must meet the highest standards for obvious reasons.

7. Infrastructure Financing

In order to pay for the construction and maintenance of roads, sewer, water and other public facilities developers have been required to pay impact and linkage fees. These costs are passed on to new homeowners and renters.

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

The County has identified the public policies that impact the cost of housing and the incentives to develop, maintain, and improve affordable housing. Many of these policies fall beyond the authority of the County. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. To varying degrees, the Consortium municipalities each have addressed their zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, although sometimes adding costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to facilitate and streamline the

permitting process locally by most of the municipalities. Several of the Consortium municipalities employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available; the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

Homelessness and Chronic Homelessness are an on-going concern throughout Hudson County. Many of the Consortium communities do not have the ability to independently provide the full range of services required to address the issue of homelessness. During the past several years, the Consortium, in conjunction with Jersey City, has collaborated with the non-profit community to provide services to homeless persons through the Jersey City Hudson Continuum of Care (JCHCoC) process.

The Hudson County Consortium has been, and will continue to conduct an annual Point in Time (PIT) Count. This count is mandated by HUD, through the Continuum of Care process on a bi-annual basis. As a result, the Consortium has collected detailed information on the local homeless population for a number of years. The Hudson County Consortium has participated in the statewide effort to conduct this count by working with the New Jersey branch of the Corporation for Supportive Housing (CSH). CSH works to coordinate the efforts of all New Jersey Counties conducting Point in Time Counts, and leads the collaborative effort to develop the survey tool used for the count. The questions were structured to elicit responses that would provide information about where individuals were residing, demographics, and social service needs.

The 2009 Point in Time Count was conducted by means of a joint effort between local homeless housing and service providers, local students, and community volunteers. Groups of volunteers went into the streets, to locations where the homeless are commonly seen, in the early morning and late night to locate people and request that they complete a survey with the volunteer. Surveys were also

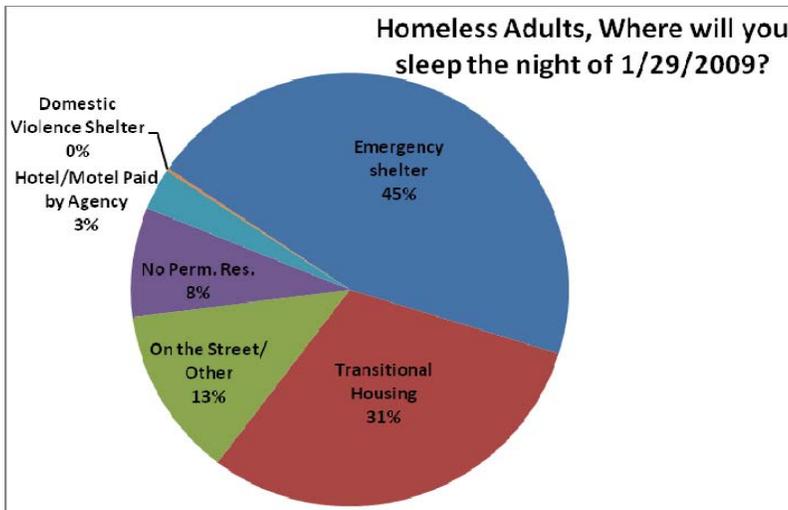
distributed to all homeless service providers including; emergency shelters, transitional housing, group homes, domestic violence centers, and soup kitchens.

Additionally, as a way to reach-out to an increased number of individuals, the Hudson County Alliance to End Homelessness (HCAEH) organized a Project Homeless Connect event. Project Homeless Connect is a large scale, one-day outreach event. The HCAEH used space at a local community center, where they were able to provide meals including breakfast and lunch. There were various healthcare providers including a dentist, barber, registered nurses, and AIDS/HIV testing centers, H1N1 vaccines, and other testing and screening services at the location. All local providers hosted stations at the event including the Division of Welfare, the local social security office, legal services, local police departments, neighborhood watch associations, and many faith-based institutions. In addition, local schools ran donation drives to collect many of the items distributed on the day of the event including; toiletry products, hats, gloves, scarves, children's toys, and even new shoes. This was the fourth annual PIT event, and the HCAEH has made a commitment to hosting a Project Homeless Connect for the local community annually in connection with their annual PIT Count. Upon entry into the event, surveys were given to all those who attend.



2009 Point in Time Count and Project Homeless Connect

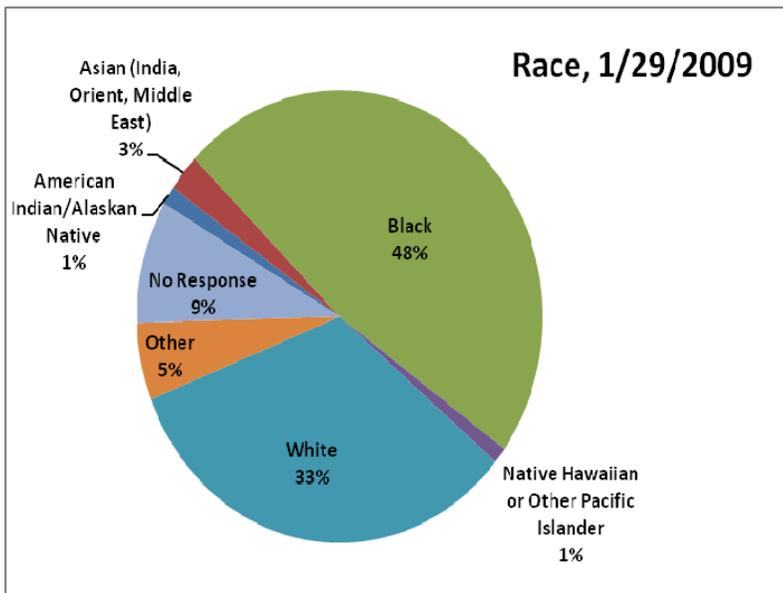
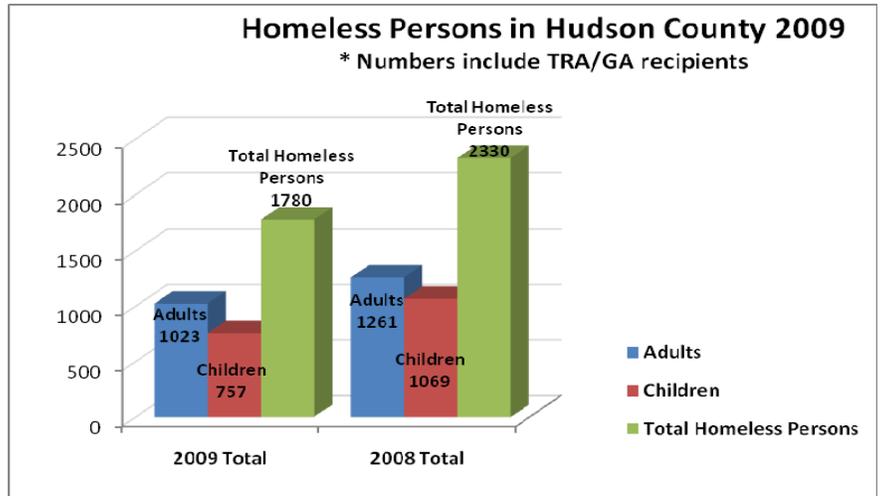
Homelessness Data for Hudson County



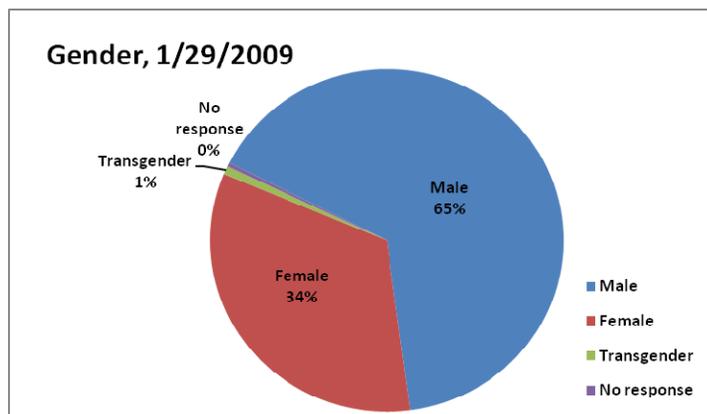
Data above illustrates where the persons counted on Jan. 29, 2009 would be sleeping that evening.

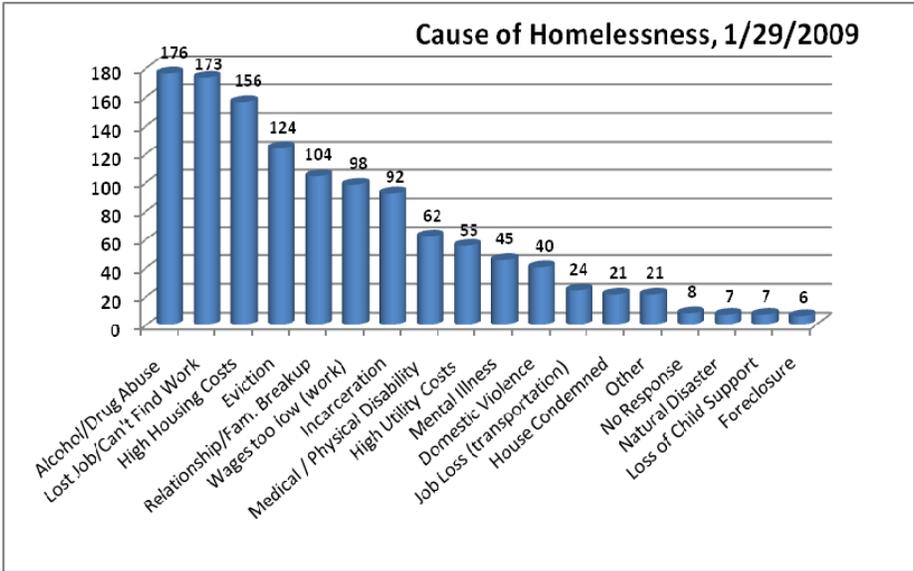
- Based on the 2009 PIT Count data there are 1,780 homeless people in Hudson County and 659 available beds (Emergency/Transitional/Permanent)
- 72 Chronically Homeless individuals were counted in Hudson County during the 2009 PIT Count. Of those surveyed during the 2009 PIT Count, 52% identified their last permanent residence as being in Hudson County.

- 100 % of those surveyed during the 2009 PIT Count have received, or would benefit from receiving, either housing, employment, mental health or substance use/abuse services. National statistics concur that the homeless and chronically homeless need these services the most.



- Most patients who abuse emergency rooms in Hudson County are homeless with some type of substance abuse and/or psychiatric problems. At least 15% of the emergency rooms' total monthly visitors are repeat customers. This abuse of the system costs the hospital, conservatively, \$1.1M annually, based upon information provided by Hudson County's social service providers.





The 2009 Point in Time Survey also collected information on the cause of homelessness for those surveyed. The chart to the left demonstrates the data collected. Lose of job was the highest reported cause of homelessness followed by, the high costs of housing, substance abuse issues, and family/relationship break-up.

Until the latter part of 2008, property values within the Consortium were rising at breakneck speed. The HUD Published 2009 Fair Market Rent for a two-bedroom apartment in Hudson County is \$1,202.00. Acknowledging that the FMR rate is commonly under the average area rent, rental housing is out of reach for many families and individuals. According to the National Low Income Housing Coalition's Out of Reach 2009 Report, in order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$48,087 annually. Assuming a 40-hour work week, 52 weeks per year; this level of income translates into a Housing Wage of \$23.12 (*National Low Income Housing Coalition*).

In Hudson County, a minimum wage worker earns an hourly wage of \$7.15 (2009 rate). In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 129 hours per week, 52 weeks per year. As an alternative, a household must include 3.2 minimum wage earners working 40 hours per week, year round, in order to make the two-bedroom FMR affordable (*National Low Income Housing Coalition*).

Monthly Supplemental Security Income (SSI) payments for an individual are \$705 in Hudson County. If SSI represents an individual's sole source of income, \$212 in monthly rent is affordable, while the FMR for a one-bedroom is \$1,033 (*National Low Income Housing Coalition*).

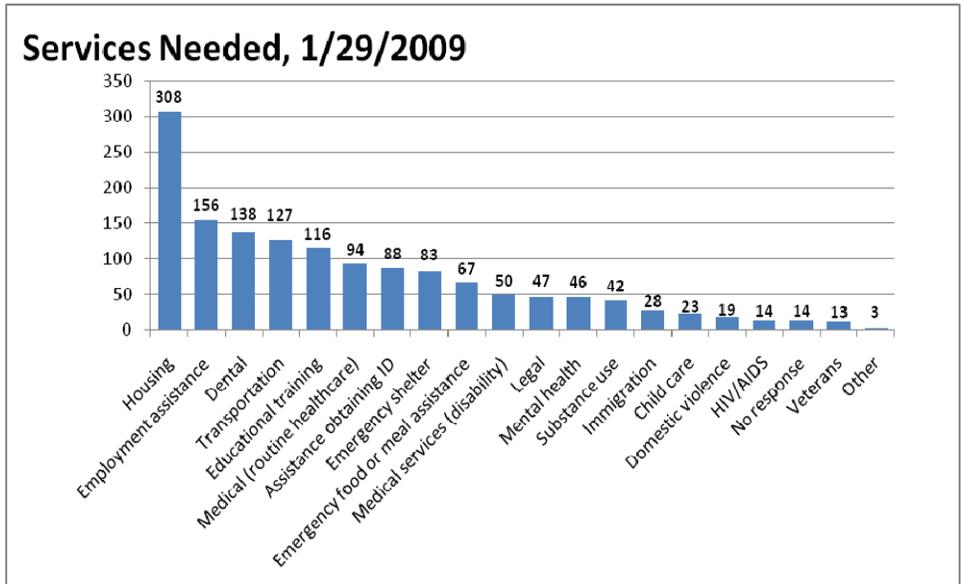
Additionally, unemployment has consistently been higher in Hudson County than in the state as a whole. Hudson County has repeatedly exceeded the State percentage. This trend continued as reported in the 2005-2007 American Community Survey (ACS), Hudson County's unemployment percentage was 7.5 percent, while that of the state was only 6.2 percent. Based upon review of the data, Union City, North Bergen, and West New York continue to account for a substantial portion of the unemployment in the Consortium.

The per capita income for Hudson County reported in the 2006-2008 ACS is \$27,466. 13.2% of individuals and 9.6% of families are below the poverty line. It is a grim

reality that, because of these factors, more and more families and individuals are facing both homelessness and chronic homelessness in Hudson County.

During the Point in Time count, homeless persons were also asked about services they needed. The highest reported need was housing, 76 percent of respondents indicated that they needed assistance with housing. Housing assistance was followed by employment assistance (30 percent) and dental care (19 percent).

Transportation assistance, obtaining personal identification, emergency meals, and routine medical care were also highly reported service needs.



Consideration must be given to an analysis of those individuals and families who are in danger of becoming homeless. The at-risk population is

defined as an individual or family facing immediate eviction that cannot identify another residence or shelter. This population is divided into seven categories:

- elderly
- families at-risk
- domestic violence victims
- youth
- persons with mental illness
- persons with alcohol and substance abuse problems
- persons with health problems

This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or even a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclosure can occur.

Specific statistics on this topic cannot be provided, but an examination of the data on housing assistance needs provides some insight into the extent of the problem. The reader is referred to the earlier section on assistance for a complete analysis of the topic and the appropriate data tables.

This analysis will focus on the 0-30% MFI income group, as it is likely to be the most vulnerable group. The most prevalent problem among households in this income level is cost burden > 50 percent, especially among the elderly and small renter households. Cost burden >50 percent is a particular problem for elderly owners and small related owners though the number of households are not as large.

The most important need for households at risk is affordable housing. Related needs include rent and mortgage assistance and assistance with utility payments. Supportive programs include employment programs, transportation, medical programs and education. The provision of a response to only one need will not solve the problems of families who are at-risk. A coordinated and comprehensive approach is required to assist these people.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

The Homeless Needs table is attached as Attachment 4. The Homeless Needs table places all needs and highest priority on the development of permanent, supportive, affordable housing for the homeless. The goal number of units comes from Hudson County's Ten Year Plan to End Chronic Homelessness, where analysis of data collected during the 2009 Point in Time Count, HMIS data, and stakeholder discussion determined the number of units needed in Hudson County, to be developed over the next ten years. Through this process, it was concluded that the goal numbers are; 650 units for the chronically homeless, 178 Units for other homeless individuals, and 422 units for homeless families. Funding for these units is expected to come from sources such as HOME funds, Continuum of Care funds, and other federal resources such as Low Income Housing Tax Credits.

The Consortium will encourage partnerships between non-profit and for-profit entities that would result in the development of additional permanent, supportive, affordable housing for the homeless. Additionally, the Consortium will continue to work closely with the Hudson County Department of Health and Human Services to coordinate the use of Supportive Service for homeless funding, making that funding source effective at preventing homelessness and providing emergency assistance to those in most serious need.

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

The chronically homeless section of the Homeless Needs Table is attached as Attachment 4. The Hudson County Consortium, through Hudson County's Ten Year Plan to End Chronic Homelessness and the annual Continuum of Care application process, recognizes the benefits to prioritizing the needs of the chronically homeless population. Hudson County's Ten Year Plan identifies the goal number of units that

need to be developed for the chronically homeless at 650 units over the next ten years. The Ten Year Plan also identifies the need to find additional funding sources to allow for these units to be developed.

As a result, the Hudson County Executive and Board of Chosen Freeholders have been proactive at the state level, encouraging legislation to allow for the creation of Homeless Trust Funds. Hudson County was the first in New Jersey to endorse the creation of a Homeless Trust Fund to assist in combating homelessness and chronic homelessness. Homeless Trust Funds are distinct accounts that receive dedicated sources of public funds to support local efforts to prevent and end homelessness. The Trust Funds are typically established through ordinance or legislation creating the Fund itself, an administrative structure for overseeing its operation, regulatory requirements for expenditure, and enabling the dedication of identified public funding sources.

In New Jersey, state-enabling legislation was approved in 2009 to enable Counties to generate revenue for the purpose of establishing and maintaining a Homeless Trust Fund.

In January 2010, the Hudson County Board of Chosen Freeholders approved resolution establishing the County's Homeless Trust Fund. The Trust fund will help to generate additional funding for the support services as well as the development of permanent housing for the County's homeless population.

The Hudson County Alliance to End Homelessness will continue to prioritize the development of permanent housing for the chronically homeless when recommending new projects to the competitive Continuum of Care application.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

Agency & Population Served	Program Description
Rental, Other Financial Assistance	
The Housing Resource Center <i>low and moderate-income residents of Hudson County / People with HIV/AIDS</i>	The Housing Resource Center utilizes CDBG funds to provide tenant/landlord counseling for low and moderate-income residents of Hudson County. Other services offered by this organization include seminars and outreach and referral services designed to maintain affordable housing. Fair housing information and services are provided for primarily low-income persons. Several outreach efforts have been undertaken including workshops and legal counseling services aimed to prevent evictions and lockouts. The organization's aim is to protect, maintain and increase the affordable housing stock in Hudson County and prevent homelessness. Cornerstone, a program run by the Housing Resource Center, provides housing and emergency rental assistance to HIV/AIDS clients experiencing diminished income due to their illness. Funding is provided through HOPWA Funds.
Bayonne Economic Opportunity Foundation and Hudson County Prevention Program <i>Homeless Persons</i>	The Bayonne Economic Opportunity Foundation (BEOF) utilizes ESG and Hudson County Homeless Prevention Funds to address homeless prevention for individuals in Bayonne as well as other Hudson County municipalities. The Hoboken Campaign for Housing Justice provides prevention services by providing security deposits and occasionally one month of rental assistance to eligible persons. Also, counseling and financial assistance are provided to prevent homelessness.
Hudson County Homeless Prevention Program and Hudson County Department of Human Services <i>Homeless Persons</i>	The Hudson County Homeless Prevention Program, which is sponsored by the State of New Jersey Department of Community Affairs, addresses the needs of households experiencing temporary financial or personal crisis by providing short-term financial assistance to sustain families until the crisis is alleviated. The program is designed to prevent evictions, lockouts and/or mortgage foreclosures, which would lead directly to homelessness. The Hudson County Department of Human Services, through the Homeless Prevention Program and the Comprehensive Emergency Assistance System Committee (CEAS), coordinates the provision of homeless prevention services for the working poor.
Temporary Assistance for Needy Families <i>Welfare Eligible Families</i>	Temporary Assistance for Needy Families (TANF) provides general assistance for single individuals and Supplemental Security Income for those with special needs. The Emergency Assistance Program within TANF provides a multi-stage process to reduce incidences of homelessness by coordinating support services with other sectors of the human service delivery system. In addition, temporary rental assistance is provided for those who are on the verge of homelessness. Rental assistance is also provided for low-income persons who are not receiving entitlements. Legal services are provided for tenants in threat of losing their primary residence.
City of Union City Rental Assistance Program <i>Individuals & Families in Immediate Need</i>	The City of Union City provides two months of rental assistance to persons or families that have become victims of fire which renders their residence uninhabitable. This allows individuals to find more permanent housing or to return to their prior residence once repairs have been made. In addition, utility assistance is provided as required.

Agency & Population Served	Program Description
Hudson Pride Connections <i>LGBTQ, and Persons with HIV/AIDS</i>	<p>Hudson Pride Connections, Inc. provides outreach, advocacy and social support for Hudson County residents living with HIV/AIDS. Their target population includes the transgender community, men on the “Down-Low” or “DL”, and for youth who self identify as lesbian, gay, bisexual, transgender, or questioning their sexual orientation or gender identity (LGBTQ). Hudson Pride outreach staffs are all peers, which enables each team to gain access to hard-to-reach, needy populations. The transgender street outreach team consists entirely of trans-women. The Transgender Advocacy Project assists transgender women to access vitally needed social services, especially shelter and medical care. The LGBTQ youth outreach team of the YouthConnect Program, consisting of self-identified LGBTQ young adults, seeks out youth on the street, in malls, in alleyways, etc. Information is shared about available shelter, HIV/STI testing, hotlines and other support services in Hudson County and youth are encourage them to come into the agency for more specific assistance with linkage to care and services. Hudson Pride also provides various support groups for LGBTQ.</p>
Hudson County HIV/AIDS Council other HIV/AIDS Providers <i>Persons with HIV/AIDS</i>	<p>The Hyacinth Foundation, Christ Hospital, Catholic Community Services – through shelters and housing programs –, Spectrum Health Care, Inc., W.I.S.E. Program Care Dimensions, Inc. (North Bergen), Faith Services (Hoboken) and the Bayonne YMCA all offer and provide social services and housing counseling to individuals with substance abuse issues as well as HIV/AIDS. The Hudson County HIV/AIDS Council provides information regarding HIV/AIDS related issues including affordable housing and the use and acceptance of Section 8 certificates/vouchers.</p>
Outreach Services	
Jersey City Medical Center (MICA Program) <i>Homeless Persons / Severely Mentally Ill</i>	<p>The Jersey City Medical Center’s M.I.C.A. Program (Mentally Ill Chemical Abusers) provides both mental health and substance abuse counseling and referrals to other agencies so individuals can obtain training and become more self-sufficient. The Jersey City Medical Center (JCMC) also operates a Mobile Crisis Unit, which is staffed by trained professionals who provide emergency on-site assessments for seriously mentally ill individuals. This unit is capable of making on-site decisions regarding a person’s condition. Individuals who require immediate emergency services are transported to the JCMC for appropriate medical and/or psychological treatment, including in-patient and outpatient follow-up treatment with their psychiatric unit/programs.</p>
Medical and Social Services for the Homeless (MASSH) <i>Homeless Persons / Severely Mentally Ill</i>	<p>The Medical and Social Services for the Homeless (MASSH) is committed to meeting the primary health care, social service, substance abuse and mental health needs of homeless individuals and families throughout Hudson County. MASSH provides direct services, advocacy, community outreach, and community education at sites where homeless people congregate, live, and eat. The organization also provides referrals to entitlements, advocacy for housing, transportation, parenting and living skills, support groups, follow up care, advocacy with agencies and service providers and family case management. The MASSH mobile unit interacts with all homeless providers in Hudson County. They currently provide on-site services at St. Lucy’s Shelter and Hope House. Their affiliation with the Jersey City Medical Center enables them to address the primary health care needs of the homeless and provide various levels of medical care, which would otherwise not be available. Their mobility allows them to travel to wherever homeless persons can be found and provide services to the otherwise hard to reach homeless population (transportation centers, street corners, abandoned buildings, the Palisade Cliffs, as well as homeless facilities such as shelters, soup kitchens, transitional housing and permanent supportive housing facilities. MASSH provides a variety of services including assessment,</p>

	health screening, substance abuse counseling and referrals.
Agency & Population Served	Program Description
Urban League of Hudson County <i>Homeless and In-Need Population</i>	Since 1971, the Urban League of Hudson County (ULHC) has been an effective agent of change in our community. The ULHC is a non-profit {501(c) 3} community based organization dedicated to advocating, facilitating and promoting initiatives that allow local residents to participate in the development of urban neighborhoods. The ULHC is one of more than 100 affiliates to the National Urban League (NUL), which was founded in 1910. The NUL is the premier social service and civil rights organization in the United States with affiliates in 34 states and the District of Columbia. The Hudson County Affiliate was the 100 th affiliate established. The following services are provided through programs and initiatives administered by the various Divisions of the agency: Employment & Training, Children's Services, Health & Human Services, Communications & Fund Development and Affordable Housing & Community Development. The ULHC has been instrumental in assisting Jersey City and Hudson County in addressing the housing needs of low-income persons in our community. The Affordable Housing & Community Development Corporation, a subsidiary of the Urban League of Hudson County, is revitalizing low/moderate income areas while preserving the fabric of the neighborhoods.
C-Line Community Outreach Services <i>Homeless and In-Need Population</i>	C-Line is a non-profit organization that provides community services to low-income families and individuals, as well as, the homeless population in the City of Jersey City. C-Line provides outreach services in the form of community events and counseling services via its office and volunteer services. C-Line has assisted with the redevelopment and revitalization of Ward F, a poor and blighted area in the City of Jersey City.
Red Cross of Northern New Jersey <i>Individuals & Families in Immediate Need</i>	The American Red Cross provides emergency shelter and food 24 hours per day 7 days a week for victims of natural disasters including fire. The organization is the only service provider in the area that addresses the needs of victims of fire and other disasters. Walk-in services are provided to homeless, at-risk (working poor) populations including emergency food and/or shelter, counseling and referrals to other services.
Women Rising, Inc. <i>Victims of Domestic Violence</i>	Women Rising, formerly the YWCA of Hudson County provides services to victims of domestic violence and their children. Certified social workers provide counseling and referral services to assist victims overcome conditions that caused them to become homeless and aid them in their return to independent living.
City of Jersey City Office of Veterans Affairs <i>Veterans</i>	The Cities of Jersey City and Union City have established an Office of Veterans Affairs in late 2001. Both offices work closely with the New Jersey Division of Housing and Community Development of Veteran's Affairs. The purpose of establishing a local office was to focus on the specific needs of local veterans. The offices address issues such as mental health needs and services, alcohol and substance abuse needs and services, housing issues and homelessness. Also, veterans are referred to other agencies for services as necessary.
Youth Consultation Center/Paul Moore Haven <i>Youth Run-Away</i>	Youth Consultation Center/Paul Moore Haven provides a Youth Run-Away shelter under contract with the County of Hudson. Assessments are done on-site and individuals are referred to other agencies for additional services.

Emergency Shelters for the Homeless	
Agency & Population Served	Program Description
Palisades Emergency Residence Corporation (PERC) <i>Homeless Persons</i>	The Palisades Emergency Residence Corporation (PERC) Shelter contracts with the Port Authority of NY/NJ to provide outreach and assessment services at their various transportation facilities and adjacent areas. This allows PERC to reach the chronically homeless who do not ordinarily go to the shelters for assistance. A trained social worker along with a member of the Port Authority Police Department canvas the sites identified by police as areas where homeless congregate. PERC provides 40 emergency shelter beds, meals, on-site counseling and assessment of physical and psychological conditions. Also, individuals are transported to shelters or medical facilities if they are agreeable.
Hoboken Shelter <i>Homeless Individuals</i>	The Hoboken Shelter is a 50-bed facility that services individual adult men and women. The Hoboken Shelter operates a soup kitchen that provides three meals a day and emergency clothing. The services provided include case management, substance abuse counseling, life skills, and job training and self-enrichment activities. Also, clients are referrals to employment, health and mental health agencies. Bus/train vouchers are provided to assist individuals in meeting their appointments. The staff is bi-lingual and the shelter is wheelchair accessible. The Hoboken Shelter contracts with the Hoboken Campaign for Housing Justice organization to do workshops on a weekly basis. The Hoboken Shelter recently entered a partnership with SEED, Corp. and will be providing support services for homeless persons moving to 14 permanent housing units.
St. Lucy's Shelter <i>Homeless Individuals</i>	St. Lucy's provides emergency shelter to homeless single men and women. Residents must be at least 18 years old, ambulatory, fully capable of self care, not a danger to self or others and a resident of Hudson County. St. Lucy's is staffed 24 hours a day, 365 days a year and has a capacity for 60 men and 20 women. St. Lucy's also has a small food pantry for those in need of food. On Tuesday and Friday mornings from 9:00am – 11:00am St. Lucy's operates a shower program for the unsheltered population. This service also includes clean clothing.
Hope House <i>Homeless women w/children</i>	Hope House Emergency Family Shelter – Hope House provides emergency shelter to homeless women with children. Women must be at least 18 years old, accompanied by up to 4 children (no boys older than 12), ambulatory, fully capable of self care, not a danger to herself or others and a resident of Hudson County. Hope House is staffed 24 hours a day, 365 days a year and has a capacity for 20 families.
Transitional Housing for the Homeless	
Agency & Population Served	Program Description
Let's Celebrate, Inc.; Preventer Program <i>Homeless Persons, Homeless Women and Children</i>	Let's Celebrate, through its soup kitchens and food pantries, are the primary providers of emergency food assistance in the area. The Square Meal Community Center acts as an umbrella for the provision of various services. Lunch is served weekdays and holidays along with access to counseling, referrals to relevant information and job training. In addition, adult literacy and ESL are provided on-site in coordination with the Jersey City Board of Education. Substance abuse prevention and treatment options are also provided on-site in coordination with the National Council on Alcoholism and Drug Abuse. Let's Celebrate operates four (4) units of transitional housing for single homeless woman with children.

Agency & Population Served	Program Description
NHCAC <i>Transitional Housing for Working Poor Families</i>	North Hudson Community Action Corporation (NHCAC) has 11 units of transitional housing, with 22 beds for working families that are unable to afford unsubsidized rent. Participants receive case management, child care services, and are given access to the NHCAC medical facility for health care needs.
NHCAC/DCA Supportive Housing <i>Homeless Families</i>	North Hudson Community Action Corporation (NHCAC), in partnership with the New Jersey Department of Community Affairs, provides 6 units of transitional housing to homeless families receiving TANF benefits. These 6 units of housing include 12 beds, participants are provided with supportive services including, case management, and access to the NHCAC health care facility.
House of Faith <i>Homeless Individuals</i>	The House of Faith, Inc provides eight (8) homeless adult men with transitional housing and supportive services. Supportive services include; life skills workshops, transportation vouchers, Narcotics Anonymous and Alcoholic Anonymous meetings, employment counseling, and mental health counseling services.
St. Joseph's Home <i>Homeless Woman w/Children</i>	St. Joseph's Home is a transitional housing program for single mothers and their children. St. Joseph's Home provides 25 units, with 60 beds. Program participants are provided with case management services, including assistance applying for mainstream benefits. Residents are also provided with financial assistance for educational program, and child care services that allow participants to work or receive an education, according to their personal goals. St. Joseph's Home has been successful at moving woman into permanent housing upon program completion, largely due to their partnership with the Jersey City Housing Authority, which gives graduates of St. Joseph's Home preference for available housing assistance.
Franciska Residence <i>Men Living w/ HIV/AIDS</i>	The Franciska Residence, operated by Catholic Community Services, Archdiocese of Newark, is a transitional shelter for men living with HIV/AIDS. Clients receive a variety of services including; individual and group counseling recovery support, skills building, nutrition education, social opportunities, and case management services. Services are provided in a safe, caring environment designed to strengthen the individual's coping mechanisms so that he is prepared for a permanent living situation.
Project Home <i>Homeless Women w/Children</i>	Project Home provides 18 units, with 54 beds, of Transitional Housing for single woman and their children. Many of these women have had issues with domestic violence and/or substance abuse. In addition to housing, Project Home provides supportive services include; case management services, alcohol and drug abuse counseling, mental health counseling, employment counseling, provision of child care, and transportation vouchers.
EMET Realty, Transitional Housing <i>Homeless Individuals</i>	EMET Realty provides Single Room Occupancy (SRO) type units for individual homeless men and women. Many of the programs operating in housing vouchers have used EMET facilities to house their clients.
Permanent Housing Programs	
St. Jude's Oasis <i>Homeless Families</i>	St. Jude's Oasis is a permanent housing program for homeless families with children, many of whom are ineligible for entitlement and benefit programs. The program seeks to help homeless families stabilize their housing situation in the community. Each family is assigned a caseworker for intake to determine needs in a host of areas, including employment, housing, and mental-health or substance-abuse counseling.

Agency & Population Served	Program Description
United Way of Hudson County Collaborative Solutions <i>Homeless Individuals</i>	The United Way of Hudson County provides 27 units of permanent housing to chronically homeless individuals at scattered sites throughout Hudson County. Program participants are provided with Case Management, and connected to social services including medical care.
JCECDC / DCA <i>Homeless Individuals and families</i>	Jersey City Episcopal Community Development Corporation and the New Jersey Department of Community Affairs have partnered to provide 25 units of Shelter Plus Care housing to both homeless individuals and homeless families. These units are scattered site and located throughout the county. JCECDC provides supportive services to those enrolled in the housing program. Supportive services include; case management, and referrals to mental health counseling and community healthcare providers.
JCECDC Corpus Christi Ministries <i>Homeless Individuals living with HIV/AIDS</i>	Jersey City Episcopal Community Development Corporation provides supportive services for 36 units of permanent housing for individuals and heads of households living with HIV/AIDS. This program is funded through the Jersey City HOPWA program.
PERC Shelter Plus Care <i>Homeless Individuals</i>	PERC shelter has expanded services to provide 8 permanent housing opportunities to homeless individuals. PERC will provide necessary case management, meal assistance, and referrals to assist those living in these permanent units.
Edna McLaughlin Home <i>Homeless Woman</i>	Edna McLaughlin Residence is a permanent single-room occupancy residence for women who are ambulatory and able to live independently but are in need of a safe, comfortable, and supervised living arrangement. The shelter provides the companionship of similarly situated adults. Residents cook their own meals.
JCECDC All Saints <i>Homeless Individuals living with HIV/AIDS</i>	Jersey City Episcopal Community Development Corporation (JCECDC) has recently opened the All Saints project, which houses 8 single individuals, both male and female. All residents are living with HIV/AIDS. JCECDC will provide necessary case management services, as well as making referrals to local health care providers.
Supportive Services for the Homeless	
Case Management	<p>A Job Developer, employed by CCS for St. Lucy's Shelter and St. Jude's Oasis, provides job information and workshops. Additional services include case management services, assessments, referrals, advocacy, and supportive counseling, emergency cash assistance and transportation assistance.</p> <p>Hope House is also part of CCS and the program provides the only emergency shelter for women and children in Hudson County. Their services include 3 meals a day, clothing and personal necessities. A case manager and resident aide work with each family to develop an action plan and establish individual goals. They also provide parenting skills classes, life skill workshops, job search referrals, HIV presentations and transportation to appointments. Referrals are made to programs and agencies needed including mental health treatment, substance abuse treatment, WIC, GED programs, AA, transitional housing and Hudson County welfare. MASSH also provides a social worker and nurse who meet with each family weekly to address their needs. When available, furniture and household needs are provided for those moving to permanent housing.</p> <p>PERC Shelter is located in Union City and last year it expanded its services to include all of Hudson County including Jersey City. PERC primarily services the immigrant homeless population. They provide three meals a day and operate a soup kitchen, which is open to all Hudson County residents. Their food pantry also provides bagged groceries to 40 at-</p>

	<p>risk families. Services provided include crisis counseling, family reunification counseling, employment referrals, substance abuse counseling, on-site AA/NA meetings, medical service referrals, literacy, and ESL and GED programs.</p> <p>The Hoboken Shelter is a 50-bed facility that services primarily adult men and women. They operate a soup kitchen that provides three meals a day and emergency clothing. The services provided include case management, substance abuse counseling, life skills, and job training and self-enrichment activities. Also, clients are referrals to employment, health and mental health agencies. Bus/train vouchers are provided to assist individuals in meeting their appointments. The staff is bi-lingual and the shelter is wheelchair accessible. The Hoboken Shelter contracts with the Hoboken Campaign for Housing Justice organization to do workshops on a weekly basis.</p>
<p>Life Skills</p>	<p>North Hudson Community Action Corporation provides a multiple array of services to the homeless and other low-income individuals and families. They administer scattered site transitional housing for both the State of New Jersey Department of Community Affairs (DCA) and Hudson County TANF. They provide case management and referrals, life skills training, daycare, substance abuse counseling and mental health services. NHCAC also provides Temporary Rental Emergency Housing for six at risk non-TANF families with a maximum of four months stay per family. Services provided include assessment and development of individual client plans and case management. Assistance is provided to address barriers to independent living. Specific services include mental health services, substance abuse treatment and job readiness skills.</p> <p>WomenRising provides 24 beds for victims of domestic violence and their children. The program known as the Battered Women’s Program provides certified social workers who assist the victims to overcome the conditions that caused their homelessness and aid them in their return to independent living. Project Home, a 54 bed transitional housing program (apartments) which can accommodate 18 adult women and 36 children is a collaborative effort of WomenRising, Catholic Community Services and Lutheran Service Ministries of New Jersey (LSM). They provide services for women and children who are recovering from substance abuse and the effects of domestic violence. Services provided include intensive parenting skills with an emphasis on remaining drug free and the importance of obtaining employment skills with a 60 month timeline for welfare benefits termination rapidly approaching. The case manager and Life and Job Skills Coordinator work closely with the women to ensure they are given the opportunity to access benefits from the Division of Vocational Rehabilitation (DVR) so that those who are eligible can receive assistance in achieving training and employment. Project Home works with the Jersey City Housing Authority to secure Section 8 Vouchers for those graduating from the program and strives to connect them with affordable housing. WomenRising, which is the lead agency, provides case management, domestic violence education and advocacy, parenting skills training, employment and life skills training. They also incorporate services for the children. LSM manages the apartments and acts as residential life mentors fostering assistance in meal preparation, shopping, and budget planning and reinforcing parenting skills. WomenRising of Hudson County Group Home for Girls is a 10 bed group home providing transitional housing for adolescent females ages 12-17 under the State of New Jersey department of Youth and Family Services supervision. Clients are provided with case management and referrals as necessary, independent living skills and counseling are also provided in a stable nurturing environment.</p> <p>St Joseph’s Home, a transitional housing program for women and children, is part of the York Street Project. It is located in Jersey City and serves all of Jersey City and Hudson County. A Psychiatric Nurse Clinician, Casework program and Kenmare High School</p>

	<p>provides on-site services. The services have included case management, life skills, mental health services, therapy, medical consultation, high school education, and assistance in housing placement, assistance in employment, child care, transportation, legal consultation, parenting and debt counseling. Their goals are to encourage family stability, increased skill and income ability, and greater self-determination for residents. St. Joseph's collaborates with various agencies, which provide service to their residents, e.g. TANF, Adult Education programs, Jersey City Public Housing Authority, Health Care facilities, and local Public Schools.</p>
<p>Alcohol and Drug Treatment</p>	<p>The Medical and Social Services for the Homeless (MASSH) is committed to meeting the primary health care, social service, substance abuse and mental health needs of homeless individuals and families throughout Hudson County. MASSH provides direct services, advocacy, community outreach, and community education at sites where homeless people congregate, live, and eat. The organization also provides referrals to entitlements, advocacy for housing, transportation, parenting and living skills, support groups, follow up care, advocacy with agencies and service providers and family case management.</p>
<p>Mental Health Treatment</p>	<p>The Catholic Community Services (CCS), through its St. Lucy's Shelter, provides mental health and substance abuse assessment in conjunction with case management. They provide showers, food and clothing for up to 80 individuals daily. Through an agreement with Medical and Social Services for the Homeless (MASSH) they are able to provide on-site medical and psychiatric treatment and case management. CCS also provides weekly on-site AA/NA meetings. Computers are available to enable individuals to update their resumes. The House of Faith, Project Home, and St. Joseph's Home also provide and on-site Mental Health worker for program participants.</p> <p>MASSH is committed to meeting the primary health care, social service, substance abuse and mental health needs of homeless individuals and families throughout Hudson County. MASSH provides direct services, advocacy, community outreach, and community education at sites where homeless people congregate, live, and eat. The organization also provides referrals to entitlements, advocacy for housing, transportation, parenting and living skills, support groups, follow up care, advocacy with agencies and service providers and family case management.</p>
<p>AIDS Related Treatment</p>	<p>CCS's Canaan House provides permanent supportive housing for individuals and families living with HIV/AIDS who also carry a psychiatric and/or substance diagnosis. Residents are housed in their own apartment, a studio, and one-bedroom or two-bedroom unit. The facility is staffed 24 hours daily. Other services include case management services, assistance in money management and life skills development.</p> <p>Corpus Christi Ministries Housing (CCMH) provides formerly homeless individuals and families living with HIV/AIDS with permanent supportive housing in a service-rich environment. The CCMH Program reaches out to persons and families who live in shelters or institutions, or live "on the street" and who need a wide range of services and the support of communal living. Currently there are three facilities; two homes serve five single residents (at each building) with private bedrooms and shared communal space and a third building houses six families with their own individual apartments. A fourth facility, which will serve five families, is currently undergoing renovation and will open in the Fall of 2004. In addition to meeting the essential housing needs of the residents, CCMH also provides a wide range of services that address the residents' medical, social, emotional, occupational, educational and financial needs, and include the following components; comprehensive assessment & service plans, close coordination with hospital-assigned case manager, advocacy & linkages to local service providers, high levels of contact with resident & 24/7 coverage and integration with other JCECDC Programs.</p>

	<p>Hudson Cradle Inc. provides transitional housing for seven homeless infants or boarder babies ages newborn to 18 months. The infants requiring services are either victims of physical abuse, born addicted to drugs, born to mothers who suffer from mental illness and/or HIV/AIDS. Residential care is provided 24 hours per day 365 days a year including case management, pediatric nursing and health care, developmental services, formula/food and nutritional services, childcare, clothing, transportation and supervised visitation.</p> <p>Hudson Pride Connections, Inc. provides outreach, advocacy and social support for Hudson County residents living with HIV/AIDS. Their target population includes the transgender community, men on the “Down-Low” or “DL”, and for youth who self identify as lesbian, gay, bisexual, transgender, or questioning their sexual orientation or gender identity (LGBTQ).</p>
Education	<p>Hudson County Alliance to End Homelessness members and grantees can refer homeless clients to the Hudson County Adult Evening & Adult High School programs. Homeless individuals can earn a high school diploma attend the Career Development Center where technical post secondary program, self-improvement programs and adult & continuing education programs are provided. Many of the programs for homeless persons encourage participants to take advantage of educational opportunities. Additionally, those in need can take advantage of program offered by the local community college, and Workforce Investment Board.</p>
Employment	<p>All Hudson County Alliance to End Homelessness members and grantees that have homeless clients who are interested in employment assistance can refer them to the Centers of the Hudson Workforce Investment Board and the Jersey City Workforce Investment Board. These Centers provide intake and application for service; eligibility determinations; orientation and assessment; development of an individualized service strategy (counseling); referral to direct job development facilities; job placement into on-the-job training contracts with employers, placement into skill training, educational training (basic educational skills) and English as a Second Language training; referral to social services and support services.</p>
Transportation	<p>During the winter months, the United Way of Hudson County provides transportation to homeless individuals on the street. Municipal vans pick up homeless individuals and take them to the overflow/emergency homeless shelter. The Hoboken shelter coordinates with the Hudson County Division of Welfare to ensure that these homeless individuals can or have accessed other mainstream resources. Additionally, the PERC along with the United Way and Port Authority of NJ/NY provide transportation to homeless individuals congregating at local bus stops and train stations throughout the County. The Port Authority utilizes several of its transportation vans to pick up homeless individuals and bring them to the PERC shelter.</p>

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

The Hudson County Alliance to End Homelessness (HCAEH) is aware that the intensity of need for homeless services varies from municipality to municipality. As a result the HCAEH has attempted to tailor the focus of services, where possible, to reflect those differences, rather than making blanket assessments, or using band-aid methodology. Additionally, the underlying issues that precipitate homelessness whether economic, loss of job, abusive relationship, unanticipated disaster, landlord tenant issues, eviction foreclosure, mental or physical illness, have given rise to the necessity of adjusting the programs to meet the needs on a variety of levels, including the issue of the chronically homeless. Regardless of the intervention, the lead agencies are mindful of the fact that homelessness is a traumatic and frightening experience that requires sensitivity and empathy while addressing those areas that will begin to return stability to their lives.

The HCEAH began work on the Ten Year Plan to end chronic homelessness – ‘Keys to Ending Homelessness in Hudson County’ in September of 2006. This initiative began with support from all sectors of the community, and chairs included the Hudson County Executive; the Mayor of Jersey City; the President of the Ministerial Alliance; a member of the Catholic Archdiocese; and the President of the United Way of Hudson County. Community support and participation continued to grow throughout the planning process. This growth in interest and participation has been one of HCEAH’s major assets while drafting the Ten Year Plan, and will be of great benefit as the implementation process begins.

Following the September 2006 kick-off event, HCAEH members formed Task Forces (Discharge Planning; Healthcare; Permanent Affordable Supportive Housing; Mainstream Resources, and Family Break-up & Domestic Violence), which began to meet on a bi-weekly basis to discuss those systems, the gaps in those areas, and the recommendations for change and improvement that could be made to more adequately address the needs of those that the system was intended to serve. Each of those Task Forces then presented the gaps and action steps for additional suggestion. From these action steps, the HCEAH developed Hudson County’s Ten Year Plan. The plan includes 45 goals, which are broken down by focus area; Prevention, Resources, Permanent Affordable Supportive Housing, and Sustainability. The Plan was presented and approved by Board of Chosen Freeholder resolution in October, 2007. Additionally, each of Hudson County’s twelve municipalities passed resolutions endorsing the Ten Year Plan.

Listed below are the goals of the Ten Year Plan, which also serve as the priorities included in the annual Continuum of Care application:

Prevention	
Goal	Action Step
1. Address the lack of a consistent Discharge Planning policy used by discharging agents system-wide.	1a. Develop 'Hudson County Minimum Standard Discharge Policy' to be adopted by all discharging agencies and institutions in Hudson County as a Memorandum of Understanding (MOU).
2. Improve ex-offenders' access to mainstream benefits upon discharge.	2a. Allow Div. of Welfare approved programs to be offered at correctional facility prior to inmates' discharge.
3. Alleviate staffing and funding concerns resulting from Emergency Room 'frequent flyers' at local hospitals.	3a. Additional resources to fund an increase in the level of case management provided to homeless patients in hospital emergency rooms.
	3b. Advocate for policy changes at local hospitals that currently require staff to perform a new intake each time a 'frequent flyer' enters the ER.
4. Address the immediate sheltering needs of those being discharged.	4a. One shelter to allow people to be admitted around the clock.
	4b. Develop agreements between Shelters and discharging agents that would allow bed reservations.
Resources	(General and Resource Access Improvements)
5. Coordinate all County and municipal homeless planning efforts and groups that have been organized around the issues of homelessness and emergency resources.	5a. Restructuring of the CEAS (Comprehensive Emergency Assistance Systems) committee to include 'Homeless Planning Coordinator' position.
	5b. Coordination of all homeless planning efforts within the County to more effectively address the problem of homelessness by formalizing the Hudson County Alliance to End Homelessness as the implementing agent behind the Ten Year Plan or by restructuring the CEAS committee. Current funding will be evaluated (i.e. HOPWA, CDBG, CSBG, SSH, etc.) to determine its function in supporting the goals outlined in this Ten Year Plan.
6. Address the lack of coordination between existing resources and providers, and the need for gap case management services.	6a. Develop One-Stop Resource Center to provide information and referral services, as well as gap case management. One-Stop will also act as Hospitality Center; engaging mental health clients on a daily basis and providing the homeless community with additional resources.
	6b. Create staffing model for one-stop/hospitality facility, listing necessary trained professionals, possible volunteer positions, and transportation needs.
	6c. Host annual Project Homeless Connect event as an opportunity to provide members of the homeless community with various services (i.e. Housing referral, medical treatment, food, clothing).

Goal	Action Step
7. Improve clients' ability to access ID and other documentation necessary to applying for mainstream resources.	7a. Improved links to ID/Documentation will be addressed at existing agencies through the use of the Minimum Standard Discharge Policy MOU.
	7b. One-Stop Resource Center will provide resources and case management staff to assist clients in accessing IDs/Documentation.
8. Improve opportunities and links to employment, specifically for shelter and transitional housing residents.	8a. Identify donations or other funding that would allow shelter staff to set-up voicemail accounts for residents seeking employment.
	8b. Shelter Directors to form partnerships/programs with local businesses that would encourage local businesses to hire shelter residents. Use the United Way 2-1-1 Web site to post scholarship, other educational opportunities, and free job training courses.
	8c. Improve clients' ability to sustain employment by utilizing the resources provided by the Workforce Investment Board (WIB) and Department of Labor.
9. Connect those being discharged from County correctional facilities to Improved employment.	9a. Assist in the implementation and potential expansion of the program currently being developed by the Div. of Welfare and County Jail that will provide female prisoners with enhanced job/life skills training while at institution, and create links to employment upon discharge.
10. Development of a Homeless Court Program	10a. Prepare professional presentation for municipal judges to determine judiciary support for suggested Homeless Court Program.
	10b. Implement Homeless Court Program, as determined by shelter directors and court officials.
11. Improve quality of information available to the public; describing housing and services for the homeless or those at risk of becoming homeless.	11a. HCAEH will collect and update available information on all housing and service programs offered in Hudson County.
	11b. Expand use of 'Street Sheet' resources guide through further distribution, and identify funding to allow further development.
	11c. Develop unified logo that links HCAEH, One-Stop Center, Ten Year Plan, and any other related resource information.
12. Develop unified coordination and information sharing tools.	12a. Development of a Web site to provide information on the Ten Year Plan and Hudson County Alliance to End Homelessness.
	12b. Work with local libraries to provide desktop access to Ten Year Plan Web site on computers at public libraries.
13. Improve homeless applicants' access to SSI/SSDI benefit.	13a. Implement SOAR (SSI/SSDI Outreach, Access, and Recovery) program at all agencies providing case management and outreach services, including the one-stop resource center.
	13b. Evaluate programs offered by Legal Services to assist SSI/SSDI applicants. Make recommendations for improvements.

Goal	Action Step
14. Provide transportation to those seeking mainstream resources.	14a. Transportation provided as part of 24hr Homeless Hotline and United Way's 2-1-1, provided through partnerships between Div. of Welfare, United Way of Hudson county, and various local providers.
	14b. Transportation to various shelters and resource providers will be made available at One-Stop Resource Center.
15. Strengthen partnerships with local law enforcement.	15a. Invite representatives from local law enforcement units to regularly attend CEAS, HCAEH/CoC meetings.
	15b. Coordinate Police units that would include case management staff capable of providing the unsheltered homeless with direct referrals to housing and services.
16. Expand the use and capabilities of HMIS software countywide, to produce useful cumulative data.	16a. CEAS/CoC/HCAEH will encourage the use of HMIS software by all provider agencies, including those that are not required by HUD to do so.
	16b. Develop an improved accountability mechanism in Hudson County to increase HMIS data quality and hold participating agencies accountable for the quality of their data.
17. Increase child care options available during 'off-hours.'	17a. Determine if there are existing child care programs in the county addressing this need and the quality of those programs. Advocate for the expansion of those programs, and for the development of new programs.
18. Address the resource needs of Hudson County's Veteran population.	18a. Enhance coordination between County Veterans' services office and Veteran's Affairs at the municipal level.
19. Decrease wait-time for those applying for mainstream resources at the Division of Housing and Community Development of Welfare.	19a. Review recommendations made by Div. of Welfare consultant on improving efficiency. Determine need for additional suggestions.
	19b. Dept. of Welfare to provide initial intakes over the phone.
	19c. Determine need for additional staff, or staff strictly serving homeless clients, at the Div. of Welfare. Possible development of a navigator position at the Div. of Welfare to provide information and guidance while people wait to more effectively direct client.
20. Improve communication between intake staff at provider agencies (i.e. service and housing programs, the Div. of Welfare) and those they serve.	20a. Sensitivity training to be made available to employees working at the Div. of Welfare, or any provider agency operating in Hudson County. Program model will be developed using staff input.

(Healthcare Specific Considerations)	
Goal	Action Step
21. Address the lack of available nurses and other healthcare professionals trained to treat those with special needs.	21a. Partner with existing programs, and develop incentives that would encourage nurses and other healthcare professionals (i.e. medical and psychiatric nurse practitioners, MSWs and CADC workers) being trained in Hudson County to practice in the community upon graduation.
22. Strengthen the medical, outreach, and case management services available for the homeless.	22a. Ensure that health care providers already serving the homeless and low-income in Hudson County are provided with resources that would be adequate to enabling those providers to offer medical treatment with no fee for services. In so doing, identify or redirect funding to allow for increased medical and social service outreach through existing programs such as, MASSH.
	22b. Monitor health care providers serving the homeless and low-income, to assure that homeless clients are not being required to pay a fee for treatment.
23. Develop coordinated method of providing the homeless and low income in Hudson County with free and low cost prescription medication.	23a. Develop Community Drug Dispensary to provide the low income and homeless client with free and very low cost medication.
	23b. Approach large companies (i.e., Costco, Target, Walgreens, and drug companies) to provide resources that would assist the community drug dispensary, emphasize need for Hepatitis C medication.
24. Increase provision of screenings and follow-up treatment for chronic diseases (i.e. Diabetes, Hypertension, and Hepatitis B & C).	24a. Analyze and coordinate the resources and screenings for chronic diseases provided by existing agencies and government entities.
	24b. Make screenings for chronic diseases available at the One-Stop Resource Center.
25. Additional resources allocated for HIV/AIDS testing and treatment.	25a. Contact municipalities county-wide to determine policies used for STD testing requests. Suggest coordination and improvements where necessary.
26. Address Intravenous drug use as leading cause of HIV/AIDS in Hudson County.	26a. Develop Needle Exchange/Harm Reduction Clinic to address HIV/AIDS caused by Intravenous drug use.
Permanent Affordable Supportive Housing	(Housing Needs)
27. Creation of permanent, affordable, supportive housing for the Chronically Homeless over a ten year period, using a Housing First approach.	27a. 650 Chronically Homeless Units over 10 Years 65 Chronically Homeless Units Annually
28. Creation of permanent, affordable, supportive housing over a 10 year period to serve various homeless subpopulations.	28a. 600 Units for various homeless subpopulations over 10 years (60 units annually) To include: 178 – Individual units (18 units annually) 422 – Family Units (42 units annually)

Goal	Action Step
29. Development of permanent, affordable, supportive housing to serve the needs of specific homeless subpopulations.	29a. Consider appropriate service/staffing approach based on best practice models, to address the following special needs homeless populations: (Mentally Ill, Veterans, Aging, DV, Substance Abuse).
	29b. Develop staffing/program model for permanent housing with extensive medical and social services available on-site, to be based on research of existing 'best practice' facilities.
30. Increase supply of short and long term substance abuse treatment beds in Hudson County, and specifically for those without health insurance benefits.	30a. HCAEH to build relationships with providers in other areas to encourage program development in Hudson County.
31. Address the immediate sheltering needs of special needs populations.	31a. CEAS to mandate that at least one emergency shelter in the County be accessible to, and meet the staffing needs of, the non-ambulatory population.
	31b. Work with existing shelter, or develop new sheltering facility that would address the sheltering needs of the adolescent/young- adult male population (Age 13-21).
(Funding Opportunities to Support the Development of Permanent Supportive Housing)	
32. County support for state legislation allowing individual counties to develop Homeless Trust Funds.	32a. Meet with County Executive and local Mayors to gain their support for this legislation.
	32b. Encourage agencies county-wide to sign-on to statewide initiative supporting legislation.
33. Develop additional funding sources to be used in coordination with the Homeless Trust Fund, and to assist in the successful implementation of this Ten Year Plan.	33a. County to develop an Improvement Authority Bond. Funding from this bond will be used as a source of capital funding for permanent supportive housing projects connected to the Ten Year Plan to end chronic homelessness.
	33b. United Way to develop additional fund by fundraising around the issue of homelessness, and specifically to support the goals and objectives of the Ten Year Plan to end chronic homelessness.
34. Annual set-aside of County and municipal CDBG and HOME funds to be used specifically for homeless housing and services.	34a. Meet with County and municipal CDBG and HOME administrators to determine feasibility and amount possible.
35. Develop Housing First Pilot project in partnership with the United Way of Hudson County.	35a. United Way of Hudson County to contribute a portion of the funding necessary to develop a Housing First Pilot Project in Hudson County in partnership with County and Municipal Division of Housing and Community Development of Health and Human Services, and various State agencies.
36. Make recommendations to strengthen, improve and coordinate existing municipal Affordable Housing Trust Funds.	36a. Review existing municipal Affordable Housing Trust Fund policies to determine where recommendations can be made to strengthen those policies, and more adequately address the needs of the low income and those at risk of becoming homeless (i.e. working poor).

Goal	Action Step
37. Identify new permanent projects that would be eligible for funding through the Special Needs Housing Trust Fund.	37a. Review statutes of Special Needs Housing Trust Fund, including past/current allocations to determine if Hudson County has received its fair share, and if any new projects would be eligible for this funding.
38. Improved use of surplus land or properties owned by the county, municipalities, and faith based institutions.	38a. Approach County and Municipal government to request that they sign-on to a proposal that would give the HCAEH, or re-organized CEAS committee first notice of, and priority to purchase, surplus County or Municipal owned property.
	38b. Reach out to faith based institutions (diocese level or higher), to inquire about the possible use of their build-able land and/or un-used buildings that could be donated or leased at a lower rate to be used as sites for new permanent housing.
39. Address current gaps in the provision and availability of funding for security deposits.	39a. United Way to develop and monitor fund that would provide security deposits in the form of low interest loans. Funding would be specifically for those ineligible for security deposit assistance through the Division of Housing and Community Development of Welfare.
	39b. To better recapture funding currently being lost by the Div. of Welfare on un-returned security deposits, Welfare will work with County's Legal Department to develop a generic letter that can be sent out by welfare, threatening to take landlords to small claims court if they do not return security deposits that should rightfully be returned.
(Housing Needs)	
40. Draft Growth Share Ordinance that more adequately address the needs of the homeless, very-low, low, and moderate income.	40a. Alliance to review Growth Share Ordinances developed by communities with similar demographic characteristics to gain perspective on the most pertinent information to include in a draft ordinance, and what an appropriate contribution value from developers would be based on local markets.
	40b. Continuously meet and work with Municipalities countywide to present the recommended Growth Share Ordinance to top level officials, with the goal of having each Municipality Countywide adopt the recommended ordinance.
41. Identify resources and agency to complete 'Rent Study' to be presented to HUD, making the case that Hudson County's FMR should be raised to meet the actual cost of living.	41a. Analyze rental market to determine gap between the actual cost of available rental units and the HUD determined FMR in Hudson County.

Goal	Action Step
Sustainability	
42. Develop coordinated standard that holds programs serving the homeless accountable for their performance.	42a. Develop a Performance Standard using best practice models as a reference.
	42b. Performance standard will be used by restructured CEAS, and HCAEH as all future funding allocations are determined – and to reinforce accountability.
43. Identify a government or 501c3 agency that would be responsible for collecting, holding, and appropriately distributing any funding acquired by the Hudson County Alliance to End Homelessness.	43a. Agency will be formalized and may be linked to the restructured CEAS, or other body designated as the coordinating agent between CEAS, and the HCAEH.
Goal	Action Step
44. Review Ten Year Plan to make necessary adjustments for further improvements to the Homeless housing and services network on an ongoing basis.	44a. To begin in year 5 of implementation, no less than 5 clients will be tracked (for a period of at least five years) as they navigate the system to determine the impact of changes made through Ten Year Plan.
	44b. Allocate one CEAS and HCAEH meeting annually, to discuss the success of, or adjustments necessary to improve, the 10 Year Plan. Review process will track quality of programs being offered, and adjustments made - to include all providing agencies and the Div. of Welfare.
	44c. Continue to collect data on the homeless community, as well as, housing and service providers on an annual or more frequent basis to develop baseline data, and to monitor trends and other system changes.
45. As the Ten Year Plan is successfully implemented, and the chronically homeless are provided with permanent housing, noticeable saving will be accrued by various institutions involved in providing service to the homeless, i.e. hospitals, correctional facilities, and shelters.	45a. Monetary savings accumulated through the successful implementation of the 10 Year Plan, by emergency providers (i.e. hospitals, shelters, and correctional facilities) will be used to adapt to and address the changing needs of the homeless population.

2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

The Hudson County Alliance to End Homelessness (HCAEH) has recognized that to end chronic homelessness focus must specifically be on the chronically homeless population and the development of programs that are designed to address their needs through the provision of appropriate services. Additionally, the HCAEH recognizes that its chronic homelessness strategies must be a community-wide effort. Therefore, the HCAEH brought together a diverse group of local stakeholders to develop a Ten Year Plan to End Chronic Homelessness. This all encompassing group of stakeholders broadened the scope of the Continuum of Care planning



Hudson County
Ten Year Plan to End Chronic Homelessness

efforts. As mentioned, Hudson County passed “*Keys to Ending Homelessness: Hudson County’s Ten Year Plan to End Chronic Homeless*” was passed by Hudson County Board of Chosen Freeholder resolution in October of 2007.

Additionally, the Hudson County Board of Chosen Freeholders has established a Task Force to engage elected officials, local service providers and housing developers, both private and not for profit, who could become partners in the development of projects to house and service chronically homeless persons in

Hudson County. The Task Force will also help the HCAEH with outreach and communication to local governments through the next five years.

Many of the goals of the Ten Year Plan, listed above, specifically address the needs of the chronically homeless population. The HCAEH has also made the chronically homeless a priority population, and will continue to emphasize the creation of housing opportunities for the chronically homeless in the annual Continuum of Care application by supporting applications for projects serving the chronically homeless.

Within the 2009 Continuum of Care application goals specifically targeted to addressing the needs of the homeless included:

- **Creating new Permanent Housing beds for the Chronically Homeless**
 - The Hudson County Executive and Mayor of Jersey City will continue to implement “*Keys to Ending Homelessness: Hudson County’s Ten Year Plan to End Chronic Homelessness*.”
 - The Jersey City Housing Authority (JCHA) will release approximately 170 Project Based Rental Vouchers within the year to be allocated throughout the City of Jersey City. The JCHA will use a Request for Proposal (RFP) process to select the agencies that receive these vouchers. The RFP contains language requiring that applicants for these project based vouchers provide support services to those served by the project. The JCHA anticipates that at least 50 chronically homeless persons will be assisted as a result of these project based vouchers.
3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

Although the focus of the Ten Year Plan may be the chronically homeless, the Plan includes a section of goals related specifically to prevention. Prevention goals of the Ten Year Plan include; development of a coordinated discharge policy, and improving ex-offender’s access to mainstream benefits programs. Other goals within the Ten Year Plan address prevention such as; the provision of security deposits and improving access to mainstream benefits programs. In addition the HCAEH has provided training on SOAR (social security outreach and Recovery), which aims to connect individuals with social security benefits, assisting them to live independently.

Additionally, the Hudson County Division of Housing and Community Development works closely with the Hudson County Department of Health and Human Services, through a 'Homeless Planning Coordinator' staff position. This allows for the coordination of funding sources available to prevent homelessness including Supportive Services for the Homeless (SSH), Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and Continuum of Care (CoC) funding. As a result of these coordination and information sharing efforts, duplication can be avoided, and resources to prevent homelessness can be used more effectively.

4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

The Jersey City Division of Community Development and the Hudson County Division of Housing and Community Development continue to serve as the lead agencies for the Continuum of Care planning process. As a result, there has been an ongoing dialogue regarding homelessness and especially chronic homelessness throughout Hudson County. In fact, in an effort to plan more effectively and to follow the federal government's direction on the issue, the Continuum of Care planning group, lead by the Hudson County Division of Housing and Community Development, have developed a Ten Year Plan to End Chronic Homelessness, *"Keys to Ending Homelessness: Hudson County's Ten Year Plan to End Chronic Homelessness."* This initiative began with support from all sectors of the community, and chairs included Hudson County Executive Thomas A. DeGise; Mayor of Jersey City Jerramiah Healy; President of the Ministerial Alliance Bishop Robinson; Bishop Thomas Donato of the Archdiocese of Newark; and Daniel Altilio, President of the United Way of Hudson County. Community support and participation continued to grow throughout the planning process. This plan was adopted through Resolution by the Hudson County Board of Chosen Freeholders in October of 2007, followed by resolutions endorsing the plan from each of the twelve Hudson County municipalities. In an effort to recognize the larger vision of the Ten Year Plan, an expanded planning group the planning group formerly known as the Jersey City/Hudson County Continuum of Care has changed its name to the Hudson County Alliance to End Homelessness (HCAEH). Under this new name the planning group will work to implement the Ten Year Plan, and continue its annual task of completing the Continuum of Care application process.

Agencies involved in the HCAEH include; those providing primary outreach to homeless persons, emergency shelter providers, transitional and permanent housing providers, medical service providers, representatives from various federal and local government entities, food pantries, meals on wheels, and agencies offering emergency food and soup kitchen support.

The work of implementing the Ten Year Plan is completed through six subcommittees, which meet independently to make progress on specific goals, and report back to the HCAEH for information and assistance. Subcommittees are listed below:

- | | |
|---|--------------------------|
| 1. Permanent Affordable Housing | 4. Monitoring/Evaluation |
| 2. Point in Time Count/Project Homeless Connect | 5. Mainstream Resources |
| 3. Community Outreach and Awareness | 6. Discharge Planning |

Throughout the year, these subcommittees are instrumental in planning, preparing and completing the annual Continuum of Care application. In addition, the subcommittees serve as a dynamic mechanism for engaging stakeholders throughout Hudson County, such as, Hudson County law enforcement officials, the Hudson County Department of Corrections and representatives from local hospitals and mental health providers. To insure inclusion of all stakeholders, the HCAEH and subcommittee meetings are held at a central location in Jersey City.

5. **Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.**

The Hudson County Alliance to End Homelessness established a Discharge Planning Subcommittee to develop and implement discharge related goals of the Ten Year Plan. The subcommittee began meeting regularly in 2003 and assisted in the development of the Ten Year Plan by discussing discharge related goals in 2007. Those goals and action steps were later incorporated into the Ten Year Plan to End Chronic Homelessness.

One major goal that the Discharge Subcommittee will be working to complete in the foreseeable future is to develop a minimum standard discharge policy to be adopted by discharging agencies countywide by way of memorandum of understanding (MOU). The first stage of completing this task will be to bring together representatives from discharging agencies countywide and gain a better understanding of their current discharge planning policies, practices and problems to determine how they can be improved and coordinated. The motivation behind developing a minimum standard discharge policy is to create an integrated system that will prevent anyone from being discharged into the streets.

While the discharge planning process for different institutions may vary, there are certain objectives and principles, which the Discharge Planning Subcommittee views as essential:

- The creation of a discharge plan should begin on admission.
- The policy should ensure that the individual has proper identification upon his/her discharge. To facilitate this process, the subcommittee will create a form letter that institutions can use to request birth certificates for those individuals who do not have them.

- The consumer must be actively involved in the discharge planning process, be informed of all of his/her options, and be allowed to choose those options s/he feels are most appropriate.
- The policy should identify a support network for the individual and, wherever possible, efforts should be made to re-connect the individual with any family or friends s/he may have and to involve the family in the discharge planning process.
- The policy should ensure that the consumer is able to access available mainstream resources.
- The discharge policy should be comprehensive, insuring that all of the individual's needs are met as appropriate (i.e., housing, physical and mental health, income support, life skills, etc.) are addressed.
- Individual discharge plans must identify the next steps to be taken by the discharging institution, the community service provider(s) and the consumer, including who will be responsible for ensuring that all of the outlined actions are taken. The discharge plan should describe, in clear and simple language, how each service will be provided and by whom.

It must be stressed, however, that the best efforts to develop an appropriate discharge policy will be perpetually tied to the availability of affordable, other subsidized, and supportive housing opportunities in the County. Without available housing opportunities, there is no choice but inappropriately discharge. The Hudson County Alliance to End Homelessness continues to work to develop new housing opportunities.

Current Discharge Protocols

Foster Care:

Foster Care in New Jersey is a statewide system. Specifically, the case worker works with the youth to identify available Jersey City and Hudson 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. Many of these programs include permanent housing.

Issues related to the proper discharge of those leaving the foster care or Division Youth and Family Services programs were discussed in detail as the ten year plan to end chronic homelessness was drafted. As discussed above, the Ten Year Plan includes a goal to develop a Minimum Standard Discharge Policy that would apply to foster care and all discharging agents operating in Hudson County. All authorities responsible for discharging individuals will be required to sign-on to a Memorandum of Understanding, stating that they will follow the minimum standard discharge policy. This will further coordinate existing discharge policies used throughout the county and address gaps in the existing system.

Health Care:

All health care facilities coordinate their discharge of homeless individuals through the assistance of the County's three Emergency shelters as well as the Hudson County Department of Social Services and various homeless service providers.

These health care facilities ensure that homeless individuals have access to available mainstream resources that can be utilized to secure needed supportive and housing services. In addition, strong emphasis is made on identifying a support network for the homeless individuals and, wherever possible, effort is made to re-connect the individual with any family or friends he/she may have and to involve the family in the discharge planning process. The homeless individual is actively involved in the discharge planning process, is informed of all of his/her options, and is allowed to choose those options he/she feels are most appropriate. The County's health care facilities provide a comprehensive plan from assessment to discharge, insuring that the entire individuals needs as appropriate (i.e., housing, physical and mental health, income support, life skills, etc.) are addressed through the County's various support services and homeless services. Discharge concerns in the area of health care were included in the Ten Year Plan and will be addressed as the Minimum Standard Discharge Policy is drafted.

Mental Health:

The mental health community coordinates their discharge of homeless individuals through the assistance of the Hudson County Department of Social Services and various homeless service providers. The County's mental health facilities ensure that homeless individuals have access to available mainstream resources that can be utilized to secure needed services for support and housing services. As with the health care facilities, a strong emphasis is made on identifying a support network for homeless individuals and, wherever possible, effort is made to re-connect the individual with any family or friends he/she may have and to involve the family in the discharge planning process. The homeless individual is actively involved in the discharge planning process, is informed of all of his/her options, and is allowed to choose those options he/she feels are most appropriate. The County's mental health facility provides a comprehensive plan, insuring that the entire homeless individuals needs as appropriate (i.e., housing, physical and mental health, income support, life skills, etc.) are addressed through the County's support services and homeless services. Issues related to the proper discharge of those exiting mental health facilities have been further addressed in the Ten Year Plan.

Corrections:

The Hudson County Correctional Facility currently links homeless individuals leaving their facility with homeless service providers to ensure they receive the entitlements they may be eligible for. In addition, the facility has fostered a better relationship with social service and homeless service providers so that individuals leaving the facility can begin the application process for benefits prior to their release. The facility also utilizes the services of Hudson County's emergency shelters for temporary shelter. The discharge of those being released from correctional facilities was further discussed and addressed as part of Hudson County's Ten Year Plan to End Chronic Homelessness. In addition to the adoption of a minimum standard discharge policy, the Ten Year Plan will address the need to better connect those being released from correctional facilities to IDs/documentation prior to release, as well as, providing trainings to inmates while in correctional facilities, that would allow them to become eligible for mainstream benefits programs that they would normally not qualify for as a result of having been convicted, directly upon release from the correctional institution.

Emergency Shelter Grants (ESG)

The collaboration between Hudson County and Jersey City for the Continuum of Care strategy and processes has assisted the Consortium in better addressing the needs

of emergency shelters. The numerous organizations and groups including, but not limited to: Catholic Community Services; The Doe Fund; Hoboken Clergy Coalition; Horizon Health Center; North Hudson Community Action Corporation; Jersey City Medical Center (Medical Services and Social Services; New Hope Housing; EMET Realty; Jersey City Jobs Registry; Let's Celebrate, Inc.; Jersey City Episcopal Community Development Corporation; SERV; Flynn Fellowship; the Food and Shelter Coalition; and the CEAS Committee provide an extensive and knowledgeable network to Hudson County regarding the needs of homeless shelters and the homeless population.

Other actions intending to address the needs of emergency shelters including ESG funding to four shelters for operational costs including personnel costs, consultant and contractual services, office rental, purchase and rental of office equipment and utilities costs.

The PERC shelter provides shelter to more than 900 individuals throughout the year, predominantly males, and offered referral services and after-hour response for homeless women and children, as well as case management and referral services (medical and substance abuse), and transportation services.

The Hoboken Clergy shelter (Hoboken Shelter) will provide services to 50 men and women on a nightly basis, as well as emergency clothing and referrals to other agencies regarding mental and physical health, job readiness skills, and budget counseling.

Catholic Community Services' HOPE House (formerly known as Anthony House) will provide shelter for women and their children 24 hours a day. Its capacity is housing for up to 22 mothers and approximately 30 children. Mothers receive referral services and may attend educational groups for HIV information and prevention and work readiness skills. More than 390 individuals representing more than 140 families received services from the HOPE House.

Catholic Community Services' St. Lucy's Shelter for 80 single men and women will serve more than 500 individuals throughout the year by providing shelter, clothing, meals, showers and access to social, substance abuse and referral services.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Not Applicable

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.

The primary objective of the Consortium's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunity for low and moderate-income persons. This definition includes a wide range of programs and activities.

In addition the Consortium has established the following objectives to provide a loose ranking and to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant transformation and improvement in our County, in addition to public input.

- To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to;
- Provide adequate public infrastructure improvements, such as streets, sidewalks and sewer, in low and moderate income neighborhoods;
- to provide a wide range of quality services including transportation, health care, day care and youth and senior activities, to low and moderate income persons, especially the disabled and the elderly;
- to promote economic development activities as a means to provide job opportunities and economic growth and to reverse economic decline, especially for low and moderate income households;
- to conserve and renew older neighborhoods and to improve citizens living environment, including security and safety;
- to promote increased private investment and activity in community development activities.

Specific long- and short-term objectives are identified and their priorities detailed in the Community Development Needs table.

At this strategic level it is not possible to define the specific matrix code numbers, proposed accomplishments, time periods, or annual numeric goals for most of the broad objectives presented in this section of the Consolidated Plan. The Annual Plan will clearly define each specific objective and provide detailed information in the Needs Tables, the Project Descriptions, and the Annual Plan narrative.

2. Describe the basis for assigning the priority given to each category of priority needs.

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings, described in the public participation section of this Plan. The County has been in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings.

The Division of Housing and Community is in contact with other municipal and County Departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The Consortium has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective.

Additionally, the Division of Housing and Community Development reviewed the Comprehensive Economic Development Strategy (CEDS) document. The CEDS is a comprehensive analysis of the area economy, including that of Hudson County, and a strategy for the continued growth, prosperity and economic strength of the county. The strategy includes industrial elements, commercial elements, and supporting activities. The CEDS Committee meets quarterly, monitors economic activity in the county, and recommends activities to the Board of Chosen Freeholders, as well as reviewing projects for grant funding each year.

Hudson County is fortunate to have New Jersey's first countywide Strategic Revitalization Plan, which describes the actions and programs that the County as a whole should undertake to expand and continue economic growth opportunities and community development. Projects impacting Consortium communities are included in most topic areas, providing further guidance and direction.

The CEDS Committee has developed a series of strategies to promote economic development in the key topic areas of:

- Work Force Development
- Transportation Development
- Industrial Development
- Commercial Expansion
- Waterfront Development
- Program Delivery and Marketing, and
- Supporting Activities

3. Identify any obstacles to meeting underserved needs.

The primary obstacle to meeting underserved needs is a lack of funds. There are many needs in all areas including public facilities, public services, infrastructure, and economic development and municipal resources go only so far. The development of

additional and higher quality jobs for low and moderate-income persons would help reduce the scale or scope of needs as well.

4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

The Consolidated Plan covers a period of five years and addresses the highest priority of activities in a number of categories. The non-housing categories include Economic Development, Infrastructure, Planning and Administration, Public Facilities, Public Services, Senior Programs, and Youth Programs. The Community Needs Table is comprised of subcategories with ratings of Low, Medium, and High. It also estimates a five-year total expenditure for each subcategory.

The narrative herein for each category emphasizes those sub-categories, which have received a HIGH designation. It should be noted at the outset that a number of activity areas are rated as less than High because they have been aggressively addressed in past years. They may have a high percentage of activity concluded or even have been effectively fully completed.

An examination of annual allocation of CDBG funds will show that the Hudson Urban County has continuously emphasized expenditures, which would remain a sound investment over time. Rehabilitation of housing and public facilities, as well as economic development efforts has been a constant priority. Further, expenditures on high priority services are usually made only where other sources could not be located.

In summary the specific strategies are:

Non-Housing Community Development Needs

PUBLIC FACILITIES NEEDS

- Assist the municipality in the development and maintenance of public buildings, parks and centers that benefit the residents, but especially those in low/mod income areas.
- See Special Needs Strategy Two Concerning Removal of Barriers Infrastructure Improvements.
- Assist in street, drainage, and other vital infrastructure projects focused on low/mod income areas.

PUBLIC SERVICE NEEDS

- Assist Programs Providing Safe and Positive Environments for Youth Activities and Day Care.
- Support and Foster Programs Focused on Senior Citizens.

Economic Development

As noted, Hudson County is fortunate to have a Comprehensive Economic Development Strategy (CEDS) document. All of the municipalities within the Hudson County Consortium are included in the CEDS for Hudson County, and as a result

benefit from a variety of projects funded by the US Economic Development Administration.

Based upon the CEDS document and input from other reports and analyses, the Consortium has put forward the following economic development strategies:

- Continue to support the objectives and Work of the Hudson County Economic Development Corporation.
- Continue to Assist the Commercial Rehabilitation Program in Consortium municipalities.
- Provide technical assistance and guidance in the implementation of the economic development programs of the US Department of Housing and Urban Development and the US Department of Commerce's Economic Development Administration.

These strategies are described in more detail below.

Non-Community Development Strategies

PUBLIC FACILITIES NEEDS

- ***Assist the municipalities in the development and maintenance of public buildings, parks, and community centers that benefit residents, and especially those in Low/Mod income areas***

Many of these needs are considered necessary line items in municipal budgets. Examples include municipal buildings, parks, or neighborhood centers. However, in the Hudson County Consortium communities, these facilities are in need of repair or upgrades which cannot be afforded. Local revenues fall far short of the ability of the community to provide adequate services.

Activities/Specific Objectives include the provision of support for important upgrades and repairs to existing municipal structures and facilities; support for the development of new facilities.

The Area of Focus is Consortium wide.

The estimated cost will be \$1,000,000 per year.

- ***Continue efforts to make public buildings and facilities handicapped accessible throughout the Consortium communities***

This strategy also supports other special needs strategies.

Many of the public buildings and facilities in the Consortium municipalities are older structures, constructed well before ADA legislation and other state and federal laws and regulations came into being. While many of these structures are architecturally or historically significant, they are exceptionally unfriendly to the handicapped or disabled, and renovation or upgrades typically prove to be both difficult and expensive. Indeed, many of these changes would be impossible for the municipality to accomplish without additional assistance.

Activities/Specific Objectives include the provision of assistance to the municipalities for modifications to public buildings and facilities to make them more accessible.

The Area of Focus is Consortium wide.

The estimated cost will be \$750,000 per year.

NON-COMMUNITY DEVELOPMENT STRATEGIES
INFRASTRUCTURE IMPROVEMENTS

- ***Assist in Street, Drainage and Other Vital Infrastructure Improvements Focused Primarily on Low/Mod Income Areas***

Many areas within the Consortium municipalities need assistance in upgrading and improving their infrastructure to increase safety and generally improve the quality of life for residents. Assistance provided to these areas, which typically contain significant populations of low/mod families, will also help to facilitate the revitalization of the area's economy, create jobs, and improve neighborhoods. A tertiary benefit will be improved handicapped crossings and sidewalk ramps.

Activities/Specific Objectives are to undertake a series of drainage, sewer, and road improvement projects focused on low/mod areas.

The Area of Focus is Consortium wide, with specific focus on low and moderate income areas.

The estimated cost will be \$200,000 per year.

NON-COMMUNITY DEVELOPMENT STRATEGIES
PUBLIC SERVICES NEEDS

- ***Assist Programs Providing Safe and Positive Environments for Youth Activities and Day Care***

In many of the Consortium communities youth programs are an important, if not essential, means of challenging youth and providing them with opportunities to lead active, healthy, and positive lives. The Consortium communities offer a wide range of activities for youth, and are constantly seeking new ways to attract and keep youth in these programs.

Day care is another important item that requires financial assistance. Day care is a priority item in the Comprehensive Economic Development Strategy. As the labor supply becomes increasingly tight, the search for additional workers, and even persons to be trained, becomes more intense. There are persons who would like to enter or re-enter the work force, but cannot do so because of the need to care for small children. Providing additional, high quality day care programs will assist these individuals and their children.

Activities/Specific Objectives include the provision of support to programs offering youth services, youth mentoring, training, recreation, health, and after school activities to youth in low/mod areas across the Consortium. Support day care programs centered upon low/mod areas in areas with concentrations of young children (see Children under 5 Years of Age map).

The Area of Focus is Consortium wide, with focus on low/mod areas, and concentrations of children and high unemployment.

The estimated cost will \$500,000 per year.

- ***Support Existing and Promote New Programs to Provide Services to Seniors***

Some aspects of this strategy overlap with elements of the Other Special Needs Strategy One, concerning the Frail Elderly. This strategy has a broader aim and target.

The elderly population constitutes approximately 21 percent of the population in Consortium communities, according to CHAS 2000 data, and significant concentrations of the elderly are found in Bayonne, West New York and Secaucus in particular. These individuals need a wide range of assistance and recreational/social opportunities.

Activities/Specific Objectives are to provide support to programs offering health education, health screening, recreational and educational opportunities for seniors

The Area of Focus is Consortium wide, with focus on low/mod areas, and concentrations of the elderly (see Concentrations of the Elderly map).

The estimated cost will be \$200,000 per year.

ECONOMIC DEVELOPMENT STRATEGIES

- ***Continue to Support the Objectives and Work of the Hudson County Economic Development Corporation***

The Hudson County Economic Development Corporation (HCEDC) is a not-for-profit entity charged with executing economic development programs that benefit the entire County by retaining businesses in the County, attracting new firms to the County, providing loans to businesses, managing or executing other economic development efforts, such as the US Environmental Protection Agency Brownfields Assessment Demonstration Pilot Program and Revolving Loan Fund, and the US Economic Development Administration Planning Grant, and organizing or coordinating programs such as the annual Hudson County Economic Summit and the quarterly Economic Roundtables. (HCEDC) has become the means to implement these types of programs on behalf of the County. Consortium communities in particular benefit from these efforts as many have no economic development capacity and must rely upon other organizations for assistance in these matters.

Activities/Specific Objectives are to provide support to the HCEDC for on-going operations.

The Area of Focus is Countywide and Consortium wide.

The estimated cost will be \$350,000 per year.

- ***Continue to Support the Commercial Rehabilitation Program in the Consortium Communities***

The economic revitalization of the older commercial districts of Consortium communities is an important aspect of the Hudson County CEDS program, as three of the six Commercial Expansion Strategies in that document apply to this topic. These strategies not only promote economic growth and create local jobs, but also enhance the communities these districts serve, and improve the quality of life for residents.

Activities/Specific Objectives are to continue to support the commercial rehabilitation program in Consortium communities seeking to enhance their commercial districts, especially those districts serving low/mod areas.

The Area of Focus is Countywide and Consortium wide.

The estimated cost is \$50,000 per year.

- ***Provide Technical Assistance and Guidance in the Implementation of the Economic Development Programs of the Department of Housing and Urban Development and the Department of Commerce's Economic Development Administration.***

The Department of Housing and Urban Development's Section 108 Loan Guarantees, the Economic Development Initiative (EDI), the Brownfields Economic Development Initiative (BEDI) and the various programs of the Economic Development Administration are all valuable economic development tools that can represent the difference between a successful project and one that never gets started. However, they also require considerable expertise and guidance if they are to be properly used and implemented, as well as coordination among financial institutions, developers, the County, and HUD/EDA.

Activities/Specific Objectives focus on the fact that the Division of Housing and Community Development has developed expertise and knowledge in this area, and will work with developers to identify opportunities to use these programs, counsel developers in preparing the applications and paperwork, and provide other assistance to put these resources into place.

The Area of Focus is Countywide and Consortium wide.

There is no estimated cost, as these tasks call upon staff experience and expertise.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

Poverty is very clearly a concern in Hudson County and within the Consortium. Despite a strong economy and low levels of unemployment at the national and state levels, Hudson County continues to have relatively high unemployment, and the latest poverty figures indicate that over 13.3 percent of the County's population lives in poverty. Large pockets of persons living in poverty are found in the Consortium communities of West New York and Union City, with smaller concentrations in Hoboken and Bayonne.

Hudson County and the Consortium are aware of and support a number of agencies and programs that provide services and assistance aimed directly at reducing poverty. Examples of these include job training and job placement activities sponsored by the Board of Social Services, the Welfare to Work Program, day care funding throughout Hudson County, and long-term employment opportunities for severely disabled adults, and life skills development programs. Additionally, residents who are interested in employment assistance can obtain these services through the Hudson Workforce Investment Board and the Jersey City Workforce Investment Board. These Centers provide intake and application for service; eligibility determinations; orientation and assessment; development of an individualized service strategy (counseling); referral to direct job development facilities; job placement into on-the-job training contracts with employers, placement into skill training, educational training (basic educational skills) and English as a Second Language training.

The providers of affordable housing including non-profit supportive housing agencies and local Public Housing Authorities are aware of the programs available for residents and make appropriate referrals. Specific coordination is through the Hudson County Department of Health and Human Services.

Currently, in Hudson County (including Jersey City and surrounding areas) there is a Regional Forum Planning Group of the Anti-Poverty Network of New Jersey. The Planning Group is an information-oriented forum open to all concerned with ending or eliminating poverty in Hudson County. It includes grass-roots organizations, faith-based groups, and people living in poverty, advocacy organizations, labor unions, and others. Additionally, it provides an opportunity for interested groups to meet regularly to share specific, up-to-date reports about poverty and about actions and developments that will have a significant effect on poverty and low-income people.

In 2005, the Anti-Poverty Network of New Jersey (APN) presented a Blueprint of immediate steps the State of New Jersey can undertake to counter poverty among its residents. These steps mark essential investments in New Jersey's most critical infrastructure component its work force. They also constitute essential investments in a stable and secure – and more humane – society. Prepared by the Poverty

Research Institute of Legal Services of New Jersey, the Blueprint has been adopted by the APN as its action plan. The APN steps are the following:

- Step 1 – Ensure decent and affordable housing.
- Step 2 – Provide effective support for low-income workers and their families.
- Step 3 – Provide an effective safety net for all individuals and families.
- Step 4 – Ensure comprehensive health care.
- Step 5 – Protect low-income consumers.
- Step 6 – Ensure effective implementation of the constitutional right to an education.

The Hudson County Comprehensive Emergency Assistance System (CEAS) Committee serves as a forum for organizations that work with local government, welfare, shelters, and housing systems for the homeless throughout Hudson County. The CEAS Committee (a Division of the County Human Services Advisory Council) regularly conducts six meetings a year. Jersey City and other municipalities throughout Hudson County coordinate much of their assistance for homeless families via CEAS. The council's membership includes the Director of the Hudson County Division of Welfare, the Homeless Planning Coordinator, a Division of Welfare designee with expertise in homelessness and anti-poverty efforts; a representative of the mentally ill, homeless, consumers of emergency food and shelter services, and a representative of a consumer advocacy organization. Representatives of the State Departments of Human Services, Community Affairs, Division of Mental Health and Hospitals, the Division of Youth and Family Services, Hudson County Division of Housing and Community Development and the City of Jersey City are non-voting members. The Committee's main focus is upon those individuals who are homeless within Hudson County; however, they also conduct anti-poverty efforts. Subsequently, the CEAS meetings have become great venues to inform other non-profit organizations about the Hudson County Alliance to End Homelessness' homeless and anti-poverty strategies and goals.

The CEAS committee is also responsible for allocating supportive services for the Homeless (SSH) funding. This funding source is used to fund a variety of programs for both the homeless and at-risk populations. SSH dollars are used to fund food pantries and soup kitchens, provide rental and utility assistance, and also to provide funding for case management services. The Homeless Coordinator staff position at the Hudson County Department of Health and Human Services coordinates the distribution of SSH funds and also assists the Division of Housing and Community Development of Housing and Community Development with planning implementation tasks associated with the Ten Year Plan and Continuum of Care planning process. This allows Hudson County to serve residents in need in a more effective and coordinated manner.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

The strategy indicated above allows the Division of Housing and Community Development to begin to address some of the needs that families at or below the poverty status in Hudson County are facing. By working closely with the CEAS committee and Anti-Poverty Network of New Jersey, Hudson County remains aware of the changing needs of the population at poverty level. Hudson County has made

efforts to coordinate the various available funding sources that can be used to assist this population, in an effort to avoid duplication of services and fill gaps that may have been present.

Additionally, by providing SSH dollars for rental and utility assistance, Hudson County is allowing those that are at or below the poverty level to remain in their housing, as opposed to becoming homeless, thus requiring additional supportive services.

Hudson County is also home to outreach and drop-in facilities including those operated by Jersey City Episcopal Community Development Corporation and North Hudson Community Action Corporation. These agencies provide counseling, employment, and other services to those at or below the poverty level, helping those individuals make connections to the services they need.

In the past few years, the United Way of Hudson County has implemented a 2-1-1 call-in line, which provides information on available services to individuals and families, in need of various forms of assistance including, emergency food, shelter, and rental assistance. This has improved access to services countywide.

Hudson County continues to look for new ways to assist this in-need population, as well as improving the use of funding to allow for the assistance of as many individuals and families as possible.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

N/A

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

In regards to specific special needs objectives, the Consortium is accomplishing its goals through various housing and supportive service programs. The Consortium has relied on federal, state and county funded agencies and organizations to provide the bulk of services to the homeless and special needs population. As available funding has remained stagnant, there is little expectation that this situation will change in the near future.

In the area of housing, the Consortium is accomplishing its goal of helping low-income families avoid homelessness through its homeowner assistance programs.

Additionally, the Consortium will rehabilitate the existing housing stock to increase the supply of affordable housing. Additionally, the supply of affordable rental housing will be increased through the construction of new units. The Consortium will increase financial rental assistance to extremely low- and low-income, cost burdened tenants. These strategies are also in the Consortium's proposed Housing Strategies. Unfortunately, limited resources have made it difficult for the Consortium to implement programs to aid specifically homeless and special needs populations.

In the area of non-housing, the Consortium continually funds public service organizations that provide support services to meet the needs of specific populations in their communities. The Consortium has undertaken infrastructure and public safety improvement projects that have benefited the general population as well as special needs population.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

The Consortium is working to achieve the objectives related to the homeless and special needs populations. There are several funding sources that allow for the provision of services and housing needed by the population. However it is a challenging process, as the resources required often surpass those that are available to the County and Consortium municipalities.

The Consortium consistently looks to fund projects and service providers that have secured a fair amount of leveraging for the proposed project. Leveraging can be found through organizational fundraising, grants from private organizations, and other state and federal opportunities. As a result of choosing projects with other sources of funding, it allows the Consortium to fund more projects than may have been anticipated than if organizations relied solely on funds from the Consortium.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with

HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

Current data needed to fully analyze the number of persons in the Consortium in subpopulation categories including; the elderly, the mentally and physically disabled, those with HIV/AIDS, those with substance abuse issues, etc. is extremely limited. Information has been sought from a range of sources, including information from the New Jersey Department of Health and Senior Services. However, some of the following analyses are based upon the 2000 data or the materials provided in the CHAS Data Book, which is the most recently updated version.

Elderly: This analysis has noted the needs of the elderly in previous sections. The elderly constituted 20 percent of the total households in Hudson County in the 2009 CHAS. However, their housing needs are out of proportion to their presence in the population.

In particular, within the Consortium:

Elderly renters and owners constitute 19 percent of extremely very low- and low-income households. Moreover, 61.7 percent of these renter households in the very low-income category have a cost burden for housing in excess of 50 percent of income. At least 22 percent of owners in the extremely low-income category pay more than 50 percent of income for housing, according to 2009 CHAS Data.

Elderly rental households reported that overall 27.8 percent of them have housing problems; this increases to 51 percent among the extremely low-income households. The elderly in the extremely low- and very low-income households appear to be the most vulnerable to homelessness on the basis of the cost burden they bear for housing, the extent of housing problems they face, and the fact that most are limited by fixed incomes.

Frail Elderly: There are no definitive estimates of the number of frail elderly in the County or the Consortium. There are 15,840 persons over the age of 75 in the Consortium communities. According to the National Institute on Aging, 40 percent of these persons required some assistance with daily living tasks. Thus, there would be 8,661 frail elderly by this definition.

Severe Mental Illness: There are no definitive figures for the numbers of persons in the County with severe mental illness. The most likely figure is between 17,000 and 25,000 persons.

The Hudson County Division of Mental Health estimates that 13.9 percent of the general population is in need of mental health services. Applying this percentage to the recent population figure of 368,920 persons in the Consortium yields approximately 51,280 persons in the Consortium in need of mental health services. However, not all of these needs are severe; assuming that 50 percent are severe would indicate that 25,640 persons may have severe mental illness.

The National Institutes of Mental Health estimate that 6.0 percent of the population over the age of 18 have severe mental illness, including depression, bi-polar disorder, and schizophrenia. Using the 6.0 percent estimate, applied to the Consortium population results in an estimate of 17,448 persons with severe mental illness.

Developmentally Disabled: Based upon the Association of Retarded Citizens' estimates of percentages of the general population, the Consortium has between 9,223 and 11,068 developmentally disabled persons.

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score of 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is 2.5 to 3 percent of the population. Applying this percentage to recent population estimates (368,920 persons) indicates that between 9,223 and 11,068 persons in the Consortium could meet this definition.

Physically Disabled: No count of the number of physically disabled persons in the County or the Consortium is available. The Census reported that 80,315 persons (age 5 and over) reported some disability in the 2000 Census. Subtracting the number of developmentally disabled and those with severe mental illness from this figure results in an estimate of 51,800 persons with physical disabilities.

Alcohol or Drug Addiction: Neither the County nor the Consortium has data upon which to reliably calculate the number of persons with alcohol/other drug addiction problems. Various organizations and bodies have supplied figures on this topic from a national perspective. The Consortium has used an estimate of 2.5 percent of the population, which would mean that the Consortium communities have 9,200 persons with an alcohol or drug addiction problem.

However, the National Institute of Alcohol Abuse and Alcoholism estimates that 17 percent of the male population has a drinking problem and that 6 percent of women have this problem. These estimates mean that over 30,052 persons in the Consortium are in need of supportive services for alcohol alone. No similar statistics are available for other drug use.

HIV/AIDS: New Jersey had 35,309 people living with HIV/AIDS (PLWHAs) at the end of June 30, 2008. Hudson County exemplifies the impact the epidemic can have on a small densely populated geographic area. As of June 30, 2008, Hudson County had 4,666 people (adults and children) living with HIV/AIDS, which represents 780 cases per 100,000, and 1.3 percent of the Consortium population. This is the second

highest number of cases of any county in the state and the second highest concentration of cases in the state.

The majority of PLWHAs in Hudson County were Hispanics, followed by Black/African-American. The epidemic frequently exists within a myriad of situations that include substance use and addiction, poverty, mental illness and precarious housing. In Hudson County the leading cause of infection was heterosexual contact, followed by injection drug use. Housing is another major need named in the statement, with insufficient emergency, transitional and supportive housing units available to PLWHAs.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families

living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

6. The Plan includes the certifications relevant to the HOPWA Program.

The City of Jersey City is responsible for administering the HOPWA grant, through the Division of Community Development. Grant funds are used to assist people living with AIDS throughout Hudson County. Jersey City works with existing AIDS housing and service providers to carry out a variety of types of housing and supportive services for low-income people living with HIV/AIDS and their families. This is accomplished by providing oversight for the various activities funded by the HOPWA Program. Oversight is provided in the form of monitoring and providing technical assistance to funded agencies.

Needs Statement

According to the National Low Income Housing Coalition's Out of Reach 2009 Report, in order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$48,087 annually. Assuming a 40-hour work week, 52 weeks per year; this level of income translates into a Housing Wage of \$23.12 (*National Low Income Housing Coalition*).

In Hudson County, a minimum wage worker earns an hourly wage of \$7.15 (2009 rate). In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 129 hours per week, 52 weeks per year. As an alternative, a household must include 3.2 minimum wage earners working 40 hours per week, year round, in order to make the two-bedroom FMR affordable (*National Low Income Housing Coalition*).

Monthly Supplemental Security Income (SSI) payments for an individual are \$705 in Hudson County. If SSI represents an individual's sole source of income, \$212 in monthly rent is affordable, while the FMR for a one-bedroom is \$1,033 (*National Low Income Housing Coalition*).

For too many families in New Jersey, housing remains out of reach and Jersey City is no exception. Locating affordable housing is an even greater challenge for families where individuals are diagnosed with HIV/AIDS.

New Jersey is ranked fifth with persons living with HIV/AIDS and this includes incidences of pediatric and adolescent HIV/AIDS. These incidences are more prevalent in the urban areas such as Jersey City. In Jersey City, rates of HIV/AIDS rose per 100,000 from 36.1 in 2000 to 42.1 in 2001. Approximately 7,000 cases of adult, adolescent and pediatric HIV/AIDS have been documented in Jersey City in 2001. (CDC – HIV AIDS Surveillance supplemental report, Vol. 13, No. 2 – US HIV and AIDS reported through December 2001). The statistics outlined above show that more people are being diagnosed with HIV/AIDS and are living longer. With gentrification and significant population growth, individuals and families living with HIV/AIDS are more marginalized than ever in the search for affordable housing. Their compromised health only exacerbates the stress and anxiety associated with housing search and placement.

As a result of these findings, the City of Jersey will prioritize rental assistance programs, facility-based and community residences and essential supportive services programs.

Obstacles

There are several obstacles that Jersey City must overcome in order to meet the needs of the individuals with HIV/AIDS. Other than the continual budget cuts of federal programs, the most challenging barrier Persons Living With HIV/AIDS (PLWHAs) encounter are 1) NIMBY (Not In My Back Yard) issues; 2) lack of affordable housing and/or the ability to sustain housing; and 3) insufficient resources to adequately address the needs of PLWHAs in Hudson County.

The following is a description of Jersey City’s strategic plan for special needs (HIV/AIDS) non-homeless individuals/families. (see Social Services section for Senior Citizens and disabled persons:

Jersey City’s Priority Need Category for Special Needs Non-Homeless
Scattered Site Housing

Consolidated Plan Goal

Provide, expand, and maintain housing for special needs populations

OBJECTIVE	STRATEGIES	OUTCOMES
<p>Increase the supply of scattered site affordable permanent and transitional housing for youth and young adults (18 – 20), trans-gendered individuals, single women, women with children and seniors.</p>	<ol style="list-style-type: none"> 1. Reevaluate rental assistance programs to explore the feasibility of prioritizing programs based on the needs of individuals eligible within the special needs category. 2. Collaborate with housing coalitions, Consortiums, non-profit/private developers, faith-based organizations and government (local, state, federal) agencies to leverage funds to support the development of housing. 3. Actively participate in the Continuum of Care network and provide technical assistance as necessary in competing for competitive grant dollars. 4. Research locally owned or privately owned vacant properties to assess the feasibility of developing permanent supportive/transitional housing. 5. Establish partnerships with developers to encourage the development of units earmarked for special populations. 	<ol style="list-style-type: none"> 1. Increase the # of special needs households that have access to decent, safe, sanitary and affordable housing.

Jersey City's Priority Need Category for Special Needs Non-Homeless
Housing/Supportive Services

Consolidated Plan Goal

Provide educational services in order to sustain housing and overcome housing obstacles

OBJECTIVE	STRATEGIES	OUTCOMES
Educate infected individuals, service providers, and the general population (special emphasis on youth and seniors) about current issues related to the HIV/AIDS epidemic.	<ol style="list-style-type: none"> 1. Provide tenant/landlord relation skills training for special needs populations and service providers. 2. Provide resource materials about the HIV/AIDS epidemic to educate the community. 3. Collaborate with existing non-profit and state agencies to educate individuals and families infected with and affected by the HIV/AIDS epidemic. 4. Supply service referrals to persons/organizations to familiarize them with available services 	<ol style="list-style-type: none"> 1. Improve the quality of life for special needs persons by providing information essential to healthy living.

Jersey City's Priority Need Category for Special Needs Non-Homeless
Housing/Supportive Services

Consolidated Plan Goal

Provide housing with services designed to prepare clients to become self-sufficient

OBJECTIVE	STRATEGIES	OUTCOMES
Increase support service for dually and multiply diagnosed individuals with an emphasis on sustaining independent life skills for PLWHAs	<ol style="list-style-type: none"> 1. Build a stronger relationship with health care systems/providers to expand and/or implement support service programs for PLWHAs. 2. Collaborate with Personal Care Agencies (PCAs) to provide healthcare assistance to PLWHAs that are dually or multiply diagnosed. 	<ol style="list-style-type: none"> 1. Improve access to healthcare and supportive services.

Jersey City's Priority Need Category for Homeless
Rental Assistance

Consolidated Plan Goal
To make housing attainable for special needs populations

OBJECTIVE	STRATEGIES	OUTCOMES
Provide rental assistance for special needs populations that will enable persons to obtain affordable housing and/or maintain their current residence to prevent homelessness.	1. Prioritize rental assistance under the Housing Opportunities for Persons with AIDS (HOPWA) grant.	1. Increase number of households that secure and retain decent, safe and affordable housing.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

The following are specific attachments to the Strategic Plan:

Attachment #1 – Resolution of the Hudson County Board of Chosen Freeholders

Attachment #2 – Housing and Community Development Resources

Attachment #3 – Maps that are part of the Strategic Plan

Attachment #4 – Community Needs Tables

Attachment #5 – Advertisement

Attachment #6 – Public Comments

Attachment #1
Resolution of the Hudson County Board of
Chosen Freeholders

Attachment #2
Housing and Community Development
Resources

Attachment #3
Maps that are part of the Strategic Plan

Attachment #4 Community Needs Tables

Attachment #5 Advertisement

Attachment #6 Public Comments