

Executive Summary

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

1. Introduction

The Consolidated Plan for Hudson County, New Jersey, has been prepared in response to a consolidated process developed by the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grants (CDBG), Emergency Solution Grant (ESG), and Home Investment Partnership (HOME) programs.

This Consolidated Plan outlines housing, community and economic development needs, priorities, strategies, and projects that will be undertaken by Hudson County with the funds that the County receives from the U.S. Department of Housing and Urban Development (HUD). As an entitlement jurisdiction, the County receives an annual share of federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and through the Hudson County HOME Consortium, Home Investment Partnership (HOME) funds. In order to receive its CDBG and HOME entitlements, the County must submit this Consolidated Plan and First Year Annual Action Plan to HUD. The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and program administration.

The Consolidated Plan serves the following functions: 1) A planning document for the County, which builds upon a citizen participation process; 2) An application for federal funds under HUD's formula grant programs; 3) A strategy to be followed in carrying out HUD programs; and, 4) An action plan that provides a basis for assessing performance.

2. Summary of the objectives and outcomes identified in the Plan

The needs in the County are numerous and varied. The principal needs, based upon research, consultation and public input, are: 1) public improvements to improve neighborhoods, 2) programs for the elderly, youth, and persons with disabilities, 3) maintaining and improving public facilities, 4) preventing homelessness and assisting the homeless, 5) economic development programs such as small business assistance (loans, facades, training), and job training and education, 6) affordable housing,

especially the creation and preservation of both owner and renter units, and 7) ensuring fair housing opportunities .

3. Evaluation of past performance

The Division has accomplished nearly all of the objectives identified in the Consolidated Plan and Action Plan. The various community development activities that have been undertaken meet the intent and objectives of the CDBG Program; improving the quality and livability of its neighborhoods; providing improved public and non-profit facilities; revitalizing neighborhoods; and expanding and improving the delivery of public services for senior citizens, children, youth, handicapped persons and low and moderate income persons. The monitoring procedures that have been developed by the Division have provided Subrecipients with the framework for undertaking activities in full compliance with HUD regulations. Furthermore, Subrecipients are increasing their capacity to undertake activities with established measurable goals and performance outcomes, which they are required to identify in semi-annual reports. Timeliness of the expenditure of funds has been a priority for the Division and Hudson County's Subrecipients have responded to this priority by executing projects more efficiently and within established budget guidelines.

4. Summary of citizen participation process and consultation 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 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 following the steps and completing the actions described in the County's Citizen Participation Plan.

The document was made available to the public for public review at accessible locations throughout the County.

The County conducted a web-based survey to elicit public input on community needs. This survey, available in English and Spanish, was open on the County website from February 5, 2015 until March 21st. The County conducted two focus groups, one inviting housing lenders and developers, and the second inviting public service providers. These were held at the County office complex on February 18, 2015. Two Public hearings involving the participants and interested parties were held following published public notices. The first meeting, held on March 18, 2015, discussed project eligibility, funding, and related program issues. The second Hearing, held on April 8, 2015 at the County office complex, reviewed the Consolidated Plan and Action Plan reviewing the basic elements of the plan, and the proposed strategies. The floor was opened for comments and questions. There was also a thirty-day

public comment period during which residents could review and submit comments and recommendations on the draft Consolidated and Annual Action Plans.

On **April 23, 2015**, 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 2015-2019 Consolidated Plan and 2015 Action Plan were submitted to the Newark Area office of the Department of Housing and Urban Development on May 15, 2015.

5. Summary of public comments

The County received program and priority ideas from the public during the focus group meetings. However, no comments were received during the 30-day public review period. All comments received are included in the public participation appendix.

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

The County accepted all comments received.

7. Summary

The primary objective of the County's CDBG and HOME activities is the provision of safe, affordable housing, 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 as described in the following sections of the Consolidated Plan and first-year Annual Action Plan.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	HUDSON COUNTY	Community Development Division
HOME Administrator	HUDSON COUNTY	Community Development Division
ESG Administrator	HUDSON COUNTY	Community Development Division

Table 1 – Responsible Agencies

Narrative

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 2015-2019 and the Annual Action Plan, which covers the period July 1, 2015 to June 30, 2016.

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.

In Hudson County eleven of the twelve municipalities participate in the Hudson County Consortium, even though Bayonne, North Bergen, Union City and Hoboken 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.

Consolidated Plan Public Contact Information

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

1. Introduction

The County conducted significant consultation with citizens, municipal officials, non-profit agencies, public housing agencies, private developers, economic development officials, governmental agencies and the Continuum of Care in preparing this Plan.

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

The County recognizes that the preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies. The County held two focus group meetings and two public hearings in the course of preparing the Plan, and the Plan was reviewed at a meeting of the Board of Chosen Freeholders prior to its approval. These meetings are summarized in the Citizen Participation Section.

The County also reviewed community and regional plans, held discussions with the other participating jurisdictions in the County, reviewed the County's several Housing Authority Plans, as well as assessing the findings of a web-based survey to determine needs and priorities.

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

The Hudson County Division of Housing and Community Development serves as the chair of the Hudson County Alliance to End Homelessness (HCAEH). The HCAEH acts as Hudson County's Continuum of Care, and leads meetings on a monthly basis to discuss the needs of the Homeless community in Hudson County. The Division serves as the Collaborative Applicant for purposes of the Continuum of Care Program.

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

The Division consults with the Hudson County CoC/HCAEH when making funding decisions for the ESG Program. The Performance and Evaluation Committee of the HCAEH reviews applications and takes part in the monitoring of funded programs. HCAEH members were encouraged to take part in the various

focus groups that were held on the consolidated planning process and the survey was shared with all members.

In consultation with the HCAEH and Performance and Evaluation Committee, the Division has developed and continues to make improvements to the administrative processes used to allocate and monitor the performance of ESG funded programs. In 2015 an ESG program manual was developed to assist with the implementation of the program by grantees. In addition, new program policies and procedures and performance standards have been developed for 2015. Prior to being approved, these items were reviewed by the HCAEH as a whole.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Hudson County Department of Health and Human Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.
2	Agency/Group/Organization	Hudson County Department of Family Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to face meeting to discuss community needs and current conditions.
3	Agency/Group/Organization	Hudson County Division of Social Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Programs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Inquiries.
4	Agency/Group/Organization	Hudson County Sheriff's Office
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Community Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Face-to-face meeting to discuss how to target CDBG funds to address community needs.
5	Agency/Group/Organization	Hudson County Division of Planning
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Programs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings/Consultations.
6	Agency/Group/Organization	Hudson County Regional Health Commission
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Non-Housing Community Dev.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations
7	Agency/Group/Organization	Hudson County Economic Development Corp.
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.
8	Agency/Group/Organization	HUDSON COUNTY HOUSING RESOURCE CENTER/CORNERSTONE
	Agency/Group/Organization Type	Community Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.
9	Agency/Group/Organization	City of Jersey City Division of Community Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Dev.

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.
10	Agency/Group/Organization	The City of Bayonne, Department of Community Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Dev.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.
11	Agency/Group/Organization	NORTH BERGEN TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Non-Housing Community Dev.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.
12	Agency/Group/Organization	The City of Union City, Office of Community Development
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Non-Housing Community Dev.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.
13	Agency/Group/Organization	The City of Hoboken
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.
14	Agency/Group/Organization	Hudson County Alliance to End Homelessness
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings, correspondence, e-mails, conversations.
15	Agency/Group/Organization	The United Way of Hudson County
	Agency/Group/Organization Type	Community Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Correspondence, e-mails, conversations.

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

To the best of its ability, the County has been in contact with all known agencies and organizations involved in activities that are relevant to CDBG, HOME, and ESG activities and programs. The County maintains an extensive outreach list and conducted outreach via public meetings and e-mail contact. All parties were invited to submit information and data directly to the County for inclusion in the Plan. No organizations or individuals were deliberately omitted from the process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Ten Year Plan to End Chronic Homelessness	Hudson County Alliance to End Homelessness	Plan outlines goals and activities to end chronic homeless. Its goals and activities were incorporated and prioritized in the Plan's housing and homelessness priorities.
Comprehensive Economic Development Strategy	Economic Development Strategy Committee	Its goals and activities were incorporated and prioritized in the Consolidated Plan.
Analysis of Impediments to Fair Housing Choice	County Division of Housing and Community Development	Reviews fair housing issues, barriers to fair housing choice, and outlines activities to address barriers in the County. Its goals and activities were incorporated and prioritized in the Plans's housing priorities.
Hudson County Strategic Revitalization Plan	Hudson County Planning Department	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.

Table 3 – Other local / regional / federal planning efforts

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

As noted above, the County coordinates with a range of public entities, including a number of Regional and State agencies in the development and execution of a range of programs and activities.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

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 Housing and Community Development office, on the County website and other accessible locations. The County conducted a web-based survey to elicit public input on community needs. This survey, available in English and Spanish, was open on the County website from February 5, 2015 until March 21st. The County conducted two focus groups, one inviting housing lenders and developers, and the second inviting public service providers. These were held at the County office complex on February 18, 2015. Two Public hearings involving the participants and interested parties were held following published public notices. The first meeting, held on March 18, 2015, discussed project eligibility, funding, and related program issues. The second Hearing, held on April 8, 2015 at the County office complex, reviewed the Consolidated Plan and Action Plan reviewing the basic elements of the plan, and the proposed strategies.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Public attended the Hearing on March 18, 2015.	Staff discussion of project eligibility, program funding and program issues.	Not applicable.	
2	Public Meeting	Non-targeted/broad community	Public attended the Hearing on April 8, 2015.	Comments received in support of program.	Not applicable.	
3	Focus Group	Housing lenders and developers	Four attendees.	Discussion of housing needs and programs.	Not applicable.	
4	Focus Group	Program and service providers	Seventeen attendees.	Supportive comments, information provided.	Not applicable.	
5	Newspaper Ad	Non-targeted/broad community	Required advertisements placed prior to the Public Hearings.	Not applicable.	Not applicable.	
6	Focus Group	Non-targeted/broad community	266 Responses.	Identification of of community needs and priorities.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Focus Group	Non-targeted/broad community	No comments received.	Not applicable.	Not applicable.	
8	Focus Group	Non-targeted/broad community	No member of the public spoke specifically about the CDBG Program.	Not applicable.	Not applicable.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The affordability of housing and poverty are major concerns in Hudson County as 16.8 percent of the population had an income in the preceding twelve months that was below the established poverty level of \$23,850. The Median Household income in Hudson County is \$58,442, as shown in the table below, which is 81.5 percent of the state figure and is 110.1 percent of the national figure. The poverty percentage for the County is higher than that of the state and the nation. Further, in Hudson County, 25.5 percent of persons under 18 and 15.4 percent of persons over 65 are living in poverty.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	368,920	382,363	4%
Households	142,081	145,927	3%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	21,260	17,310	23,460	13,045	70,870
Small Family Households *	7,280	7,375	10,715	6,475	34,655
Large Family Households *	1,174	1,373	2,305	1,264	5,370
Household contains at least one person 62-74 years of age	4,350	3,244	4,170	2,030	9,390
Household contains at least one person age 75 or older	4,175	3,179	2,919	904	3,848
Households with one or more children 6 years old or younger *	3,472	3,812	4,463	2,513	8,312
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	294	289	120	115	818	15	14	20	74	123
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	650	905	795	485	2,835	23	30	80	79	212
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,180	1,018	1,405	544	4,147	0	89	300	115	504
Housing cost burden greater than 50% of income (and none of the above problems)	10,260	5,975	1,635	225	18,095	2,174	2,540	2,689	1,350	8,753
Housing cost burden greater than 30% of income (and none of the above problems)	2,215	3,555	7,770	2,189	15,729	99	544	1,629	1,435	3,707

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,314	0	0	0	1,314	275	0	0	0	275

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	12,375	8,195	3,955	1,369	25,894	2,224	2,675	3,074	1,610	9,583
Having none of four housing problems	4,910	5,660	13,650	7,535	31,755	169	779	2,750	2,525	6,223
Household has negative income, but none of the other housing problems	1,314	0	0	0	1,314	275	0	0	0	275

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,735	5,910	5,310	16,955	628	689	1,607	2,924

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	938	1,038	990	2,966	140	209	524	873
Elderly	4,500	2,234	1,229	7,963	1,173	1,959	1,967	5,099
Other	3,115	2,354	2,980	8,449	375	360	574	1,309
Total need by income	14,288	11,536	10,509	36,333	2,316	3,217	4,672	10,205

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,190	3,320	750	9,260	593	609	1,224	2,426
Large Related	890	650	70	1,610	140	179	375	694
Elderly	3,025	1,159	145	4,329	1,139	1,525	964	3,628
Other	2,760	1,675	700	5,135	330	325	409	1,064
Total need by income	11,865	6,804	1,665	20,334	2,202	2,638	2,972	7,812

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,669	1,748	1,720	774	5,911	23	110	365	154	652
Multiple, unrelated family households	125	180	345	204	854	0	24	15	44	83
Other, non-family households	43	34	150	60	287	0	0	0	0	0
Total need by income	1,837	1,962	2,215	1,038	7,052	23	134	380	198	735

Table 11 – Crowding Information - 1/2

Data Source: 2007-2011 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the 2013 ACS figures the percentage of householders living alone in Hudson County (29.3%) is higher than the US percentage (27.5%) and the average household size in Hudson County is 2.61, slightly lower than the US figure of 2.63. This would indicate a need for smaller units.

Figures from table 6 above show that there are 7,280 small family households in the extremely low-income range and another 7,375 small households in the very low-income range. Assuming that thirty percent of these low-income, small family households are persons living alone, it can be assumed that there are 4,397 single person households who could need housing assistance because of cost burden.

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

The County does not maintain comprehensive statistics on domestic violence and instances of homelessness. However, the New Jersey State Police Uniform Crime Reporting Unit report on Domestic Violence for 2012 (the latest report) notes that there were 1,862 domestic violence arrests in Hudson County that year, a decline from 1,939 arrests in 2011. The organization WomenRising, which provides assistance to abused women reported that it assisted over 11,000 persons in 2013, including providing shelter for 110 women and children, and in 2014 provided shelter for 104 women and children.

ACS figures indicate that there are 61,134 persons with a disability in Hudson County, which is 9.5 percent of the population. Figures broken down by age category show that the percentages of persons with a disability are slightly lower than US figures in each of the age groupings except the elderly. As income levels in Hudson County are low, and many of the elderly in particular are living on retirement, Social Security income, or SSI, there is very likely a high degree of need for housing assistance among persons with a disability. As noted, the percent of persons living in poverty in Hudson County is 16.8 percent, and percent of elderly persons living in poverty is 15.4 percent.

Thus, there appears to be a strong need for housing assistance for the disabled, especially the elderly disabled, within the County, as well as a number of victims of domestic violence.

What are the most common housing problems?

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit. The lack of complete kitchen or lack of plumbing is straightforward.

By HUD's definition, when households spend over 30 percent of their income on shelter they are "cost burdened," and when they spend over 50 percent of their income for shelter they are "severely cost burdened." Expenditures for shelter include rent or mortgage payments and utility costs.

The most common housing problem per Tables 7, 9 and 10 is cost burden, especially cost burden over 50% for renter households. Sub-standard housing and overcrowding are experienced by far fewer Hudson County low-income households and are not significant issues when compared to cost burden in the County.

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

Table 10 shows that 11,865 extremely low and 6,804 very low income renter households report paying rent in excess of 50 percent of income and another 14,288 extremely low and 11,536 very low income renter households report paying over 30 percent of income for rent. These represent 91.8 percent and 71.0 percent respectively of households with these problems. Though low income Owner households report problems, they are not on the scale of the number of Renter households reporting problems.

In both the severely cost burdened and cost burdened tables, Small related households are the most numerous, followed by Elderly households and Other households. Owner households face the same cost burden problems, though the numbers of households are much smaller.

The greatest number of households reporting overcrowding problems are the low-income Renter households (6,014 households). Five hundred and thirty-seven low-income owner households report overcrowding.

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

Low-income households at imminent risk of homelessness often have irregular or infrequent work schedules, have recently lost a job, seen their hours cut if still working, or have encountered a medical

emergency, the effect of which is to cause them to spend any savings they might have and reduce or eliminate income. Such households may not have any support from friends or family, who may be in the same economic situation. Lacking education or skills, or facing medical situations or lack of transportation, these persons cannot readily obtain new, better paying positions.

Households facing the termination of re-housing assistance are in a similar situation. In order to obtain a stable housing situation, they need full-time employment, affordable child care, affordable housing, and transportation. Access to healthcare, life skills training, and additional education and/or training, including GED programs, and English as a Second Language, are valuable, in many situations.

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:

Persons at risk of homelessness are defined as individuals or families facing immediate eviction and who cannot relocate to another residence. Statistics on this population cannot be provided directly, but an examination of the data on overcrowding and upon cost burdened households provides some insight into the extent of the problem in Hudson County. Particular attention is accorded to households in the extremely low-income range as these represent the most stressed and vulnerable group.

Overcrowding (more than 1.01 persons per room) and severe overcrowding (> 1.51 persons per room) are possible factors in creating an at-risk household. The figures in Table 11 indicate that there are 6,014 Renter households in the lowest income categories (27.7% of whom are single family households and 30.5% of whom are "Other" households.

However, as shown in Table 10, there are a total of 20,334 low-income Renter households with a cost burden greater than 50 percent and another 36,333 low-income Renter households with a cost burden greater than 30 percent (Table 9). Also there are 7,812 Owner households with a cost burden greater than 50 percent and another 10,205 Owner households with a cost burden greater than 30 percent.

The average household in Hudson County numbers 2.61 persons, so that, using the figures for severely cost burdened households in Table 10, there could be over 30,900 extremely low-income Renters and over 5,700 extremely low-income Owners on the edge of homelessness.

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

Lack of affordable and habitable housing, especially among extremely low- and very low-income renters, is the principal risk linked to housing instability in Hudson County. Rent increases for those with fixed or limited incomes can also for individuals and families into homelessness. However, poor housing maintenance can result in housing violations or findings of inhabitable living conditions among rental properties can force renters into homelessness. The issue of code violations and habitability standards

can affect homeowners as well, especially the elderly who do not have the resources to maintain their homes. Lack of accessibility features can force both homeowners and renters with disabilities out of their living situations.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit.

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households. Throughout the analysis it will be noted that many of the groups with disproportionately greater need were very small.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,915	2,755	1,589
White	4,980	944	520
Black / African American	510	105	29
Asian	500	19	309
American Indian, Alaska Native	0	4	0
Pacific Islander	20	0	0
Hispanic	10,675	1,645	734

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,965	2,340	0
White	4,540	875	0
Black / African American	510	195	0
Asian	450	70	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	9,375	1,210	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,440	7,005	0
White	5,425	2,499	0
Black / African American	624	399	0
Asian	829	210	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	9,225	3,890	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,594	6,440	0
White	2,419	2,355	0
Black / African American	124	270	0
Asian	400	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	3,569	3,605	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Discussion

The following groups have a disproportionate percentage of Housing Problems according to the HUD figures:

0 to 30% AMI-172 Asian households (30.1%) report a negative income, but no other problems.

30 to 50% AMI - 25 Native American households (100%) report housing problems.

50 to 80% AMI - 10 Native American households (100%) report housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit.

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households. Throughout the analysis it will be noted that many of the groups with disproportionately greater need were very small.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,600	5,070	1,589
White	4,345	1,589	520
Black / African American	485	130	29
Asian	464	54	309
American Indian, Alaska Native	0	4	0
Pacific Islander	20	0	0
Hispanic	9,090	3,225	734

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,855	6,445	0
White	3,330	2,094	0
Black / African American	400	310	0
Asian	440	80	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	6,630	3,940	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,050	16,410	0
White	2,329	5,595	0
Black / African American	194	835	0
Asian	325	715	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	4,050	9,065	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,979	10,075	0
White	835	3,935	0
Black / African American	15	385	0
Asian	265	275	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,829	5,360	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

The following groups have a disproportionate percentage of Severe Housing Problems according to the HUD figures:

0 to 30% AMI – 10 Pacific Islander households (100%)

30 to 50% AMI – 228 Asian Households (73.8%)

50 to 80% AMI – None

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit.

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households. Throughout the analysis it will be noted that many of the groups with disproportionately greater need were very small.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	21,320	22,244	29,809	1,684
White	40,330	12,230	11,225	544
Black / African American	2,799	1,158	1,040	29
Asian	5,584	1,795	1,438	329
American Indian, Alaska Native	43	29	0	0
Pacific Islander	0	0	20	0
Hispanic	29,485	16,935	18,140	788

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion

The following groups have a disproportionate Cost Burden:

0 to 30% AMI – None

30 to 50% AMI – None

50 to 80% AMI – 10 Pacific Islander households (100%)

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

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

In summary:

The following groups have a disproportionate percentage of **Housing Problems** according to the HUD figures:

- 0 to 30% AMI – 172 Asian households (30.1%) report a negative income, but no other problems
- 30 to 50% AMI – 25 Native American households (100%) report housing problems
- 50 to 80% AMI – 10 Native American households (100%) report housing problems

The following groups have a disproportionate percentage of **Severe Housing Problems** according to the HUD figures:

- 0 to 30% AMI – 10 Pacific Islander households (100%)
- 30 to 50% AMI – 228 Asian Households (73.8%)
- 50 to 80% AMI – None

The following groups have a disproportionate **Cost Burden**:

- 0 to 30% AMI – None
- 30 to 50% AMI – None
- 50 to 80% AMI – 10 Pacific Islander households (100%)

Overall, very low-income Asian Households have the greatest disproportionate representation with Severe Housing Problems, and with negative income. Native American and Pacific Islander households do also have disproportionate needs though the numbers of affected households are small.

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

The identified needs are the principal housing needs of these groups. The need for good paying jobs, training and educational opportunities, as well as a range of social support programs are imperative in order to improve neighborhood conditions.

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

The County's population is diverse and racial concentrations are not prevalent. Indeed, the County has small percentages of Native Americans, Pacific Islanders, and Two or more races. There are significant concentrations of Hispanic persons in the north Hudson municipalities of North Bergen and Union City in particular. The greatest concentration of African American and Asian persons is in Jersey City.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Nine of the eleven municipalities in the Consortium operate public housing programs. All units are affordable to households at the “uncapped” 80 percent or less of the median income for the area.

Local housing authorities have strongly supported and encouraged tenant organizations to participate in the development and maintenance of policies that promote safe, adequate housing. By allowing tenant participation in the decision making process, the local housing authorities have given the tenants control of their immediate environment, thus enhancing the quality of life for their residents.

In addition, the Jersey City Housing Authority (JCHA) continues to be involved in the annual Continuum of Care application process, serving the homeless. The JCHA administers Shelter plus Care and rental assistance programs for several nonprofits within Hudson County. Additionally, the West New York Housing Authority is partnered with the North Hudson Community Action Counsel to administer 18 vouchers for homeless veterans and a 22 unit Rapid Re-housing Rental Assistance program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	5,431	2,779	5	2,771	0	1	1

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	3,042	947	1	944	0	1
# of Disabled Families	0	0	731	482	1	481	0	0
# of Families requesting accessibility features	0	0	5,431	2,779	5	2,771	0	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	4,811	2,569	3	2,563	0	1	1
Black/African American	0	0	554	195	1	194	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	38	10	1	9	0	0	0
American Indian/Alaska Native	0	0	11	4	0	4	0	0	0
Pacific Islander	0	0	17	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3,167	2,113	2	2,109	0	1	1
Not Hispanic	0	0	2,264	666	3	662	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The figures from Table 23 indicate that there are 731 families with disabilities in public housing units and 482 Section 8 voucher holder families with disabilities. However, there are 5,431 families requesting public housing with accessibility features and 2,779 families seeking Section 8 housing that are requesting housing with accessibility features.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The most immediate housing needs of Public Housing and Housing Choice Voucher Holders with respect to accessibility issues appears to be for additional accessible units. The increasing number of elderly and younger disabled persons creates additional need for accessible units.

More broadly, the most immediate need for public housing tenants as well as Housing Choice voucher holders is the maintenance of funding for the existing units and vouchers. Public housing and housing occupied by Housing Choice voucher tenants is the most important source of truly affordable housing where tenants pay a set percentage of their income towards rent (usually 30%). It is essential that the federal government continue to support both these programs as it looks to prioritize its resources.

The maintenance of existing PHA units is also an important need. Maintaining the quality of units occupied by Housing Choice Voucher holders is also important and program administrators accomplish this through annual housing quality standard inspections.

In general terms, these households need jobs or improved job skills as well as support services, such as access to day care, health care, and transportation to improve their employment situation and prospects.

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

These needs are similar to those faced by most low-income households in the County. However, these needs are often exacerbated by having fewer resources and lower income levels than the population at large.

Discussion

Please see the preceding discussions.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Homeless objectives are established by the Hudson County Alliance to End Homelessness (HCAEH), as the lead agency responsible for the annual Continuum of Care (CoC) planning and application process. The Hudson County Division of Housing and Community Development (the “Division”) serves as chair of the HCAEH and lead entity for the submission of the annual CoC application. Priority goals of the HCAEH, include: the development of permanent supportive housing for the homeless and chronic homeless, to increase the availability of and access to mainstream benefits and other supportive services, and to encourage coordination of resources provided by various government entities throughout the County.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

According to the 2014 Point In Time count there were 63 families with children in emergency shelters, 41 families in transitional housing and 1 family that was unsheltered. There were no families of veterans in this count.

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

According to the Point In Time count there were 821 homeless persons in Hudson County including 365 African Americans, 385 Whites, 11 Asian persons, 5 Native Americans, and 22 Multi-racial persons. Of these 488 were in emergency shelters, 166 in transitional housing and 167 were unsheltered. Among the 159 chronically homeless persons, 43.4 percent reported themselves as African American and 42.8 percent reported themselves as White.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Please see the preceding responses

Discussion:

Please see the preceding responses

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Certain population groups require supportive services and/or supportive housing, either on a permanent basis, or on a temporary basis. Many special needs populations are very low-income households (below 50% of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons, and those with substance abuse issues.

Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind, and also the disabled. Since many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

In addition, these persons often require various types of special assistance, program activities to enhance their quality of life, and respite care for their caregivers. Support for municipal programs as well as assistance to not-for-profit organizations is necessary for the implementation of these types of activities.

HUD has identified a number of special needs populations. However, detailed information on some special needs populations is often not available from census or HUD data sources. The County has used information from reliable sources or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in those categories. Where possible, figures from reliable local sources are used to support these analyses.

However, estimating the needs of these special populations can be challenging as specific data for each need group is not readily available. Even when data is available on the number of persons with a special need, it can be difficult to determine how many of them are underserved through existing housing and services, and how many of them will need services in the future.

While the County's resources are not sufficient to address the needs of all these groups, the County is committed to supporting other entities in their efforts to provide needed resources. The Housing and Community Development staff members work closely with organizations that serve the needs of these populations through on-going participation in a wide range of committees and community-based efforts.

Describe the characteristics of special needs populations in your community:

The Elderly and Frail Elderly

The elderly, 65 and over, number 67,728 and constitute 10.5 percent of the total population in Hudson County according to the 2013 ACS. There are 30,297 frail elderly (75 and older) in the County, and they are 44.7 percent of the elderly population.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The Frail Elderly may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

Persons with Disabilities

The 2013 figures for disability indicate that 9.5 percent of the County's population has some disability. This represents 61,134 persons. This percentage is below the national figure of 12.1 percent. Information about specific types of disability is not available from the Census data.

The Developmentally Disabled

ARC indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 16,023 developmentally disabled persons in Hudson County.

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, skilled development homes, and family care homes.

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

The Physically Disabled

The number of persons under the age of 18 with disabilities is 4,646, while the number of persons aged 18 to 64 with disabilities is 31,863, or 7.2 percent of the persons in that age group. The number of persons 65 and over with disabilities is 24,625 or 37.5 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

However, deducting the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 45,111 persons who may be physically disabled.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms.

Persons with Alcohol and Drug Dependencies

The County has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 have a drinking problem and that six percent of women over the age of 18 have this problem. These estimates mean that in Hudson County an estimated 40,304 males and 15,629 women are in need of supportive services for alcohol alone.

According to the 2012 *National Survey on Drug Use and Health (NSDUH)*, conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 23.9 million Americans in 2012 had substance dependence or abuse (9.2 percent of the total population aged 12 or older). Applying these statistics to Hudson County's population, approximately 52,072 persons aged 12 and older had substance dependence or abuse.

The most recent (2012) figures for substance abuse in Hudson County indicate that 1,844 persons were treated for substance abuse in the Consortium municipalities in that year. (*Source: New Jersey Drug and Alcohol Abuse Treatment Substance Abuse Overview, 2012, Hudson County*) Data from the New Jersey Hospital Discharge Data System for the same year shows that 237 persons were discharged from a medical facility after treatment for a drug overdose.

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

As of December 31, 2013, Hudson County had 11,336 reported cases of HIV/AIDS. In Hudson County in 2013 there were 5,081 people (adults and children) were living with HIV/AIDS, which represents 778.9 cases per 100,000. 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 Persons Living With AIDs (PLWHAs) in Hudson County were Hispanics, followed by African-Americans. The epidemic frequently exists within a myriad of situations that include substance use and addiction, poverty, mental illness, and precarious housing.

This data is available from the New Jersey Department of Health at:

<http://www.state.nj.us/health/aids/rep/aidsdata.shtml>.

Housing is a major need, with insufficient emergency, transitional and supportive housing units available to PLWHAs.

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

According to HUD guidance, neither the CDBG statute nor the regulations define the terms “public facilities” or “public improvements.” The needs of each category will be discussed separately in this section, as required by HUD, but throughout much of this document, particularly the Strategic Plan these activities are grouped together. In the CDBG program, these terms are broadly interpreted to include all improvements and facilities that are either publicly owned, or owned by a nonprofit, and operated so as to be open to the general public. For the purposes of this Plan the County will use the term “public facility” to include neighborhood facilities, senior centers, municipal buildings, homeless shelters and libraries.

The County is aware of the need for and importance of maintaining, repairing and upgrading the County's public facilities and infrastructure to preserve the community's general well-being. Further, these facilities and this infrastructure are critical in order to maintain and preserve commercial and residential areas and attract development. The County will strive to meet the needs of the community through the upkeep of its roads, sidewalks, sewers, bridges, parks and public buildings. Priority funding will be given to County and City-owned facilities and structures.

How were these needs determined?

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.

Representatives from County Departments, public service providers, and housing developers and lenders were invited to a focus group meeting that focused on ranking County facility and infrastructure needs and developing ideas to coordinate County infrastructure efforts with those of private sector entities such as the utility companies. Housing and Community Development staff met individually with the Mayors of the participating municipalities to explain program and budget changes and to obtain input about needs, priorities, and long-term goals.

The County is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Housing and Community Development Department is in contact with State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The County 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 and availability of funds.

Describe the jurisdiction's need for Public Improvements:

The County is faced with the physical problems of older public improvements including streets, water and sewer systems, and public buildings. Thus, the need to repair and replace aging infrastructure is on-going. As many of the CDBG target areas coincide with the oldest areas of the County, repair of roads, sidewalks and public spaces are necessary to support neighborhood livability objectives. These activities provide visual evidence of neighborhood improvements and directly reinforce the efforts being made in upgrading the housing stock. Thus, there is a need for Public Improvements in the County. Attention will be paid to the maintenance and improvement of neighborhood facilities, park and recreation facilities and sidewalks.

How were these needs determined?

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.

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The County is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Housing and Community Development Department is in contact with State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The County 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 and availability of funds.

Describe the jurisdiction's need for Public Services:

The County wishes to do all that it can to improve the quality of life for its most vulnerable low- and moderate-income populations, including the elderly, the disabled, and the homeless. Many of the non-profit agencies serving the neediest in Hudson County's low-income neighborhoods rely on CDBG funds to serve the greatest number of citizens possible. Public Services play a vital role in providing for some of the most vulnerable residents. Given the County's poverty rate and population, Public Services are increasingly in demand. The County intends to support the use of CDBG public service funds for activities that specifically benefit and address the issues of housing, homelessness, and homelessness prevention; youth and job mentoring; substance abuse; educational/after-school programs; and services to senior citizens.

According to HUD, 42.0 percent of the County's population falls within the low and moderate-income categories, and approximately 63,120 families live below the poverty level. A high percentage of this population utilizes the various social service programs that exist in the county. The needs of the public services agencies have grown.

Thus, the need is significant and diverse, and decision making is especially difficult in light of the fifteen percent cap on Public Service spending and recent cuts in the grant itself.

How were these needs determined?

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.

Representatives from County Departments, public service providers, and housing developers and lenders were invited to a focus group meeting that focused on ranking County facility and infrastructure needs and developing ideas to coordinate County infrastructure efforts with those of private sector entities such as the utility companies. Housing and Community Development staff met individually with the Mayors of the participating municipalities to explain program and budget changes and to obtain input about needs, priorities, and long-term goals.

The County is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Housing and Community Development Department is in contact with State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The County 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 and availability of funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the County. The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. The availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

The size of the County's labor force has grown since 2010, according to Bureau of Labor Statistics (BLS) figures. The workforce was 310,323 in 2010, 312,233 in 2011, 316,284 in 2012, 314,272 in 2013, and was 317,669 in December of 2014. The average number of persons employed grew steadily over the period, increasing from 276,736 in 2010 to 298,030 in December of 2014. The number of unemployed has declined just as steadily and the most recent BLS figures show an unemployment rate of 6.2 percent, which represents 19,639 persons, the lowest figure over the period.

The implication for the housing market is that the combination of population growth and significant employment growth create a strong demand for housing. This in turn serves to drive housing costs upward. There are available housing units throughout the County, and developers are seeking to increase the supply. However, the supply of units affordable to low income households is not increasing and in fact many affordable units are being renovated and made into market rate (non-affordable) units. In addition to a shortage of affordable rental units, the County has many low-income homeowners struggling to keep up with the cost of maintaining their homes. Many of the County's low-income renters are forced to pay more for the limited supply of rental units, a substantial portion of which are older and sometimes in deteriorated condition. The affordable housing market in Hudson County is also negatively impacted by the increasing numbers of persons leaving New York City for the more "affordable" housing in Hudson County, or who have been attracted by the increasing number of good paying jobs available in the County.

The following market analysis will also demonstrate that low incomes and limited job opportunities for "living wage" jobs keep household incomes low in the face of increasing rents. As noted in the Needs Assessment, Hudson County, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing ground financially. The rent figures continue to increase as the supply of quality units remains stable. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents. This concept recognizes that housing choice and needs differ in most communities because of factors such as employment mix, household income, the age of the population, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another, and local housing markets provide choices and opportunities for current and future workers.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,547	12%
1-unit, attached structure	7,949	5%
2-4 units	60,118	38%
5-19 units	33,457	21%
20 or more units	38,760	24%
Mobile Home, boat, RV, van, etc	393	0%
Total	159,224	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	945	2%	5,892	6%
1 bedroom	7,307	14%	32,630	35%
2 bedrooms	16,156	31%	36,723	39%
3 or more bedrooms	27,272	53%	19,002	20%
Total	51,680	100%	94,247	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

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).

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.

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.

Section 8

Eight municipalities also maintain Section 8 Certificate and/or Voucher Programs. There are a total of 2,770 housing vouchers units of which 1,209 are for families and 1,561 are for the elderly. All Section 8 vouchers are currently being utilized. No Section 8 units are expected to be lost from the current inventory.

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

As noted in the preceding response, no units are expected to be lost from inventory.

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

In Hudson County 29.3 percent of households are persons living alone. While this percentage is below the national figure, it does represent 71,379 persons. At the same time, ACS figures indicate that 32.2 percent of the housing stock is no bedroom or one bedroom, implying that the supply of small units matches the demand from small households. There also appears to be a balance between supply and demand for housing for large households. Despite the fact that the percentage of four or more bedroom units in the County is below the national percentage, according to the ACS figures (7.2% vs 20.2%), figures from Table 6 above show that there are 11,468 large households in the County, which is fewer households than the supply of large units (over 18,000). However the overcrowding statistics from the

ACS show that 7.1 percent of the population lives in overcrowded conditions, compared to 3.2 percent nationally.

Describe the need for specific types of housing:

Though there are concerns about overcrowding in many parts of the County, the far greater issue is affordability, as will be shown in the following sections.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

As noted earlier, a basic premise of housing markets is that there should be a spectrum of housing choice and opportunity for residents. This housing choice and resident needs will vary because of employment mix, household incomes, age of the population, and personal preference. However, housing markets and labor markets are inextricably linked and the level of affordable housing demand is largely a function of job growth and retention. Employment growth will occur through the retention and expansion of existing firms, and new economic growth will result from start-ups, spin-offs, and relocations. Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the County.

The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

According to data from the New Jersey Association of Realtors, the median closing price for a single family home in Hudson County in January 2015 (the most recent data) was \$253,750. Using the rule of thumb that a house should cost no more than two and one-half times one's income, a family would need an income of \$101,500 to afford an average priced home. The HUD median income in Hudson County is \$63,600, leaving a gap of \$37,900 for a median income household to overcome to acquire the median-priced home. However, an analysis of the income ranges reveals that 42.0 percent of households in Hudson County have incomes below the \$63,600 figure.

These figures are for single-family units. The NJ Realtor figures for townhouses and condos are 150 percent greater than single-family units, exacerbating the income gap.

These income figures mean that it is more difficult for many 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 the current tight lending market.

According to the National Low Income Housing Coalition's 2014 "Out of Reach" report, the Fair Market Rent (FMR) for a two-bedroom apartment in New Jersey is \$1,296. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$51,838 annually.

The same report identifies a similar situation in Hudson County. In 2014 the FMR for a two-bedroom unit in the County was \$1,291, just below the state figure. A renter household must earn \$51,640 a year to rent this apartment without spending more than 30% of household income. At the minimum wage, a worker would need to work three full time jobs to afford the apartment. The result of high rental

housing costs and a large number of low-income households is housing instability, cost burden, “doubling up” and a need for individuals and families to work more than one job just to “afford” the rent.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	12,608	13.4%
\$500-999	37,899	40.2%
\$1,000-1,499	27,813	29.5%
\$1,500-1,999	8,413	8.9%
\$2,000 or more	7,514	8.0%
Total	94,247	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	5,384	No Data
50% HAMFI	13,188	423
80% HAMFI	40,468	1,738
100% HAMFI	No Data	3,415
Total	59,040	5,576

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,014	1,115	1,322	1,682	1,857
High HOME Rent	858	920	1,106	1,269	1,396
Low HOME Rent	675	723	867	1,002	1,118

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, there is a great shortage of affordable housing in Hudson County, especially for extremely low- and very low-income households. As noted above, the FMR for a two-bedroom unit in Hudson County is \$1,291 and a renter household must earn \$24.83 per hour to rent a two-bedroom apartment without spending more than 30% of household income. This wage is well above that earned by the County's low-income households. There are 5,384 affordable units for extremely low-income households, according to the table above, yet there are almost 20,718 extremely low-income families in the County according to the HUD income figures.

Affordability gaps for ownership units within the "extremely low" household income categories are fairly normal as ownership opportunities within these lower income levels is cost prohibitive, and thus renting becomes the means to obtain housing. However, even moderate-income households are priced out of the market.

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

The gap can only be expected to increase and the affordability situation to worsen as the housing market recovers. The New Jersey Realtors figures show a 7.5 percent increase in median sales price between January 2014 and January 2015. Homeownership will be difficult both because of strict lending requirements and increasing prices of both the home and the cost of renovations or repairs. Rental prices, already difficult for low-income households will worsen as prices for units, especially those in good condition, increase in the face of increased demand.

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

The High HUD Fair Market Rent for a two-bedroom unit in Table 31 is \$1,106, which is \$216 less than the Fair Market Rent for a 2-bedroom unit. Thus, landlords have no incentive to work with the County to provide affordable units, and the County must do all that it can to preserve affordable units and produce additional units to meet demand.

Discussion

The County faces a number of problems in providing a sufficient supply of affordable housing. As noted, low incomes and limited job opportunities for "living wage" jobs keep household incomes low in the face of increasing rents. It should also be noted that Hudson County, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing

ground financially. The rent figures continue to increase as the supply of units remains stable in light of limited new construction. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

A majority (75.6%) of the County’s housing stock is more than thirty-five years old. This threshold is important because at that point the need for major housing repairs becomes evident. Utility and maintenance costs are typically higher with older homes and major rehabilitation projects are more common. In addition, housing built before 1979 may contain lead based paint.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-apparent.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines “complete plumbing facilities” to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

For the purposes of this plan, units are considered to be in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code.

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.

Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	23,303	45%	40,646	43%
With two selected Conditions	1,617	3%	5,125	5%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With three selected Conditions	32	0%	199	0%
With four selected Conditions	10	0%	17	0%
No selected Conditions	26,718	52%	48,260	51%
Total	51,680	100%	94,247	99%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,646	9%	8,434	9%
1980-1999	5,024	10%	10,420	11%
1950-1979	16,645	32%	32,976	35%
Before 1950	25,365	49%	42,417	45%
Total	51,680	100%	94,247	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	42,010	81%	75,393	80%
Housing Units build before 1980 with children present	2,012	4%	3,701	4%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

The aging housing stock in many of the LMI areas of the County requires maintenance and often upgrades and renovation for outdated plumbing and electrical work to accommodate modern equipment, fixtures, and living needs. Unfortunately, some buildings comprising the housing stock have experienced a lack of maintenance and disinvestment. The County as a whole has 27,662 vacant housing units according to the ACS figures, and these vacant structures reduce the quality of life in many neighborhoods, especially low- and moderate-income neighborhoods.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

As shown above in Table 34, 81.0 percent of the County's owner housing stock and 80.0 percent of rental units were constructed before 1980, and thus most likely to contain lead-based paint. Table 34 indicates that there are 2,012 pre-1980 owner-occupied housing units with children present and another 3,701 such rental units with children present. Thus, the presence of lead-based paint is prevalent in the County and 5,713 pre-1980 units are known to have children present. The County's population is 42.0 extremely low-, very low-, and low-income households, who have the difficult task of locating safe and affordable rental housing in particular.

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			5,690	2,988			0	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Each housing authority reported that its housing units are generally in good condition, and that rehabilitation needs were normal replacements and improvements of systems. An earlier 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.

Public Housing Condition

Public Housing Development	Average Inspection Score
Bayonne	88
North Bergen	85
Secaucus	79
Harrison	94
Union City	73
Guttenberg	86
Hoboken	32
Weehawken	62
West New York	51

Table 38 - Public Housing Condition

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

Please see the preceding response.

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

In addition to physical improvements, the PHAs have outlined broad goals designed to promote adequate affordable housing, as well as economic opportunity and a suitable living environment.

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The member agencies of the Hudson County Alliance to End Homelessness provide a range of housing assistance and services for individuals and families experiencing homeless.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	65	11	165	34	0
Households with Only Adults	190	204	109	234	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	3	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

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

The table above provides a summary of the number of beds available for the homeless. The following is a list of the largest facilities and service providers in the County's homeless delivery system. A full list of the facilities can be found by locating Hudson County CoC's (NJ-506) most recent housing inventory at <https://www.hudexchange.info/resource/3031/pit-and-hic-data-since-2007/> and https://www.hudexchange.info/reports/CoC_HIC_CoC_NJ-506-2012_NJ_2013.pdf

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

Emergency Shelter for Adult Individuals

Catholic Community Services Archdiocese St. Lucy's Shelter

Communities of Faith for Housing Inc. Hoboken Shelter

Hudson County Division of Welfare Hotel/Motel Placement

North Hudson Community Action Corporation Motel Placements

Palisades Emergency Residence Corporation PERC Shelter

Palisades Emergency Residence Corporation Drop In Center

Emergency Shelter for Homeless Families

Hope House

PERC Shelter

Hudson County Division of Welfare Hotel/Motel Placements

North Hudson Community Action Corporation Motel Placements

Transitional Housing for Homeless Families

St. Joseph's Home St. Joseph's Home

WomenRising Project Home

Transitional Housing for Adult Individuals

Catholic Community Services Archdiocese Franciska Residence

EMET Realty Transitional Housing - Hudson

The House of Faith Inc.

Transitional Housing for Youth (Under 18 yrs.)

Catholic Community Services Archdiocese Strong Futures

Permanent Supportive Housing for Mixed Populations

Catholic Community Services Archdiocese Edna McLaughlin Home

Catholic Community Services Archdiocese Canaan House

Communities of Faith for Housing Inc. Scattered Site (all inclusive)

Garden State Episcopal Community Development Corpus Christi Ministries

Garden State Episcopal Community Development PERC Shelter Plus Care

Garden State Episcopal Community Development RIST Program

Garden State Episcopal Community Development Home at Last

Jersey City Housing Authority HUD VASH

United Way of Hudson County Life Starts I & II

United Way of Hudson County Collaborative Solutions PH

Youth Consultation Services Shelter plus Care

Health services, mental health services and vocational training and employment services for homeless populations are provided by a number of organizations and entities, which are detailed in the following

special facilities and services section (MA-35) or in the Institutional Delivery Structure (SP-45). The reader is referred to those sections for a complete listing.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The Non-Homeless Special Needs Population receives support primarily from the Hudson County Department of Family Services and the Department of Health and Human Services, as well as other agencies that target this population. Hudson County will continue to collaborate with these agencies, to the extent possible with limited funding, to meet the needs established within the Consolidated Plan for these sub-populations.

The special need priorities described below will be addressed to some extent by affordable housing strategies such as homeowner rehabilitation and new housing development. Each of these affordable housing strategies will provide additional consideration when serving persons with special needs.

Supportive housing refers to housing and supportive service needs of persons who are not homeless but who may require supportive housing. These populations include elderly, frail elderly, persons with disabilities (including mental, physical and developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS and their families. Persons with mental illness, disabilities, and substance abuse problems need an array of services to keep them adequately housed and prevent bouts of homelessness. Indeed, mental illness and substance abuse are two of the largest contributing factors to homelessness.

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

The numbers of and supportive needs of these groups was described above in Section NA-45. The County will support and encourage social and public service providers to seek funding assistance from Federal, State and private sector resource to fund individual programs.

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

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

Mental Health: The mental health community coordinates their discharge of homeless individuals through the assistance of the Hudson County Department of Health and Human Services, the Division of Welfare 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 Department of Corrections (HCDOC) works to ensure that every individual is stably housed upon discharge. The HCDOC Community Reintegration Program (CRP) provides community based interventions to eligible inmates being released from jail. Every individual in the HCDOC is provided a risk needs assessment which identifies barriers to healthy community based functioning. Included in this assessment is the identification of the need for housing assistance. Participants are provided with housing and services to prevent homelessness and assist in their transition. Individuals that are not eligible for housing assistance through CRP are discharged to emergency shelters or transitional housing programs. The CRP works with these programs to ensure that individuals are working toward stability in order to decrease the chances of recidivism.

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

Please see response below.

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

The County will fund the following activities using CDBG and HOME funds to address the

housing and supportive service needs of non-homeless persons with special needs.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The most important barrier centers on 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.

Also, an important barrier to affordable housing revolves around the lack of income of the County residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of County policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for residents.

There is a great need to replace affordable housing that has been lost in Hudson County. However, replacement of rental housing units specially developed for the low and moderate income family has proven to be cost prohibitive in Hudson County due to the amount of financing required for new construction. Conversion of rental units into condominiums has further eroded the rental housing market and caused dislocation, homelessness and overcrowding. The present housing market condition has most seriously impacted the extremely low and low income households who are unable to afford the average requested rents for vacant rental units, as described earlier in this analysis.

Other barriers include:

1. Market Conditions

2. Building Codes

3. Property Taxes

4. Permit Delays

5. Land Use Regulations

6. Development Standards

7. Infrastructure Financing

The County and the participating municipalities within the Consortium continue to pursue efforts to eliminate barriers that are created by building codes, the permit process, land use regulations, development standards and requirements, and property taxes. The County will continue to facilitate partnerships with private developers and non-profit organizations and to coordinate the various sources of federal funding to further the development of affordable housing.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Though the County’s economy has improved over the past decade, the County still has a number of needs in order to support economic development, which is critical to continued growth and revitalization. As noted in the Housing Needs Assessment and the Housing Market Analysis, good, well-paying jobs are the means to secure economic stability, improve neighborhoods and obtain decent housing. The County's economic development needs center upon obtaining new jobs and providing the workforce to take those jobs.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	51	16	0	0	0
Arts, Entertainment, Accommodations	8,223	7,276	10	10	0
Construction	2,590	1,774	3	2	-1
Education and Health Care Services	12,268	8,365	16	12	-4
Finance, Insurance, and Real Estate	11,993	6,529	15	9	-6
Information	4,311	4,412	5	6	1
Manufacturing	4,996	3,312	6	5	-1
Other Services	3,121	1,750	4	2	-2
Professional, Scientific, Management Services	12,289	8,277	16	11	-5
Public Administration	0	0	0	0	0
Retail Trade	9,227	9,608	12	13	1
Transportation and Warehousing	4,207	13,038	5	18	13
Wholesale Trade	5,790	7,821	7	11	4
Total	79,066	72,178	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	115,026
Civilian Employed Population 16 years and over	105,455
Unemployment Rate	8.32
Unemployment Rate for Ages 16-24	22.18
Unemployment Rate for Ages 25-65	6.34

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	31,119
Farming, fisheries and forestry occupations	3,797
Service	9,527
Sales and office	25,401
Construction, extraction, maintenance and repair	7,900
Production, transportation and material moving	5,442

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	41,050	41%
30-59 Minutes	46,218	46%
60 or More Minutes	14,005	14%
Total	101,273	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	10,425	1,493	4,922
High school graduate (includes equivalency)	19,300	2,354	6,256
Some college or Associate's degree	16,109	1,888	3,174
Bachelor's degree or higher	45,820	1,760	4,656

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	671	1,739	2,017	4,572	5,808
9th to 12th grade, no diploma	2,146	1,893	2,645	3,974	2,735
High school graduate, GED, or alternative	4,429	7,219	7,019	13,672	6,199
Some college, no degree	6,414	5,217	4,310	6,747	1,896
Associate's degree	625	1,783	1,353	1,761	475
Bachelor's degree	4,371	18,511	8,472	6,884	1,568
Graduate or professional degree	442	8,332	5,657	4,380	1,119

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,658
High school graduate (includes equivalency)	29,174
Some college or Associate's degree	36,449
Bachelor's degree	56,452
Graduate or professional degree	75,873

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The top five business activities according to this information are 1) Professional, Scientific and Managements Service, 2) Education and Health Care, 3) Finance, Insurance and Real Estate, 4) Retail Trade, and 5) Arts, Entertainment and Accommodations.

Describe the workforce and infrastructure needs of the business community:

The greatest need for the County in terms of economic development is the creation or attraction of new jobs for residents that pay a living wage. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them. To this end the County has, and will continue to,

support education and job training programs when possible. These efforts include job training for younger persons, retraining for older workers, the provision of a good basic education for the County's youth, and the assisting young persons in the development of life skills.

The earnings figures in Table 45 show what is commonly known - that the higher one's level of education, the greater one's earnings. Indeed, the Median Income figure for those with less than a high school diploma is below the current poverty level. Unfortunately, the educational attainment level of many County residents is low as shown in Table 44 – 19,657 persons in the working age cohorts (18 - 65) do not have a high school diploma.

Infrastructure needs for economic development vary, but overall the County possesses the water, sewer, and power capacity to meet the needs of most potential new businesses. There is a need for support for façade programs, affordable space and other programs to assist small businesses.

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

The County has seen significant growth in the housing market with the construction of new market rate rental units in several municipalities, as well as significant construction of new office space to accommodate recent employment growth, especially in the financial services sector.

The County has also seen significant growth in the retail sector in some areas and there is a need to support small businesses as they seek to capitalize upon opportunities in a recovering economy.

The Hudson County WIB, along with eight counties in North Jersey calling itself “North Jersey Partners”, embarked on the “WIRED” Initiative to approach workforce development on a regional scale.

The “WIRED” initiative is a useful tool to spur economic development and job growth.

Though the County’s infrastructure is old and in need of constant maintenance and repair, it does provide good service for existing businesses and anticipated growth. Roads and bridges are a particular problem given the high volumes of traffic generated in particular by port activity.

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

There is no specific data on the match between the skills of the current workforce and the employment

opportunities in the County. Information from economic and workforce development experts, as well as employers, suggests a mismatch in both soft and hard skills. Many employers express concern about the lack of work ethic and limited soft skills such as punctuality and getting along with coworkers. More technical fields, including higher level construction trades, talk about a lack of math skills which hinder training. Thus, the educational and training level of the workforce does not match the needs of some of today's industries and businesses.

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

Workforce development needs are especially noted for the construction trades in order to provide individuals with the skills necessary for entry to apprentice programs) and for training for jobs, such as IT and other STEM skills in the financial services industries.

The Hudson County Workforce Investment Board, through the Hudson County One-stop Career Center, the Jersey City One Stop Career Center and the Jersey City Employment and Training Program provides a full range of services to youth and adults needing to prepare for or enter the workforce. Services include job training, job placement, and supportive services. Job seekers and others can receive information about the job market, including currently available openings.

Further, the local workforce areas are aligned with key growth industry sectors, and are developing educational and workforce training programs that will career pathways for Hudson County's underemployed and underemployed adults as well as its opportunity youth by training workers in skills that will meet the demands of the region's rising sectors, such as information technology, financial services, healthcare, advanced manufacturing, and transportation, logistics and distribution (TLD). The local area is also an active collaborator in the regional training grants secured in the growth industries of these areas. Additionally, funding for workforce development programs, such as WorkFirst NJ and Workforce Investment Act funds reflect and contain training program offerings only for growth industries and in demand occupations.

Other key workforce development partners, such as the Hudson County Community College, are leveraging their funding (from Federal and State discretionary, competitive grants) programs to both One Stop Customers.

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

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

The County's CEDS identifies several initiatives which are consistent with and coordinated with identified Consolidated Plan economic development priorities. These include support for workforce development, retail development, urban infrastructure, and housing programs that support economic development.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Cost burden and severe cost burden represent the most prevalent housing problem in Hudson County. Forty-two percent of the County's households are in the three lowest HUD income categories and face difficulties in obtaining affordable housing that is decent and safe. These populations are concentrated in the County's low/mod Census Tracts, which are distributed widely across the County.

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

In general, the racial/ethnic population percentages of the jurisdictions follow the racial/ethnic population percentage of the County. However, there are notable exceptions with significant concentrations of Hispanic persons in West New York and North Bergen. HUD has identified the low/mod areas of the County, and these are the focus of the County's CDBG program. These areas are identified and mapped below in SP-10.

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

Many of the distressed neighborhoods have older housing stock, a lack of investment in the housing, and are areas of low and moderate income, as well as minority concentration. In addition, these communities often have higher crime rates and quality of life issues.

Are there any community assets in these areas/neighborhoods?

In many of these communities racial, ethnic, and socio-economic diversity could be a source of strength and turned to an advantage. Most of the communities have comparatively good local transportation access. Many of these municipalities have vibrant streets with interesting architecture. Also, there are strong business, community or neighborhood organizations in some.

Are there other strategic opportunities in any of these areas?

These assets represent some degree of opportunity.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The needs of the County's low/mod population are numerous and varied. The principal needs, based upon research, consultation and public input, are: 1) public improvements to improve neighborhoods, 2) programs for the elderly, youth, and persons with disabilities, 3) maintaining and improving public facilities, 4) preventing homelessness and assisting the homeless, 5) economic development programs such as small business assistance (loans, facades, training), and job training and education, 6) affordable housing, especially the creation and preservation of both owner and renter units, and 7) ensuring fair housing opportunities .

The County believes that rehabilitation of both rental and owner housing units is a high priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners may serve to prevent homelessness. Similarly, Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority. Though the County will not undertake housing rehabilitation this coming year, the County will consider multiple efforts including rental rehabilitation, as well as homeowner repair to provide affordable housing and in many instances prevent homelessness.

While the County supports programs for affordable homeownership, the opportunities for homeownership among the County's low-income residents are limited by the poor economy, job uncertainty, strict lending criteria and significant down payment requirements.

Because of the difficult economic situation in the County's low/mod Census Tracts, Public Facilities and Infrastructure improvements receives a High rating as a means to improve the quality of life.

The provision of Public Service Programs receives a High priority rank; the need for a wide range of services, including programs for seniors and youth, feeding programs, and child care, is present in each of these areas.

Economic Development programs such as Small business assistance and job training receive Low rankings because despite their importance to the overall economy of the County and the potential for job creation, the allocation of funds is difficult in light of the many other pressing needs.

Fair Housing is an on-going concern and receives a High ranking.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Countywide
	Area Type:	Countywide
	Other Target Area Description:	Countywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	Low/mod areas
	Area Type:	Low/mod areas
	Other Target Area Description:	Low/mod areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.		

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The County targets CDBG resources to low and moderate income areas as defined by HUD on the basis of census data. At this point the County is not targeting specific neighborhoods, rather relying upon the participating municipalities to identify needs and potential projects in each jurisdiction. The County tries to balance the use of HOME resources between two HUD priorities - revitalization of existing deteriorated neighborhoods and the effort to expand fair housing choice, though, as noted in the Needs Assessment, home ownership for low and moderate income households is difficult, if not impossible in the current economy. The recent cuts to the HOME program make it all the more difficult to address home ownership in Hudson County in a meaningful way.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Safe, Affordable Housing Opportunities
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Low/mod areas
	Associated Goals	Safe, Affordable Housing Program Administration
	Description	Homeowner Rehabilitation, Increased Ownership Opportunities, Emergency Repairs, Code Enforcement.
	Basis for Relative Priority	Based upon public participation, data analysis, and observance of conditions.
2	Priority Need Name	Public Service Programs
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	Low/mod areas
	Associated Goals	Public Service Programs Program Administration
	Description	Public Services for low/mod persons and persons with special needs.
	Basis for Relative Priority	Based upon public participation, data analysis and observation of conditions.
3	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low
	Geographic Areas Affected	Low/mod areas
	Associated Goals	Public Facilities Program Administration
	Description	Maintenance, Repair and Development of Public Facilities.
	Basis for Relative Priority	Based upon public participation, data analysis and observation of conditions.
4	Priority Need Name	Public Improvements/Infrastructure
	Priority Level	High
	Population	Extremely Low Low Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Countywide Low/mod areas
	Associated Goals	Public Improvements/Infrastructure Program Administration

	Description	Maintenance of Infrastructure and Public Improvements.
	Basis for Relative Priority	Based upon public participation, data analysis and observation of conditions.
5	Priority Need Name	Homeless Activities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Countywide Low/mod areas
	Associated Goals	Homeless Activities Program Administration
	Description	Homeless Prevention, Emergency Shelters.
	Basis for Relative Priority	Based upon public participation, data analysis and observation of conditions.
	6	Priority Need Name
Priority Level		High
Population		Extremely Low Low Non-housing Community Development
Geographic Areas Affected		Low/mod areas
Associated Goals		Economic Development Program Administration

	Description	Job Training, Business Assistance.
	Basis for Relative Priority	Based upon public participation, data analysis and observation of conditions.
7	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Countywide
	Associated Goals	Fair Housing Program Administration
	Description	End Housing Discrimination.
	Basis for Relative Priority	Based upon public participation, data analysis and observation of conditions.

Narrative (Optional)

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. Priorities are based on input from the public participation process, recommendations of County staff, and input and recommendations from participating jurisdictions.

The strategies described herein establish Hudson County’s priorities for assisting low and moderate income persons and neighborhoods with funds made available through the Consolidated Plan. The affordable housing and development needs of a community will always outweigh the resources available to address those needs. Therefore, it is necessary to prioritize the use of available funds to the highest and best use to meet the most pressing needs for housing, the homeless, the special needs population, and community development.

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.

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.

The priorities were selected based on a review and analysis of the information summarized in the Consolidated Plan, namely the community participation process, consultations, the needs assessment, and housing market analysis. Strategies are designed to meet the priority needs and based on past performance and best practices of communities with similar programs. Only projects that clearly demonstrate the capacity to serve one of the priorities below will receive funding through the Consolidated Plan.

The majority of CDBG activities are selected based on eligibility and need. All communities requesting CDBG funds, through a formal application process, must demonstrate that the activity is located in an LMI (low and moderate income) area. The County of Hudson attempts to distribute the CDBG funds throughout, so that all of Hudson County can benefit. Project applications are scored based upon an internal scoring system which quantifies activities based upon a number of factors such as national objective, cost reasonableness, need and impact, and amount of leverage and match.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Rising housing costs for rental units continues to be a problem for all households. Thus the County is considering developing a TBRA program for future years and may use HOME funds for such a program.
TBRA for Non-Homeless Special Needs	Again, in the face of rising housing costs, the HOME TBRA program provides rental subsidies for senior/disabled homeless persons, victims of domestic violence and persons at risk of homelessness.
New Unit Production	The County will fund the development of new units of affordable housing through the construction of new units, though resources are limited and costs are high.
Rehabilitation	The County will attempt to assist in the maintenance of affordable units through the rehabilitation of existing housing units, as housing costs rise.
Acquisition, including preservation	Rising housing costs will cause the County to continue to loan available funds to acquire and rehabilitate properties to support the creation of affordable housing, especially for special needs households.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Hudson County, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2015 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

The County recognizes that because of pending litigation concerning \$243,919 of reallocated funds, the full amount of funds originally allocated to the County may not become available. In the event this \$243,919 is not available, the County will reduce the amount available for Administration by the 11.6% (Estimated \$48,783.80). The 11.6% reduction (Estimated \$158,547.35) in Infrastructure, public facilities and housing will be taken from the Program Reserve project only.

Funds for Public Service projects subject to the 15 percent cap will either be reduced by 11.6% across the board, or if possible, funding will be identified from another source. If funding is identified from an outside source, the reduction in CDBG public service will only be taken from one project, GSECDC Coordinated Assessment Program.

If there are further funding cuts to CDBG over the coming years, the County will adjust accordingly and craft Annual Action Plans reflective of funding realities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,089,775	0	0	2,089,775	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,758,980	0	0	1,758,980	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	258,384	0	0	258,384	0	
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Rapid re-housing (rental assistance) Services	85,921	0	0	85,921	0	

Table 50 - Anticipated Resources

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

Although other public and private resources to address the needs identified in the Consolidated Plan are extremely limited, Hudson County has been successful in securing funding from other sources in its housing program. Hudson County has assisted developers and municipalities in obtaining State funds for housing through the NJ Housing and Mortgage Finance Agency (NJHMFA). Hudson County has been extremely successful in assisting developers to obtain Low Income Housing Tax Credits (LIHTC) for affordable housing programs. The HOME funds were utilized to provide gap financing in these projects and the HOME investment leveraged the other public and private resources.

The success the Consortium has realized in securing financing from the LIHTC Program, an extremely competitive funding source, is directly attributed to Hudson County's designation as an Urban Complex by the New Jersey State Planning Commission. Projects that are State designated centers receive two additional ranking points. Therefore all municipalities within Hudson County receive designation as an Urban Center. This designation has been critical to success in competing for tax credit dollars.

Additionally, Hudson County serves as the Collaborative Applicant for the Continuum of Care (CoC) funding Program. Through the 2014 CoC application process, all projects submitted for funding were fully awarded. In addition to renewing our existing projects, The Hudson County Continuum of Care was one of only 25 communities in the country that were awarded bonus funds to provide permanent supportive housing to individuals experiencing chronic homelessness. With these funds, Collaborative Support Programs (CSP) will provide permanent supportive housing to 27 chronically homeless individuals in the next two years. In addition, the Urban League was awarded funding for a new rapid rehousing project for homeless families.

The County assisted several non-profit housing providers and Community Housing Development Organizations (CHDOs) in the preparation of applications for State housing funds and other public/private funds for affordable housing projects.

Projects funded by the Consortium during the 2013 Program Year were able to secure additional funding from various sources including; the Federal Home Loan Bank, the New Jersey Housing and Mortgage Finance Agency, the NJ Special Needs Housing Trust Fund and, Continuum of Care funds and local Affordable Housing Trust Funds. Funding awarded from the Consortium is often the catalyst for affordable housing development projects, allowing those projects to then seek additional funding.

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

Not applicable.

Discussion

In the Emergency Solutions Grant (ESG) Program, each of the homeless shelter providers receives matching funds received either by organizational fundraising, or from other programs including County and State homeless funds. ESG applicants are required to present organizational budgets showing their ability to match ESG funds. At a minimum, organizations commonly show a \$3-\$4 match from other sources to \$1 of ESG funds received for the operation of the homeless shelter.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HUDSON COUNTY DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT	Government	Planning	Jurisdiction
BOROUGH OF EAST NEWARK	Government	Planning	Jurisdiction
Town of Kearny	Government	Planning	Jurisdiction
TOWN OF WEST NEW YORK	Government	Planning	Jurisdiction
TOWN OF GUTTENBERG	Government	Planning	Jurisdiction
The City of Bayonne, Department of Community Development	Government	Planning	Jurisdiction
Town of Harrison	Government	Planning	Jurisdiction
THE TOWN OF SECAUCUS	Government	Planning	Jurisdiction
TOWNSHIP OF WEEHAWKEN	Government	Planning	Jurisdiction
NJ Council on Affordable Housing	Government	Ownership Planning Rental	State
Hudson County Department of Health and Human Services	Government	Non-homeless special needs public services	Jurisdiction
Hudson County Department of Family Services	Government	public services	Jurisdiction
Hudson County Division of Social Services	Government	public services	Jurisdiction
Hudson County Division of Planning	Government	Planning	Jurisdiction
Hudson County Sheriff's Office	Government	Homelessness public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Hudson County Regional Health Commission	Government	public services	Jurisdiction
HUDSON COUNTY ECONOMIC DEVELOPMENT CORPORATION	Public institution	Economic Development	Jurisdiction
HUDSON COUNTY HOUSING RESOURCE CENTER/CORNERSTONE	Public institution	Ownership Rental	Jurisdiction
City of Jersey City Division of Community Development	Government	Planning	Jurisdiction
NORTH BERGEN TOWNSHIP	Government	Planning	Jurisdiction
The City of Union City, Office of Community Development	Government	Planning	Jurisdiction
Dept. of Human Services -CEAS	Public institution	Homelessness	Jurisdiction
Hudson County Alliance to End Homelessness	Public institution	Homelessness	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery structure list is by no means exhaustive. There are numerous private sector and not-for-profit organizations involved in the delivery of our programs and services. Further, the agencies listed are those with the most critical roles and those that have been traditionally involved in implementing goals. Many other agencies have supporting roles and may become more directly involved in the Plan implementation. Private developers have been critical in the creation of affordable housing.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X

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

Table 52 - Homeless Prevention Services Summary

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

The institutional structure for the homeless is described in NA-40, MA-30 and SP-60.

As a collaborative body of organizations, the Hudson County Alliance to End Homelessness works to strengthen the impact of service delivery in Hudson County through coordinated planning and cooperative delivery of services for homeless individuals and families. The primary objective of the HCAEH and the Continuum of Care system is for homeless people from all areas of the County to have access to housing and the services they need to acquire and sustain affordable permanent housing, improve their health and well-being, and become economically self-sufficient.

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

A major strength in the service delivery system is community collaboration. The HCAEH, a consortium of all the homeless shelter providers and local government housing assistance agencies in the community, meets on a monthly basis to coordinate services for people who are low income and may also be

experiencing homelessness. It is a well-developed system that works to efficiently provide services and address gaps in the service delivery system. These meetings have allowed government and community agencies to coordinate planning efforts, address problems, cooperate in the delivery of services, collaborate on funding opportunities, and develop a service delivery system for the homeless population which incorporates the entire continuum of care components in most of the community's homeless programs. The Division of Housing & Community Development is responsible for managing all HUD funds received by the County.

Major gaps include lack of resources, funding and capacity on the part of nonprofit providers. As federal funding has been reduced, many programs have struggled to find acquire the resources to meet the needs of their clients.

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

Despite the large number of diverse contributors to projects in Hudson County, there are noticeable gaps in the systems. To overcome gaps in the institutional structure, the County has worked to bring about coordination and cooperation among public and private sector entities. The creation of new partnerships between the public sector and the private sector can improve opportunities available to accomplish affordable housing objectives.

Hudson County is the key public agency engaged in the planning and delivery of affordable housing. The Department of Parks and Community Services, Division of Housing and Community Development, is the lead agency for housing development, with respect to the setting of priorities, the assembly and coordination of financial resources, and the provisions of technical support services to both non-profit and for-profit developers. The Division has sought to act as an advocate for affordable housing within Hudson County, using its resources to facilitate the approval process for affordable housing developments in both the public and private sectors. Hudson County works closely with all of the municipalities, and specifically with those that are part of the Hudson County Consortium.

Additionally, the Division is committed to improving the capacity of non-profit agencies. These agencies lack experience, and the Division is available as a resource. Hudson County also continued to pursue coordination and cooperation among non-profit housing providers, public housing authorities, private housing developers and various social service providers, health programs, homeless programs, senior citizens programs and other public/private special needs providers. In 2014, the Division brought in the Center for Nonprofits to provide a two-day nonprofit capacity building training free of charge for the County's nonprofits. The training focused a variety of topics including fundraising and grant writing.

Thus, the County's strategy to overcome the gaps includes:

- • Training and capacity building for non-profit partners

- • Monitoring and technical assistance to improve outcomes and ensure compliance with program regulations
- • Encouraging collaboration among agencies and
- • Encouraging agencies to participate in county-wide collaborations.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Safe, Affordable Housing	2015	2019	Affordable Housing	Low/mod areas	Safe, Affordable Housing Opportunities	HOME: \$1,758,980	Homeowner Housing Rehabilitated: 285 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
2	Public Service Programs	2015	2019	Non-Homeless Special Needs	Low/mod areas	Public Service Programs	CDBG: \$313,466	Public service activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities	2015	2019	Non-Housing Community Development	Low/mod areas	Public Facilities	CDBG: \$425,629	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2800 Persons Assisted
4	Public Improvements/Infrastructure	2015	2019	Non-Housing Community Development	Low/mod areas	Public Improvements/Infrastructure	CDBG: \$932,725	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11725 Persons Assisted
5	Homeless Activities	2015	2019	Homeless	Low/mod areas	Homeless Activities	ESG: \$258,384 Competitive McKinney-Vento Homeless Assistance Act: \$0	Homeless Person Overnight Shelter: 300 Persons Assisted Homelessness Prevention: 30 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2015	2019	Economic Development	Low/mod areas	Economic Development, Anti-poverty Programs	CDBG: \$0	Jobs created/retained: 100 Jobs Businesses assisted: 20 Businesses Assisted
7	Fair Housing	2015	2019	Fair Housing	Countywide	Fair Housing	CDBG: \$30,000	Other: 200 Other
8	Program Administration	2015	2019	Program Administration	Countywide Low/mod areas	Safe, Affordable Housing Opportunities Public Service Programs Public Facilities Public Improvements/Infrastructure Homeless Activities Economic Development, Anti-poverty Programs Fair Housing	CDBG: \$387,955	Other: 5 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Safe, Affordable Housing
	Goal Description	Emergency home repairs, home rehabilitation, down payment assistance, new unit production, ownership opportunities.
2	Goal Name	Public Service Programs
	Goal Description	Programs for low/mod persons and families and for persons with disabilities.
3	Goal Name	Public Facilities
	Goal Description	Maintain Public Facilities.
4	Goal Name	Public Improvements/Infrastructure
	Goal Description	Maintain Infrastructure.
5	Goal Name	Homeless Activities
	Goal Description	Homeless Prevention, Emergency Shelter, Support Services for the Homeless.
6	Goal Name	Economic Development
	Goal Description	Business Assistance, Job Training and anti-poverty programs.
7	Goal Name	Fair Housing
	Goal Description	End Housing Discrimination
8	Goal Name	Program Administration
	Goal Description	Program Administration

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

The County expects to provide **55 units** of affordable housing units as defined by the HOME Program during the period covered by this plan.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

As noted above, there appears to be a need for additional accessible units, but this activity can be accomplished through the County's subrecipients using other funds.

Activities to Increase Resident Involvements

The County supports these programs, but this is a function of the Housing Authority and County CDBG funds are not planned to be used for this activity.

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

No

Plan to remove the 'troubled' designation

Not Applicable.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The most important barrier centers on 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.

Also, an important barrier to affordable housing revolves around the lack of income of the County residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of County policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for residents.

There is a great need to replace affordable housing that has been lost in Hudson County. However, replacement of rental housing units specially developed for the low and moderate income family has proven to be cost prohibitive in Hudson County due to the amount of financing required for new construction. Conversion of rental units into condominiums has further eroded the rental housing market and caused dislocation, homelessness and overcrowding. The present housing market condition has most seriously impacted the extremely low and low income households who are unable to afford the average requested rents for vacant rental units, as described earlier in this analysis.

Other barriers include:

1. Market Conditions

2. Building Codes

3. Property Taxes

4. Permit Delays

5. Land Use Regulations

6. Development Standards

7. Infrastructure Financing

The County and the participating municipalities within the Consortium continue to pursue efforts to eliminate barriers that are created by building codes, the permit process, land use regulations, development standards and requirements, and property taxes. The County will continue to facilitate partnerships with private developers and non-profit organizations and to coordinate the various sources of federal funding to further the development of affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

There is a great need to replace affordable housing that has been lost in Hudson County. However, replacement of rental housing units specially developed for the low and moderate income family has proven to be cost prohibitive in Hudson County due to the amount of financing required for new construction. Conversion of rental units into condominiums has further eroded the rental housing market and caused dislocation, homelessness and overcrowding. The present housing market condition has most seriously impacted the extremely low and low income households who are unable to afford the average requested rents for vacant rental units.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

In 2014 The Hudson County Division of Housing and Community Development (“The Division”) identified the need for street outreach and case management services for the unsheltered homeless population throughout Hudson County. The Division has worked in conjunction with the Department of Health and Human Services to develop a plan for improved services and shelter resources for the unsheltered homeless population. Input on the plan was also solicited from members of the HCAEH, homeless service providers, homeless advocates, representatives from the Port Authority and the City of Jersey City. The homeless outreach team began in November 2014 and will continue year round. The initial focus is on the service-resistant populations living in the Journal Square PATH station and the NJ Transit Hoboken Terminal; however, the team will also provide outreach countywide. The Outreach team engages homeless individuals with the goal of linking them with shelter, mainstream resources and ultimately permanent housing. The team coordinates with existing outreach teams and service providers to ensure individuals have access to all resources available to them and to prevent the duplication of services.

The Outreach team works under the Harm Reduction model of engagement, which has been shown to be effective when serving this population. The Harm Reduction model meets the individual “where they are” and promotes incremental change.

Since the program’s inception in November 2014, the Outreach Team has contacted over 350 individuals. The individuals contacted have been linked to emergency shelters, welfare benefits, medical services and permanent housing. This program will continue and expand over the next five years.

Addressing the emergency and transitional housing needs of homeless persons

There are many homeless, service, shelter and housing providers in Hudson County working to provide the best possible services to their clients. In order to be most effective, these programs must work in concert with each other, as part of one coordinated system. Over the next five years the Division will fully implement a coordinated assessment and entry program to ensure this happens. This system will include a comprehensive sheltering system, which considers overflow capacity during cold months, drop in centers where individuals can access services throughout the day, and outreach providers who connect with the unsheltered, often service resistant population living on the street. At the heart of the system will be a coordinated assessment process and strong case management to assist each individual navigate the system and ultimately obtain the services and/or housing needed to end their homelessness.

Sections NA-40 and MA-30 provided a detailed list of the homeless facilities and services available to the homeless population and the needs of those populations.

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

Providing permanent housing for homeless individuals remains the number one goal of the HCAEH. In the next five years the Hudson County Coordinated Assessment System will be fully implemented. Run by Garden State Episcopal Community Development Corporation (GSECDC) and partially funded with CDBG funds, the system combines a standardized assessment tool with mobile assessment and case management staff. The Assessment Tool determines the level of need of each household and results in a score which is used to make referrals to transitional housing, rapid rehousing and permanent supportive housing programs within Hudson County.

All HUD Continuum of Care funded transitional and permanent housing providers will no longer accept referrals or walk-ins, and instead will only receive referrals through the coordinated assessment system. However, housing providers will work closely with GSECDC to ensure that appropriate and eligible referrals are made. CASA's case management staff will continue to work with each individual and family until they secure permanent housing.

Special attention will be paid to homeless veterans and recently a subcommittee of the HCAEH was formed to focus on ending homelessness among veterans. A comprehensive list of all homeless veterans in Hudson County is being developed so that each person can be individually assisted with housing and services.

Additional permanent supportive housing and rapid rehousing units will be required to meet the need and the HCAEH and the Division will continue to prioritize the creation of housing for the homeless.

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

Data shows it is much less expensive to prevent individuals and families from entering the homeless system than it is for that same household to experience a homeless episode. Even more important, prevention helps reduce the trauma and dislocation caused by homelessness for the individual or family.

Preventing households from entering the homeless system also reduces the number of people in shelters and can allow homeless providers more time to spend more time with individuals with higher needs.

HMIS data suggests that 20-25% of those who are sheltered within Hudson County are only homeless for short periods of time (less than 14 days), and do not return to shelter after their initial visit. HMIS and anecdotal data provided by shelters indicate that these individuals have been able to find other options on their own. Through a comprehensive approach to prevention and diversion, many of these households could be kept out of the homeless system of care each year. Over the next five years the Division will develop a diversion questionnaire to be used at every shelter within Hudson County to identify individuals and/or families that may have other resources or housing options. The questionnaire will help identify these individuals, and their options earlier on, thus freeing up valuable shelter beds. In addition, the HCAEH will coordinate all homeless prevention providers, landlord/tenant counseling programs and Legal Services to ensure that prevention services are provided in a seamless manner.

The Discharge Planning Committee of the Hudson County Alliance to End Homelessness has made significant strides over the last few years to improve the discharge practices of publicly funded institutions. Jersey City Medical Center and local shelters entered into a business affiliate agreement which allows for information to be shared when an individual is being discharged to a shelter. The agreement assists the shelter to make informed decisions on treatment and service plans for the individual. The Division of Housing and Community Development built on its relationship with the Department of Corrections and the Department of Family services to improve and expand resources for ex-offenders as well.

Current discharge policies and programs are discussed in detail in MA-35.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The majority of the housing stock in the County was built prior to 1980, making it likely that the incidence and associated hazards of lead-based paint extremely high. Accordingly, over the next five years, the County will explore additional funding resources to identify and control lead-based paint in homes occupied by low and moderate income individuals, especially with children present. Any such funding will work in conjunction with any existing local efforts to identify and educate households where lead-based paint may be present.

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. Hudson County will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

For rehabilitation projects, the County will continue to ensure that: Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities; Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements; The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined; Properly qualified personnel perform risk management, paint testing, lead hazard reduction and clearance services when required; Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications; Risk assessment, paint testing, lead hazard reduction and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35; Required notices regarding lead-based paint evaluation, presumption and hazard reduction are provided to occupants and documented; Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable; Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

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

For homeownership projects, the County will ensure that: Applicants for homeownership assistance receive adequate information about lead-based paint requirements; Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements; A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit and exterior surfaces of the building or soil; Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35; The home purchaser receives the required lead-based paint pamphlet and notices.

The county is under contract with the Hudson Regional Health Commission, a certified lead inspection agency, who will conduct all lead risk assessments on behalf of the Consortium for any housing rehabilitation programs and lead hazard control programs. In those instances where lead may be detected, established protocols are followed.

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

All current and future policies incorporate the requirements of 24 CFR Part 35.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

Poverty is very clearly a concern in Hudson County and within the Consortium. Despite a strengthening 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 16.8 percent of the County's population lives in poverty. Pockets of persons living in poverty are found in the Consortium communities of West New York and Union City, with smaller concentrations in 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 County One Stop Career Centers. 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.

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 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. Jersey City and other municipalities throughout Hudson County coordinate much of their assistance for homeless families via CEAS.

The CEAS committee is 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 with planning implementation tasks associated with the Ten Year Plan and Continuum of Care planning process.

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

Please see the preceding response.

SP-80 Monitoring - 91.230

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

Hudson County is responsible for developing standards and procedures for ensuring that recipients will meet the goals and purpose of the Consolidated Plan, that available funds will be disbursed in a timely manner and that projects meet National Objectives and Project Eligibility. The Division has developed a monitoring system which utilizes the project application, a CDBG Formula Risk Analysis Worksheet for each project awarded Fiscal Year Public Service Funding with subsequent on-site monitoring, a standard Subrecipient Agreement, semi-annual reports, and voucher back-up documentation to ensure compliance. Additionally, for construction projects, a Construction Project Package has been developed and is distributed to applicable recipients.

Information collected in the project application is used to determine project eligibility and compliance with national objectives, as well as to provide a benchmark by which the County can assess the timely implementation and expenditure of funds. Information collected in the application also provides the County with the projected benefits from the project, allowing for IDIS set-up. In previous program years, the Division worked to perfect the CDBG application by modifying the design. The application is linked to a score analysis sheet which Division staff complete for each application to assess the quality and eligibility of each proposal. This application process was used to assess the 2015 CDBG funding applications.

Once the Fiscal Year Action Plan is approved, the County conducts a CDBG Formula Risk Analysis on all projected projects receiving Public Service Funding. Using the four standard factors selected by the U.S. Department of Housing and Urban Development (HUD) to determine the level of risk a subrecipient may pose to the County's CDBG Program.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Hudson County, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2015 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

The County recognizes that because of pending litigation concerning \$243,919 of reallocated funds, the full amount of funds originally allocated to the County may not become available. In the event this \$243,919 is not available, the County will reduce the amount available for Administration by the 11.6% (Estimated \$48,783.80). The 11.6% reduction (Estimated \$158,547.35) in Infrastructure, public facilities and housing will be taken from the Program Reserve project only.

Funds for Public Service projects subject to the 15 percent cap will either be reduced by 11.6% across the board, or if possible, funding will be identified from another source. If funding is identified from an outside source, the reduction in CDBG public service will only be taken from one project, GSECDC Coordinated Assessment Program.

If there are further funding cuts to CDBG over the coming years, the County will adjust accordingly and craft Annual Action Plans reflective of funding realities.

Anticipated Resources

Program	Source of	Uses of Funds	Expected Amount Available Year 1	Expected	Narrative
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	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Reminder of ConPlan \$	Description
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,089,775	0	0	2,089,775	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,758,980	0	0	1,758,980	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	258,384	0	0	258,384	0	

Table 54 - Expected Resources – Priority Table

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

Although other public and private resources to address the needs identified in the Consolidated Plan are extremely limited, Hudson County has been successful in securing funding from other sources in its housing program. Hudson County has assisted developers and municipalities in obtaining State funds for housing through the NJ Housing and Mortgage Finance Agency (NJHMFA). Hudson County has been extremely successful in assisting developers to obtain Low Income Housing Tax Credits (LIHTC) for affordable housing programs. The HOME funds were utilized to provide gap financing in these projects and the HOME investment leveraged the other public and private resources.

The success the Consortium has realized in securing financing from the LIHTC Program, an extremely competitive funding source, is directly attributed to Hudson County's designation as an Urban Complex by the New Jersey State Planning Commission. Projects that are State designated centers receive two additional ranking points. Therefore all municipalities within Hudson County receive designation as an Urban Center. This designation has been critical to success in competing for tax credit dollars.

Additionally, Hudson County serves as the Collaborative Applicant for the Continuum of Care (CoC) funding Program. Through the 2014 CoC application process, all projects submitted for funding were fully awarded. In addition to renewing our existing projects, The Hudson County Continuum of Care was one of only 25 communities in the country that were awarded bonus funds to provide permanent supportive housing to individuals experiencing chronic homelessness. With these funds, Collaborative Support Programs (CSP) will provide permanent supportive housing to 27 chronically homeless individuals in the next two years. In addition, the Urban League was awarded funding for a new rapid rehousing project for homeless families.

The County assisted several non-profit housing providers and Community Housing Development Organizations (CHDOs) in the preparation of applications for State housing funds and other public/private funds for affordable housing projects.

Projects funded by the Consortium during the 2013 Program Year were able to secure additional funding from various sources including; the Federal Home Loan Bank, the New Jersey Housing and Mortgage Finance Agency, the NJ Special Needs Housing Trust Fund and, Continuum of Care funds and local Affordable Housing Trust Funds. Funding awarded from the Consortium is often the catalyst for affordable housing development projects, allowing those projects to then seek additional funding.

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

Not applicable.

Discussion

In the Emergency Solutions Grant (ESG) Program, each of the homeless shelter providers receives matching funds received either by organizational fundraising, or from other programs including County and State homeless funds. ESG applicants are required to present organizational budgets showing their ability to match ESG funds. At a minimum, organizations commonly show a \$3-\$4 match from other sources to \$1 of ESG funds received for the operation of the homeless shelter.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Safe, Affordable Housing	2015	2019	Affordable Housing	Low/mod areas	Safe, Affordable Housing Opportunities	CDBG: \$3,607,184	Direct Financial Assistance to Homebuyers: 11 Households Assisted
2	Public Service Programs	2015	2019	Non-Homeless Special Needs	Low/mod areas	Public Service Programs	CDBG: \$313,466	Public service activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted
3	Public Facilities	2015	2019	Non-Housing Community Development	Low/mod areas	Public Facilities	CDBG: \$900,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2800 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Improvements/Infrastructure	2015	2019	Non-Housing Community Development	Low/mod areas	Public Improvements/Infrastructure	CDBG: \$932,725	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11725 Persons Assisted
5	Homeless Activities	2015	2019	Homeless	Low/mod areas	Homeless Activities	ESG: \$258,384	Homeless Person Overnight Shelter: 300 Persons Assisted Homelessness Prevention: 30 Persons Assisted
6	Economic Development	2015	2019	Economic Development	Low/mod areas	Economic Development, Anti-poverty Programs	CDBG: \$0	Businesses assisted: 0 Businesses Assisted
7	Fair Housing	2015	2019	Fair Housing	Countywide	Fair Housing	CDBG: \$30,000	Other: 20 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Safe, Affordable Housing
	Goal Description	Emergency home repairs, home rehabilitation, downpayment assistance, new unit production.

2	Goal Name	Public Service Programs
	Goal Description	Programs for the elderly, youth and persons with disabilities.
3	Goal Name	Public Facilities
	Goal Description	Repairs and Improvements to public facilities.
4	Goal Name	Public Improvements/Infrastructure
	Goal Description	Improvements for municipal infrastructure, including streets, water, sewer and lighting.
5	Goal Name	Homeless Activities
	Goal Description	Homeless prevention, emergency shelters and transitional housing.
6	Goal Name	Economic Development
	Goal Description	Facade Programs, loan programs and technical assistance.
7	Goal Name	Fair Housing
	Goal Description	Fair Housing programs and services; support for legal aid.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The development of the Annual Action Plan involved consultation with those agencies involved in delivering housing and housing services within Hudson County, as noted in section PR-10. In addition there were meetings conducted with appropriate housing and social service agencies regarding the housing needs of children, elderly persons, persons with disabilities, homeless persons.

The 2015 Annual Plan sets forth a description of activities for the use of funds that will become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken.

The County recognizes that because of pending litigation concerning \$243,919 of reallocated funds, the full amount of funds originally allocated to the County may not become available. In the event this \$243,919 is not available, the County will reduce the amount available for Administration by the 11.6% (Estimated \$48,783.80). The 11.6% reduction (Estimated \$158,547.35) in Infrastructure, public facilities and housing will be taken from the Program Reserve project only.

Funds for Public Service projects subject to the 15 percent cap will either be reduced by 11.6% across the board, or if possible, funding will be identified from another source. If funding is identified from an outside source, the reduction in CDBG public service will only be taken from one project, GSE CDC Coordinated Assessment Program.

#	Project Name
1	PERC Shelter - Emergency Family Shelter
2	Goodwill Industries-Parking Lot & Sidewalk Refurbishment
3	North Hudson CAC-Health Care Facility Security Cameras
4	Concordia Learning Center-Early Intervention Program
5	Hudson Community Enterprises-PACE Program
6	Secaucus Youth Alliance-Exceptional People of Secaucus
7	Court Appointed Special Advocates-CASA Program
8	Hudson Pride-Youth Connect Program
9	Grace Theatre Workshop-Youth Arts Initiative
10	Big Brothers Big Sisters-Youth Mentoring Program
11	Catholic Charities-Culturally Sensitive Domestic Violence Intervention
12	Women Rising-Community Partnerships in Hotel Employment
13	Literacy New Jersey West Hudson-Adult Literacy Program
14	Fair Housing Services Reserves
15	Hudson County Cancer Coalition-Underinsured Cancer Screenings
16	Salvation Army of Kearny- Food Pantry
17	PERC Shelter - Food Pantry

#	Project Name
18	Garden State ECDC-Hudson CASA Homeless Coordinated Entry
19	CSP of NJ - Peer Homeless Services
20	Save Latin America - Community Resource Center
21	Hudson County Program Administration
22	Fair Housing Program Reserves
23	Program Reserves
24	East Newark - Senior Citizen Activities Program
25	Guttenberg - Community Center
26	Kearny - Veteran's Field Improvements
27	Secaucus - Senior Center Renovation
28	Weehawken - 49th Street Beautification
29	West New York-Traffic Signal Upgrades-Phase I
30	ESG 15 Hudson County
31	Community Development Organizations (CHDOs)
32	Rental Housing Production
33	HOME Program Administration

Table 56 – Project Information

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

These projects are deemed to be of the highest priority and meet the greatest need. The chief obstacle to meeting these needs is a lack of resources to provide a greater level of assistance.

AP-38 Project Summary
Project Summary Information

1	Project Name	PERC Shelter - Emergency Family Shelter
	Target Area	Low/mod areas
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Activities
	Funding	CDBG: \$75,500
	Description	Funding provided for PERC Shelter to renovate its existing Thrift Store on the 1st Floor, to a 2-bedroom Emergency Family Shelter Unit for the provision of emergency shelter to a 2-parent family with children. The existing building consists of a 3-bedroom apartment on the 2nd Floor. The proposed new unit on the 1st floor would allow the entire building to be utilized as an emergency shelter.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	3 at risk-homeless and homeless families.
	Location Description	113 37th Street, Union City, NJ
	Planned Activities	Emergency Family Shelter
2	Project Name	Goodwill Industries-Parking Lot & Sidewalk Refurbishment
	Target Area	Low/mod areas
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$84,800
	Description	Funding proposed for the renovation of the current parking lot, resurfacing and leveling for proper drainage, improving safety for the clients, improving ADA compliance as well as replacing the existing concrete sidewalks around a building that provides job training services to an estimated 700 handicapped individuals annually.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	700 handicapped individuals annually.

	Location Description	400 Supor Boulevard, Harrison, NJ 07029
	Planned Activities	Parking lot and sidewalk refurbishment.
3	Project Name	North Hudson CAC-Health Care Facility Security Cameras
	Target Area	Low/mod areas
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$52,000
	Description	Funding provided for the installation of a security camera surveillance system for the interior of a health care facility that serves approximately 20,000 low-and moderate-income clientele yearly. The facility is currently equipped with a security system installed on the exterior only. The proposed project would enhance security for client records and the Center's pharamacy in order for the health center to remain in compliance with HIPPA regulations.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20,000 low-and moderate income persons.
	Location Description	5301 Broadway, West New York, NJ 07093
	Planned Activities	Health Care Facility security cameras.
4	Project Name	Concordia Learning Center-Early Intervention Program
	Target Area	Countywide
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$13,500
	Description	Funding proposed for the personnel expenses of a teacher and a supervisor for the Early Intervention Program. The Program provides multicultural teams of special educators to teach approximately 51 blind and visually disabled children from birth to age 3 years in a natural setting annually. The special educators teach the children to compensate for any reduced or total lack of vision to ensure that they do not fall behind their sighted peers.
Target Date	6/30/2016	

	Estimate the number and type of families that will benefit from the proposed activities	24 households with blind and visually disabled children.
	Location Description	County-wide
	Planned Activities	Early intervention services to blind and visually disabled children.
5	Project Name	Hudson Community Enterprises-PACE Program
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$13,500
	Description	Funding provided for the personnel expenses of a job coach of several social enterprise businesses created by Hudson Community Enterprises for individuals with disabilities. An estimated 400 disabled adults annually are provided with employment and employment training in the several social enterprise businesses.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	400 disabled adults annually.
	Location Description	780 Montgomery Street, Jersey City, NJ 07306
	Planned Activities	Job training to disabled adults.
6	Project Name	Secaucus Youth Alliance-Exceptional People of Secaucus
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$20,466

	Description	Funding provided for a coordinator, aides and instructors along with program expenses for the program serving approximately 20 severely disabled youth and individuals in Town. The program will provide recreational programming, employment volunteering options, educational seminars, positive modeling and life skills instruction in areas such as personal hygiene, social interaction and cooking.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 severely disabled adults.
	Location Description	145 Front Street, Secaucus, NJ 07094
	Planned Activities	Services to severely disabled youth and individuals.
7	Project Name	Court Appointed Special Advocates-CASA Program
	Target Area	Countywide
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$13,500
	Description	Funding proposed for a Hudson County CASA case supervisor to provide advocacy to foster children throughout the Hudson County Family Court System. Approximately 51 children annually are served by the program with the goal of securing and permanent homes for each child.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	27 households with low-and moderate income children annually.
	Location Description	442 Hoboken Avenue, Jersey City, NJ 07306
	Planned Activities	Advocacy to foster children throughout the Hudson County Court System.
8	Project Name	Hudson Pride-Youth Connect Program
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs

	Funding	CDBG: \$10,000
	Description	Funding provided for the staff and operating expenses for the Youth Connect Program. The Youth Connect Program offers Lesbian, Gay, Bisexual, Transgender and Questioning (LGBTQ) youth a safe space drop-in center every Friday and Saturday per month. On these days, approximately 115 low-and moderate-income youth annually receive structured health education, risk reduction skills building activities and linkages to appropriate LGBTQ sensitive social services.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	95 households containing low-and moderate income youth.
	Location Description	32 Jones Street, Jersey City, NJ 07306
	Planned Activities	Youth Programs to low-and-moderate income youth.
9	Project Name	Grace Theatre Workshop-Youth Arts Initiative
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$7,500
	Description	Funding proposed for an Artistic Director to oversee the Youth Arts Initiative to provide approximately 300 low-and-moderate income youth annually a free after school program utilizing the performing arts to promote social skills and recreational activities. Free classes are held weekly in acting, dancing and singing taught by professionals in these respective fields.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	300 low-and-moderate income households.
	Location Description	1800 Summit Avenue, Union City, NJ 07087
	Planned Activities	Free classes for low-and moderate-income youth in acting, dancing and singing .

10	Project Name	Big Brothers Big Sisters-Youth Mentoring Program
	Target Area	Countywide Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$20,000
	Description	Funding to support an Enrollment Specialist and a client/volunteer Match Mentor for 1-to 1 mentoring relationships for an estimated 38 low-and moderate-income vulnerable Hudson County youth served annually.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	38 low-and-moderate income households.
	Location Description	County-wide.
	Planned Activities	Mentoring relationships with low-and moderate- income youth.
11	Project Name	Catholic Charities-Culturally Sensitive Domestic Violence Intervention
	Target Area	Countywide Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$10,000
	Description	Funding proposed for a managing attorney and a BIA (Board of Immigration Appeals) representative to provide outreach, education and prevention of domestic violence within the immigrant populations of Hudson County. Approximately 120 low-and-moderate income persons annually will be served by informational workshops and community events to increase the awareness and knowledge concerning the rights of victims of domestic violence.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	120 low-and-moderate income households.
	Location Description	2201 Bergenline Avenue, Union City, NJ 07087
	Planned Activities	Domestic Violence Intervention Counseling.
12	Project Name	Women Rising-Community Partnerships in Hotel Employment
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$13,500
	Description	Funding proposed for an instructor for the CPHE Program, which is an industry specific training program in conjunction with Hudson County Community College and Jersey City Employment and Training. Approximately 13 low-and-moderate income men and women will participate in a 14 week program that prepares the participants for employment in the field of hospitality and culinary arts.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	13 low-and-moderate income households.
	Location Description	270 Fairmount Avenue, Jersey City, NJ 07306
	Planned Activities	Job training and counseling to low-and-moderate income individuals in the field of hospitality and culinary arts.
13	Project Name	Literacy New Jersey West Hudson-Adult Literacy Program
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$12,000
	Description	Funding provided for the staff of a program that provides free one-on-one and group ESL and Basic Literacy training for an estimated 100 low-and-moderate income adults annually along with GED training.

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	100 low-and-moderate income adults.
	Location Description	759 Kearny Avenue, Jersey City
	Planned Activities	Literacy classes to low-and-moderate income individuals.
14	Project Name	Fair Housing Services Reserves
	Target Area	Countywide
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$20,000
	Description	Funding provided for general and unspecified fair housing services such as counseling on housing discrimination in order to protect, maintain and support affordable and fair housing in Hudson County. The Division will release a separate application process to determine the Fair Housing Activities that the County of Hudson will undertake.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	250 low-and-moderate income families
	Location Description	County-wide
	Planned Activities	Fair Housing Services.
15	Project Name	Hudson County Cancer Coalition-Underinsured Cancer Screenings
	Target Area	Countywide Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$4,500

	Description	Funding provided for Cancer screenings for 50-60 low-and-moderate income uninsured and underinsured working men and women annually who do not qualify for NJ CEED.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50-60 low-and-moderate income persons.
	Location Description	124 Grand Street, Hoboken, NJ 07030 and County-wide locations.
	Planned Activities	Cancer Screenings to low-and-moderate income individuals.
16	Project Name	Salvation Army of Kearny- Food Pantry
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$10,000
	Description	Funding provided for the operation of a Salvation Army Food Pantry that services and estimated 5,000 low-income individuals and families annually whom reside in East Newark, Harrison, and Kearny.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5,000 low and moderate income individuals.
	Location Description	443 Chestnut Street, Kearny, NJ 07032
	Planned Activities	Food Pantry Services for low-and-moderate income individuals and families.
17	Project Name	PERC Shelter - Food Pantry
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$10,000

	Description	Funding provided for the PERC's Shelter food pantry cook and food pantry coordinator to provide essential services to 3,500 homeless and low-and-moderate income individuals annually. Every night a hot nutritious dinner is served to the public and shelter guests. The food pantry also provides groceries once a week.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1,085 homeless and low-and-moderate income households.
	Location Description	111 37th Street, Union City, NJ 07087
	Planned Activities	Food Pantry services to homeless and low-and-moderate income individuals.
18	Project Name	Garden State ECDC-Hudson CASA Homeless Coordinated Entry
	Target Area	Countywide Low/mod areas
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Activities
	Funding	CDBG: \$50,000
	Description	Funding provided for an intake specialist for the Hudson CASA Coordinated Entry Program. The Program provides a coordinated intake process and ongoing case management services for an estimated 175 homeless individuals annually throughout Hudson County.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	150 homeless households.
	Location Description	514 Neark Avenue, Jersey City, NJ 07306
	Planned Activities	Homeless Prevention Services.
19	Project Name	CSP of NJ - Peer Homeless Services
	Target Area	Countywide Low/mod areas

	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Activities
	Funding	CDBG: \$30,000
	Description	Funding for the provision of a Peer Housing Outreach Coordinator to provide services at the Community Wellness Center. An estimated 200 low, very low and homeless persons annually will receive assistance with obtaining identification documents and linkage to community resources.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	243 low, very low income and homeless households.
	Location Description	124 Claremont Avenue, Jersey City, NJ 07087
	Planned Activities	Homeless Services.
20	Project Name	Save Latin America - Community Resource Center
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$25,000
	Description	Funding provided for staff and operational expenses of the Community Resource Center. The Center offers programs and services to approximately 20,000 low-and-moderate income Hudson County Residents yearly. The free services include Cancer Prevention activities, free health screenings, psychological counseling, employment services, immigration services and a Home Energy Assistance Program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20,000 low-and-moderate income individuals.
	Location Description	138-39th Street, Union City, NJ 07087
	Planned Activities	Public Services Activities within the Resource Center.
21	Project Name	Hudson County Program Administration

	Target Area	Countywide
	Goals Supported	Safe, Affordable Housing Public Service Programs Public Facilities Public Improvements/Infrastructure Homeless Activities Economic Development Fair Housing
	Needs Addressed	Safe, Affordable Housing Opportunities Public Service Programs Public Facilities Public Improvements/Infrastructure Homeless Activities Economic Development, Anti-poverty Programs Fair Housing
	Funding	CDBG: \$387,955
	Description	County administration and planning costs for the operation of the Hudson County Community Development Program. Administration activities include coordination of annual application and review process, annual reporting requirements, planning requirements (i.e. annual action plan and 5 year consolidated plan), IDIS system data collection and entry and the management of CDBG projects.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	257 Cornelison Avenue, Jersey City, NJ 07302
	Planned Activities	Program Administration.
22	Project Name	Fair Housing Program Reserves
	Target Area	Countywide
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$30,000

	Description	Funding provided for general and unspecified fair housing services such as counseling on housing discrimination in order to protect, maintain and support affordable and fair housing in Hudson County. The Division will release a separate application process to determine the Fair Housing Activities that the County of Hudson will undertake.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	2000
	Location Description	County-wide.
	Planned Activities	Fair Housing Services to low-and-moderate income persons.
23	Project Name	Program Reserves
	Target Area	Low/mod areas
	Goals Supported	Safe, Affordable Housing Public Service Programs Public Facilities Public Improvements/Infrastructure Homeless Activities Economic Development Fair Housing
	Needs Addressed	Safe, Affordable Housing Opportunities Public Service Programs Public Facilities Public Improvements/Infrastructure Homeless Activities Economic Development, Anti-poverty Programs Fair Housing
	Funding	CDBG: \$300,000
	Description	Program Reserve funds for the Community Development Block Grant program (CDBG) for the Division of Housing and Community Development.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County-wide
	Planned Activities	Program Reserves
24	Project Name	East Newark - Senior Citizen Activities Program
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$30,000
	Description	Funding provided for the operational expenses for the Senior Citizens Activities Program. The program provides on-site services for 93 elderly borough residents annually. The services include but are not limited to information and referrals, recreational activities, nutritional services, meal delivery and assistance with transportation.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	93 elderly individuals.
	Location Description	37 President Street, East Newark, NJ 07029
	Planned Activities	Senior Citizen activities and services.
25	Project Name	Guttenberg - Community Center
	Target Area	Low/mod areas
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$136,131

	Description	Funding to continue the construction of the Guttenberg Community Center adjacent to the Anna L. Klein School and is a joint venture between the local Board of Education and the Town. The Community Center is located in CT 0150.02 BG 1, where over 70% of the residents are low-and-moderate income (1,440 persons). The Community Center will be a 3 story structure that will include a basketball court, mixed use meeting rooms for community/adult education outreach programs and a rooftop park.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1,440 low and moderate income individuals.
	Location Description	301 69th Street, Guttenberg, NJ 07093 Service Area: CT 0150.00 BG 1
	Planned Activities	Facility improvements.
26	Project Name	Kearny - Veteran's Field Improvements
	Target Area	Low/mod areas
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$376,980
	Description	Funding for improvements to Veteran's Field in Kearny. Improvements include baseball, football and Soccer Field improvements as well as site improvements, including synthetic turf system. Veteran's Field is located in CT 0133.00 BG 1, where over 55% of the residents are low-and-moderate income (430 persons, in which there are 250 children under the age of 18). The improved facilities will be accessible to persons with handicap and provide both active and passive recreation uses.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	430 low-and-moderate income persons.
	Location Description	Veteran's Field, Kearny, NJ 07032 Service Area: CT 0133.00 BG 1

	Planned Activities	
27	Project Name	Secaucus - Senior Center Renovation
	Target Area	Low/mod areas
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$75,500
	Description	Funding provided for the renovation of several vital areas of the Senior Center. This work includes creating a 300 sq. ft. addition off the existing full service kitchen and food pantry. Additionally, the existing men's and women's restrooms will be renovated. The populations benefitting from this project include senior citizens and Town residents who qualify for assistance from the food pantry operated from this facility.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	2,000 elderly and low-and-moderate income residents.
	Location Description	101 Centre Avenue, Secaucus, NJ 07094
	Planned Activities	Renovations to a senior center.
28	Project Name	Weehawken - 49th Street Beautification
	Target Area	Low/mod areas
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$178,163
	Description	Funding for improvements in a low-and-moderate income area. Improvements include street paving, curb and sidewalk replacement and repair, shade tree planting and pedestrian safety. The project is located in CT 0180.00 BG 2, where over 58% of the residents are low-and-moderate income (735 persons).
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	162 low-and-moderate income households.
	Location Description	49th Street between Park Avenue and JFK Boulevard East, Weehawken, NJ 07093 Service Area: CT 0180.00 BG 2
	Planned Activities	Street Improvements in a low/mod area.
29	Project Name	West New York-Traffic Signal Upgrades-Phase I
	Target Area	Low/mod areas
	Goals Supported	Public Improvements/Infrastructure
	Needs Addressed	Public Improvements/Infrastructure
	Funding	CDBG: \$79,277
	Description	Funding provided for the upgrade of 10 traffic signals that are located near schools in low-and-moderate income areas to increase public safety. The areas are 10 intersection located in the following eligible census tracts: CT 0152.02, CT 0153.00, CT 0155.00, CT 0156.00, CT 0157.00, CT 0158.00 and CT 0324.00. 67% of the residents of these areas are low-and-moderate income (11,725 persons). The need to upgrade the traffic signals is due to age of equipment, safety concerns and that between 5 and 6 signals are inoperable at any given point and time.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	18,885 low-and-moderate income households.
	Location Description	10 Intersections: 60th & Broadway, 60th & Hudson Avenue, 60th & Palisade Avenue, 62nd & Jackson Street, 62nd & Adams Street, 52nd & Broadway, 52nd & Park Avenue, 61st & Jackson Street, 66th & Park Avenue and 67th & Park Avenue, West New York, NJ 07093 Service Area: CT 0152.02, CT0153.00, CT 0155.00, CT 0156.00, CT 0157.00, CT 0158.00 and CT 0324.00
	Planned Activities	Traffic Signal upgrades in low/mod areas.
30	Project Name	ESG 15 Hudson County

	Target Area	Countywide
	Goals Supported	Homeless Activities
	Needs Addressed	Homeless Activities
	Funding	ESG: \$258,384
	Description	Funding for the Hudson County Emergency Solutions Grant Program (ESG) for FY 2015. Projects will include: Rapid Rehousing(Garden State ESCDC)-funding to provide rental assistance and case management to rapidly rehouse individuals and families who are homeless; Emergenyc Shelter (PERC Shelter and Hoboken Shelter)-funding for shelter operations and Street Outreach (Garden State ECDC)-funding for the staffing costs for homeless street outreach.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	2,000 homeless individuals and families.
	Location Description	County-Wide.
	Planned Activities	Rapid Rehousing activities, Shelter operations and homeless street outreach.
31	Project Name	Community Development Organizations (CHDOs)
	Target Area	Countywide Low/mod areas
	Goals Supported	Safe, Affordable Housing
	Needs Addressed	Safe, Affordable Housing Opportunities
	Funding	HOME: \$263,847
	Description	Funding provided for grant funds to non-profit organizations that qualify as a Community Housing Development Organization (CHDO) to own, sponsor, develop and/or manage affordable housing projects.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	285

	Location Description	Community-Wide within the HOME Consortium.
	Planned Activities	Own, Sponsorship, development and/or management of affordable housing projects.
32	Project Name	Rental Housing Production
	Target Area	Countywide Low/mod areas
	Goals Supported	Safe, Affordable Housing
	Needs Addressed	Safe, Affordable Housing Opportunities
	Funding	HOME: \$1,319,235
	Description	Funding provided for the production of rental housing through acquisition, moderate rehabilitation, substantial rehabilitation and new construction.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	County-Wide within the HOME Consortium.
	Planned Activities	Rental Housing Production through acquisition, moderate and substantial rehabilitation and new construction.
33	Project Name	HOME Program Administration
	Target Area	Countywide Low/mod areas
	Goals Supported	Safe, Affordable Housing
	Needs Addressed	Safe, Affordable Housing Opportunities
	Funding	HOME: \$175,898
	Description	Program Administration of the HOME Program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County-Wide.

	Planned Activities	Program Administration of the HOME Program.
--	---------------------------	---------------------------------------------

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The County's economic growth has improved the lives of many, but even with the economic prosperity many problems remain. Hudson County still has high concentrations of low income families and more than 7,000 deteriorated housing units in need of rehabilitation. More prominently, the economic prosperity has left many has exacerbated housing affordability throughout the County. 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.

The County targets CDBG resources to low and moderate income areas as defined by HUD on the basis of census data. At this point the County is not targeting specific neighborhoods, rather relying upon the participating municipalities to identify needs and potential projects in each jurisdiction. The County tries to balance the use of HOME resources between two HUD priorities - revitalization of existing deteriorated neighborhoods and the effort to expand fair housing choice, though, as noted in the Needs Assessment, home ownership for low and moderate income households is difficult, if not impossible in the current economy. The recent cuts to the HOME program make it all the more difficult to address home ownership in Hudson County in a meaningful way.

The latest HUD data show that there are a number of low/mod areas across the County. These tracts are located in West New York for the most part. Some isolated low/mod block groups are found in Bayonne, Kearny, North Bergen and Secaucus. As noted earlier, Jersey City, North Bergen, Union City and Hoboken are entitlement communities in their own right and are not part of the Hudson County CDBG program.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	10
Low/mod areas	90

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County target CDBG resources to low and moderate income areas as defined by HUD on the basis of census data. At this point the County is not targeting specific neighborhoods, rather relying upon the participating municipalities to identify needs and potential projects in each jurisdiction. The County tries to balance the use of HOME resources between two HUD priorities - revitalization of existing deteriorated neighborhoods and the effort to expand fair housing choice, though, as noted in the Needs

Assessment, home ownership for low and moderate income households is difficult, if not impossible in the current economy. The recent cuts to the HOME program make it all the more difficult to address home ownership in Hudson County in a meaningful way.

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	11
Non-Homeless	6
Special-Needs	4
Total	21

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	22
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	22

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

Discussion

During Fiscal Year 2015 the Division projects that given the resources available approximately 25 units will be created for low income households. Given the needs in the community a portion of these units will be set aside for homeless individuals and those with special needs.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The County consults with the several Housing Authorities from time to time on issues and programs, but the County does not become involved in housing authority matters.

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

In recent years, the County has coordinated with the housing authorities to determine issues and will continue to do so, though the County does not plan to provide funding for any Housing Authority programs or projects.

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

The County will continue to provide information about homeownership activities to the Housing Authorities for posting and/or dissemination to public housing residents to encourage them to participate in homeownership opportunities.

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

Not Applicable

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. A number of activities and services are funded to help the needs of the homeless and other special needs populations. Overall, these services address the high priority of reducing homelessness and the threat of becoming homeless.

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

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

In 2014 The Hudson County Division of Housing and Community Development (“The Division”) identified the need for street outreach and case management services for the unsheltered homeless population throughout Hudson County. The Division has worked in conjunction with the Department of Health and Human Services to develop a plan for improved services and shelter resources for the unsheltered homeless population. Input on the plan was also solicited from members of the HCAEH, homeless service providers, homeless advocates, representatives from the Port Authority and the City of Jersey City. The homeless outreach team began in November 2014 and will continue year round. The initial focus is on the service-resistant populations living in the Journal Square PATH station and the NJ Transit Hoboken Terminal; however, the team will also provide outreach countywide. The Outreach team engages homeless individuals with the goal of linking them with shelter, mainstream resources and ultimately permanent housing. The team coordinates with existing outreach teams and service providers to ensure individuals have access to all resources available to them and to prevent the duplication of services.

The Outreach team works under the Harm Reduction model of engagement, which has been shown to be effective when serving this population. The Harm Reduction model meets the individual “where they are” and promotes incremental change.

Since the program’s inception in November 2014, the Outreach Team has contacted over 350 individuals. The individuals contacted have been linked to emergency shelters, welfare benefits, medical services and permanent housing. This program will continue and expand over the next five years.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are many homeless, service, shelter and housing providers in Hudson County working to provide the best possible services to their clients. In order to be most effective, these programs must work in concert with each other, as part of one coordinated system. Over the next year the Division will work to

implement a coordinated assessment and entry program to ensure this happens. This system will include a comprehensive sheltering system, which considers overflow capacity during cold months, drop in centers where individuals can access services throughout the day, and outreach providers who connect with the unsheltered, often service resistant population living on the street. At the heart of the system will be a coordinated assessment process and strong case management to assist each individual navigate the system and ultimately obtain the services and/or housing needed to end their homelessness.

Sections NA-40 and MA-30 provided a detailed list of the homeless facilities and services available to the homeless population and the needs of those populations.

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

Providing permanent housing for homeless individuals remains the number one goal of the HCAEH. In the next year the Hudson County Coordinated Assessment System will be implemented. Run by Garden State Episcopal Community Development Corporation (GSECDC) and partially funded with CDBG funds, the system combines a standardized assessment tool with mobile assessment and case management staff. The Assessment Tool determines the level of need of each household and results in a score which is used to make referrals to transitional housing, rapid rehousing and permanent supportive housing programs within Hudson County.

All HUD Continuum of Care funded transitional and permanent housing providers will no longer accept referrals or walk-ins, and instead will only receive referrals through the coordinated assessment system. However, housing providers will work closely with GSECDC to ensure that appropriate and eligible referrals are made. CASA's case management staff will continue to work with each individual and family until they secure permanent housing.

Special attention will be paid to homeless veterans and recently a subcommittee of the HCAEH was formed to focus on ending homelessness among veterans. A comprehensive list of all homeless veterans in Hudson County is being developed so that each person can be individually assisted with housing and services.

Additional permanent supportive housing and rapid rehousing units will be required to meet the need and the HCAEH and the Division will continue to prioritize the creation of housing for the homeless.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly

funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Data shows it is much less expensive to prevent individuals and families from entering the homeless system than it is for that same household to experience a homeless episode. Even more important, prevention helps reduce the trauma and dislocation caused by homelessness for the individual or family. Preventing households from entering the homeless system also reduces the number of people in shelters and can allow homeless providers more time to spend more time with individuals with higher needs.

HMIS data suggests that 20-25% of those who are sheltered within Hudson County are only homeless for short periods of time (less than 14 days), and do not return to shelter after their initial visit. HMIS and anecdotal data provided by shelters indicate that these individuals have been able to find other options on their own. Through a comprehensive approach to prevention and diversion, many of these households could be kept out of the homeless system of care each year. Over the next five years the Division will develop a diversion questionnaire to be used at every shelter within Hudson County to identify individuals and/or families that may have other resources or housing options. The questionnaire will help identify these individuals, and their options earlier on, thus freeing up valuable shelter beds. In addition, the HCAEH will coordinate all homeless prevention providers, landlord/tenant counseling programs and Legal Services to ensure that prevention services are provided in a seamless manner.

The Discharge Planning Committee of the Hudson County Alliance to End Homelessness has made significant strides over the last few years to improve the discharge practices of publicly funded institutions. Jersey City Medical Center and local shelters entered into a business affiliate agreement which allows for information to be shared when an individual is being discharged to a shelter. The agreement assists the shelter to make informed decisions on treatment and service plans for the individual. The Division of Housing and Community Development built on its relationship with the Department of Corrections and the Department of Family services to improve and expand resources for ex-offenders as well.

Current discharge policies and programs are discussed in detail in MA-35.

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

There is a great need to replace affordable housing that has been lost in Hudson County. However, replacement of rental housing units specially developed for the low and moderate income family has proven to be cost prohibitive in Hudson County due to the amount of financing required for new construction. Conversion of rental units into condominiums has further eroded the rental housing market and caused dislocation, homelessness and overcrowding. The present housing market condition has most seriously impacted the extremely low and low income households who are unable to afford the average requested rents for vacant rental units.

The primary impediment to the creation and maintenance of affordable housing in the County is the lack of sufficient funding from federal and state resources. The lack of programs and resources to develop affordable housing units and to provide rental assistance to very low and low income tenants are important factors.

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

The County and the participating municipalities within the Consortium continue to pursue efforts to eliminate barriers that are created by building codes, the permit process, land use regulations, development standards and requirements, and property taxes. The County will continue to facilitate partnerships with private developers and non-profit organizations and to coordinate the various sources of federal funding to further the development of affordable housing.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The County will undertake other actions as resources permit.

Actions planned to address obstacles to meeting underserved needs

The obstacles to fully implementing these programs are several.

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a limited amount of funding. To overcome this significant challenge the County will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

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.

Actions planned to foster and maintain affordable housing

The County places great emphasis upon seeing that decent, safe affordable housing is available for low-income residents to the extent possible. The County also believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners, may serve to prevent homelessness. Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority. Thus, the County will focus on multiple efforts including rental assistance, rental rehabilitation, new rental construction, as well as homeowner repair to provide affordable housing and in many instances prevent homelessness.

Actions planned to reduce lead-based paint hazards

The County will explore additional funding resources to identify and control lead-based paint in homes occupied by low and moderate income individuals, especially with children present. Any such funding will work in conjunction with any existing local efforts to identify and educate households where lead-based paint may be present. Existing programs include the City of Jersey City's County-wide Childhood Lead Poisoning Prevention Program and the Hudson Regional Health Commission.

Actions planned to reduce the number of poverty-level families

The 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 services include job training and job placement activities sponsored by the Board of Social Services, the Welfare to Work Program, day care funding throughout the County, and long-term employment opportunities for severely disabled adults, and life skills development programs. Additionally, residents who were interested in employment assistance obtained these services through the Centers of the Hudson Workforce Investment Board and the Jersey City Workforce Investment Board.

The providers of affordable housing, specifically the Public Housing Authorities, are aware of the programs available for residents and made appropriate referrals. Specific coordination is through the Hudson County Department of Health and Human Services and Family Services.

The Hudson County Comprehensive Emergency Assistance System (CEAS) Committee, which serves as a forum for organizations such as, local government, welfare, shelters, and housing providers, addressing the needs of the homeless throughout Hudson County. The CEAS meetings have become great venues to inform non-profit organizations about the HCAEH homeless and anti-poverty strategies and goals.

A subcommittee of the CEAS, the Food and Shelter Coalition, met monthly over the past year and played an integral part of the Consortium as well as the HCAEH, providing pertinent information and assisting with the implementation of support services to Hudson County's and Jersey City's homeless and at-risk population.

These efforts and others that emerge in the course of receiving applications for programs and services will be implemented throughout the coming year. 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.

Actions planned to develop institutional structure

The County's strategy to improve and develop the institutional structure includes: Training and capacity building for non-profit partners; Monitoring and technical assistance to improve outcomes and ensure compliance with program regulations; Encouraging collaboration among agencies and Encouraging agencies to participate in county-wide collaborations.

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

Please see the preceding response.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	474,371
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	474,371

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

The County does not receive any atypical loans, grant instruments, nonconforming loan guarantees, and other forms of investments.

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

If a home purchased with HOME assistance is sold during the period of affordability **resale provisions** apply to ensure the continued provision of affordable housing over the entire period of affordability. Resale provisions are used because the Hudson County HOME program does not provide direct assistance to the homebuyer.

All designated HOME-assisted property sales or transfers under the resale provision during the period of affordability shall meet the following criteria:

1. 1. *Sales* prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 35 percent of the new Buyer's annual income. Exceptions may be made for multi-unit HOME-assisted housing to account for rental income as needed.
2. 2. The new purchaser must meet the criteria of low income, having an income between 60% and 80% of AMI, and occupy the property as the family's principal residence.
3. 3. Net proceeds from the sale must provide the original homebuyer, a "fair return" on his/her investment (including any down payment and capital improvement investment made by the seller since purchase). The sales price may encompass the following in its formula:

a. The cost of any capital improvements, documented with receipts including but not limited to the following:

i. Any additions to the home such as a bedroom, bathroom, or garage;

ii. Replacement of heating, ventilation, and air conditioning systems;

iii. Accessibility improvements such as bathroom modifications for disabled or elderly which were not installed through a federal, state, or locally funded grant program; and

iv. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

b. The increase in the value of owner equity and investment as calculated by the cumulative percentage of change as calculated by the Housing Price Index (HPI) calculator of the Federal Housing Finance Agency <http://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx> and projects what a given house purchased at a point in time would be worth today if it appreciated at the average appreciation rate of all homes in the area.

The resale policy is enforced through the use of restrictive covenants.

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

If a home purchased with HOME assistance is sold during the period of affordability **resale provisions** apply to ensure the continued provision of affordable housing over the entire period of affordability. Resale provisions are used because the Hudson County HOME program does not provide direct assistance to the homebuyer.

All designated HOME-assisted property sales or transfers under the resale provision during the period of affordability shall meet the following criteria:

1. 1. *Sales* prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 35 percent of the new Buyer's annual income. Exceptions may be made for multi-unit HOME-assisted housing to account for rental income as needed.
2. 2. The new purchaser must meet the criteria of low income, having an income between 60% and 80% of AMI, and occupy the property as the family's principal residence.
3. 3. Net proceeds from the sale must provide the original homebuyer, a "fair return" on his/her investment (including any down payment and capital improvement investment made by the seller since purchase). The sales price may encompass the following in its formula:

a. The cost of any capital improvements, documented with receipts including but not limited to the following:

i. Any additions to the home such as a bedroom, bathroom, or garage;

ii. Replacement of heating, ventilation, and air conditioning systems;

ii. Accessibility improvements such as bathroom modifications for disabled or elderly which were not installed through a federal, state, or locally funded grant program; and

iv. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

b. The increase in the value of owner equity and investment as calculated by the cumulative percentage of change as calculated by the Housing Price Index (HPI) calculator of the Federal Housing Finance Agency <http://www.fhfa.gov/DataTools/Tools/Pages/HPI-Calculator.aspx> and projects what a given house purchased at a point in time would be worth today if it appreciated at the average appreciation rate of all homes in the area.

The resale policy is enforced through the use of restrictive covenants. The period of affordability is five years for HOME homeownership assistance of less than \$15,000 per unit; ten years for unit subsidies of \$15,000 to \$40,000; and 15 years for subsidies greater than \$40,000.

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

Not Applicable

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The Division has created written standards for providing ESG assistance which are contained within the attached ESG Policy and Procedures Manual.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

As the lead entity for the Continuum of Care, the Division has established a coordinated assessment system. Through the system, which will be fully implemented in July 2015, all individuals and families experiencing homeless will be assessed using the same assessment tool. The tool will result in each household receiving a numerical score that will help determine needs and most appropriate placement. Garden State Episcopal CDC, the agency that has been selected as the Coordinated Assessment Agency, will be responsible for placing all individuals in housing. All transitional and permanent housing providers will no longer accept community referrals. By streamlining the process in this way, a coordinated system is created in which all programs function together and individuals and families are placed in the most appropriate housing based on their needs.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Each year the Division releases an application for ESG funding. The application is shared with the Continuum of Care and other nonprofit mailing lists. These groups are inclusive of organizations that work with the homeless throughout the County. All applications are reviewed and ranked and funding recommendations are made.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Not applicable. There are homeless/formerly homeless individuals included in the membership of the Hudson County Alliance to End Homelessness.

5. Describe performance standards for evaluating ESG.

The Hudson County Alliance to End Homelessness recently adopted new performance standards for all Continuum of Care and Emergency Solutions Grant funded programs. The standards are largely based on the requirements set forth in the HEARTH act but have been adopted to reflect the specific

conditions and priorities in Hudson County. Below are the standards that apply to ESG programs:

Discussion

Successful connection of homeless individuals and families to eligible mainstream non-cash benefits.

- At least 85% of households are connected to mainstream non-cash benefits
- At least 56% of households obtained mainstream non-cash benefits from program entry to exit

Successful housing placement to or retention in a permanent housing destination.

- 30% of households being discharged from emergency shelters move on to a permanent destination
- 85% of households will remain in permanent housing projects or be discharged to a permanent housing destination (Prevention and RRH programs included)

Decrease in households being discharged from programs due to program related barriers.

- Less than 20% of households are will be discharged from projects in the community due to noncompliance or a disagreement with the project rules or persons

The extent to which individuals and families who leave homelessness experience additional spells of homelessness.

- Less than 20% of households discharged from emergency shelter projects are discharged to another emergency shelter or to a place not meant for habitation

Appendix - Alternate/Local Data Sources

1	Data Source Name American Community Survey
	List the name of the organization or individual who originated the data set. US CEnsus Bureau
	Provide a brief summary of the data set. Complete data on Hosing, Economic, Demopgraphic and Social Characteristics of Population
	What was the purpose for developing this data set? Required by law
	Provide the year (and optionally month, or month and day) for when the data was collected. based upon 2008-2013 data sets
	Briefly describe the methodology for the data collection. Census Bueau estimates
	Describe the total population from which the sample was taken. Based upon entire county population
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Please see preceding response

Executive Summary

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

1. Introduction

1. Introduction.

The City of Hoboken HUD Community Development Block Grant (CDBG) program assists low and moderate-income persons and families through its public facility improvement program and public service groups. The program supports a number of non-profit organizations throughout the city as well as rehabilitating recreation fields, community centers and associated infrastructure. This is the second

time that the City of Hoboken qualified as an Entitlement Community through the US Department of Housing and Urban Development, although starting in 2015 is the first time Hoboken has opted to accept the entitlement grantee status. This Consolidated Planning process establishes the framework for Program Year 2015 and for the next 5-Year term. Within this framework, projects and activities will be established to extend assistance to low and moderate-income residents in their housing, non-housing and community development needs.

2. Summary of the objectives and outcomes identified in the Plan

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

Hoboken's 5-Year Consolidated Plan and One-Year Action Plan coordinates all elements of community development including housing, public facility development and public services into a single plan and application for Federal US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds. The Hudson County Housing Consortium is the point of contact regarding the HOME Investment Partnerships Program for the City of Hoboken. Hoboken in the past has been a beneficiary of the Hudson County CDBG program.

The Consolidated Plan sets forth the City's plan to pursue the overall goals of the community development and planning programs of the Department of Housing and Urban Development (HUD). Those goals are:

- To provide decent housing;
- To establish and maintain a suitable living environment; and
- To expand economic development opportunities primarily for persons of low-to-moderate income.

The Consolidated Plan serves the following functions;

- A planning document based on a participatory process;
- An application for federal funds;
- A strategy for carrying out programs; and

- An action plan that provides a basis for assessing performance.

The Consolidated Plan is organized into the following sections:

- Process, which describes the process, lead agency, and citizen participation;
- Needs Assessment, which describes the housing and community development needs of the community;
- Housing Market Analysis, which describes the market conditions, housing needs, homeless needs and strategies and other community development needs and strategies;
- Strategic Plan, which is a Five Year outlook on future program initiatives;
- Action Plan, which describes the actions the City of Hoboken plans to undertake in FY 2015 after receipt of federal funds.

The objectives and the outcomes of the local HUD CDBG program can be measured in facility improvements which assist local residents and are completed yearly. Another form of outcome is the successful funding of various public service groups which assist low and moderate-income persons. The expected outcomes are measured in sub-contract milestones and are reported on an annual basis.

3. Evaluation of past performance

As a past participant as a non-entitlement community under the Hudson County CDBG program, the City's accomplishments can be measured in the completion of public facility projects and persons and families assisted through the public service line-item of the program.

If the City decides to extend funding to other eligible projects, performance of completed or ongoing community development, housing projects and public service activities are monitored in various ways depending on type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance. The following is a description of the types of monitoring performed by staff:

- Performance monitoring
- Public service program income-benefit monitoring
- Financial monitoring

- Davis-Bacon Compliance
- Environmental Review Compliance

4. Summary of citizen participation process and consultation process

The newly completed “City of Hoboken Citizen Participation Plan” states:

City of Hoboken Citizen Participation Activities

The City of Hoboken Citizen Participation activities will include:

- Community Outreach;
- Public Hearings;
- Access to Information;
- Technical Assistance; and
- Timely Response to Complaints and Grievances.

Community Outreach – In order to assure that all citizens have the opportunity to participate in the planning process, the City of Hoboken will conduct community outreach on the development of the strategic plan. The objectives of outreach will be to:

- Obtain views of citizen, public agencies and other interested parties;
- Announce the availability of technical assistance and funds;
- Respond to proposals and comments at all stages of the Consolidated Plan submission process, including:
- Identifying housing and community development needs, Reviewing proposed uses of funds, and Reviewing program performance.

5. Summary of public comments

Agencies, groups, organizations who participated include the Hoboken Family Planning Center, Jubilee Center, HOPES, Head Start, Mile Square Day Care, True Mentors and residents from the Hoboken Housing Authority.

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

NA

7. Summary

The City operates under the guidelines of the “City of Hoboken Citizen Participation Plan” and follows those stipulated efforts of public comment and participation. A public notice followed by a local public hearing was held by the City on March 2, 2015 and received public input on funding availability. The announcement was posted on the bulletin board outside the City Clerk’s office and advertised on the City of Hoboken website. In addition to the public hearings, a Needs Assessment survey was posted on the City’s website on March 4, 2015. A total of 39 individuals/groups responded to the survey. The responses helped the City in evaluating the programs needed.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	HOBOKEN	Department of Community Development

Table 60– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Christopher A. Brown, P.P., AICP, LEED-GA

Principal Planner
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cbrown@hobokennj.gov

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

1. Introduction

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

As a member of the Hudson County CDBG Program, the City of Hoboken in the past has supported some of the identical public service organizations which benefit those in need, particularly those who are considered very low, low and moderate-income residents. Such groups include assistance to the frail elderly, youth services, domestic violence support organizations, persons with disabilities and food pantries.

Planning Process

The City of Hoboken, in that this is the first year as a formal entitlement community, in conjunction with the City Council and input from members of the public service community and the general public, worked to compile its long-term Consolidated Plan strategy and One Year Action Plan.

Consultation

The City of Hoboken Department of Community Development has initially consulted with members of the general public and the public will be invited to comment on the draft Plan.

-

Citizen Participation

The City operates under the guidelines of the “City of Hoboken Citizen Participation Plan” and follows those stipulated efforts of public comment and participation. A public notice followed by a local public hearing was held by the City on March 2, 2015 and received public input on funding availability. The announcement was posted on the bulletin board outside the City Clerk’s office and advertised on the City of Hoboken website. In addition to the public hearings, a Needs Assessment survey was posted on the City’s website on March 4, 2015. A total of 39 individuals/groups responded to the survey. The responses helped the City in evaluating the programs needed.

Agencies, groups, organizations who participated include the Hoboken Family Planning Center, Jubilee Center, HOPES, Head Start, Mile Square Day Care, True Mentors and residents from the Hoboken Housing Authority.

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

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

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

Table 61– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Hoboken Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	HOBOKEN SHELTER
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	HOPES HEAD START, MILE SQUARE, NUESTRO NINOS AND DAY CARE 100.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
City of Hoboken Citizen Participation Plan	City of Hoboken, Department of Community Development	Public comment
5 Year and One Year Consolidated Planning	City of Hoboken, Department of Community Development	HUD CDBG Planning

Table 62– Other local / regional / federal planning efforts

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

The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

The newly completed “City of Hoboken Citizen Participation Plan” states:

City of Hoboken Citizen Participation Activities

The City of Hoboken Citizen Participation activities will include:

- Community Outreach;
- Public Hearings;
- Access to Information;
- Technical Assistance; and
- Timely Response to Complaints and Grievances.

Community Outreach – In order to assure that all citizens have the opportunity to participate in the planning process, the City of Hoboken will conduct community outreach on the development of the strategic plan. The objectives of outreach will be to:

- Obtain views of citizen, public agencies and other interested parties;
- Announce the availability of technical assistance and funds;
- Respond to proposals and comments at all stages of the Consolidated Plan submission process, including:
- Identifying housing and community development needs, Reviewing proposed uses of funds, and Reviewing program performance. Public Hearings – The City of Hoboken will host two (2) public hearings every year. Typically, these hearings may consist of either: 1) a meeting to gather public input and funding for current program year; 2) a meeting to open a DRAFT 5-Year Plan and One-Year Plan to the general

public; and/one of the city council meetings, where legislation regarding either the strategic plan or the annual action plan is read and/or considered for approval. Also, each year, a public hearing will be held once the draft plan is complete, to solicit comments on the strategies and proposed use of funds. Public hearings will be conveniently timed and located for people who will benefit from the program funds, and will be accessible to persons with special needs. Access to Information – Citizens, public agencies and other interest parties, including those most affected, will have the opportunity to receive information, review and submit comments on any proposed submission concerning any of the following documents:

- The proposed and final Annual Action Plans.
- The proposed and final 5-Year Strategic Plan (the “Consolidated Plan”).
- Proposed and final Substantial Amendments to either and Annual Action Plan or the Multi-Year Strategic Plan.
- Annual Performance Reports.
- The Citizen Participation Plan. Interested parties may access these documents at no cost by the Internet, at the City of Hoboken website; at the Hoboken Public Library; or by contacting city staff. These materials will be available in a form accessible to persons with disabilities and in a style for individuals that do not speak English, when requested. Citizens will be provided 15 days to comment on the City’s annual performance report, prior to HUD submittal on May 15th of each year.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community	39 Individuals responded to the online CDBG survey.			http://www.ustream.tv/recorded/61973137
2	Newspaper Ad	Non-targeted/broad community	Hoboken Reporter /Jersey Journal Newspaper Advertisement	Hoboken Reporter /Jersey Journal Newspaper Advertisement		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	11 members of the public attended the March 2, 2015 Citizen Participation Plan Public Hearing.	March 2, 2015 Public Meeting1. La-Trenda Ross: What specific levels of funding went to agencies? Can funds be used for Housing Authority?2. James Sproule from True Mentors: What kind of services does CDBG fund with Jubilee and Boys and Girls Club?3. David Shehigan from Jubilee Center:What is the timeframe for the funding?4. Richard Ward from Family Planning: What application timeframe? What about the		175

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community	10 members of the public spoke at the May 6, 2015 Public Hearing, which took place during a Hoboken City Council Meeting.	May 6, 2015 Public Hearing1. Aaron Lewitt advocated for the Hoboken Homeless Shelter. 2. Jaclyn Cherubini advocated for the Hoboken Homeless Shelter. 3. Caroline Yuhos advocated for the Hoboken Homeless Shelter. 4. Patricia Waiters advocated for Hoboken Homeless Shelter and affordable housing. 5. Cheryl Falic stated plan was not completely clear. 6. Mary Hoboken noticed 700 new luxury condos coming		176

Consolidated Plan

HOBOKEN

Table 63– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This 2015-2019 City of Hoboken Consolidated Plan is a comprehensive document promoting a coordinated approach to its housing, non-housing and community development needs. Through funding established by the US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program this process coordinates the investment of CDBG dollars for planned programs and activities eligible under the Federal Program. The City of Hoboken is a HUD Entitlement Community, which means that it is a municipal jurisdiction with a population of over 50,000 persons.

This Consolidated Plan requires a detailed "needs assessment" which encompasses housing needs for the community, homeless needs, non-homeless needs, special needs and non-housing and community development needs. With limited Federal and State funding to provide those services locally, many of those needs and services are supplied outside of the local jurisdiction and the County or the State of New Jersey are the point-of-contact for such assistance. In further narrative those areas of support will be detailed.

The following plan will report on the needs and possible solutions for the City of Hoboken with the aid and assistance of its own Entitlement stream of Community Development Block Grant (CDBG) funds.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public Facilities

The City of Hoboken, as part of the Hudson County Consortium, has been able to fund public facility improvements. For the purposes of this plan, "public facilities" include neighborhood facilities, senior centers, municipal buildings, libraries and homeless shelters. Such projects in the past have included the construction of an annex and retrofit of stairs and sidewalks at the Community Center, facility improvements at local senior centers, facility improvements at three (3) City parks and the installation of new curbs and sidewalks in certain "Designated Target Neighborhoods" (DTN). Many new projects are slated for CDBG Program Year 2015 and 2016.

Typically, the City Administration, Mayor and City Council, Planning Board, City Engineer and the Department of Public Works determine what areas and issues require improvement. Such objectives are then conveyed to the general public via the HUD Planning process.

Public Services- Priority Need

A Priority Need of the City of Hoboken CDBG Program is the continued support of programs and activities under the public services funding subcategory. Such groups and organizations support child care, the needs of homelessness, youth mentoring, local soup kitchens, food pantries, substance abuse counseling, educational/after school programs and seniors. CDBG rules and regulations mandate that only 15% of funds in one program year can support such programs and services. Hoboken will in the future use its cap funding to the fullest for a wide-array of public service needs of the community. The City will allocate resources to eligible recipients who serve precisely the groups which CDBG regulations state are eligible.

Public service providers have taken on an even larger responsibility during the downturn in the economy particularly among the immigrant population in Hoboken. Many public services also cater to the specific needs of women in-crisis, domestic violence and programs for the Hispanic community so they are able to integrate into the social mainstream. All stated services are available to the general public at all times.

Need Determination

The determination of needs as associated with local public services is determined by the Mayor and members of the City Council, the Community Development Department and the general public through the public hearing process. The HOME Consortium is also a great resource in terms of determining what groups, regionally as well as locally, have stated a prevalent need.

How were these needs determined?

The Mayor and City Directors will determine best usage of non-Pub Service funding. Consideration will be made for programs and activities which are eligible under CDBG rules and regulations. The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council.

Describe the jurisdiction's need for Public Improvements:

The Mayor and City Directors will determine best usage of non-Pub Service funding. Consideration will be made for programs and activities which are eligible under CDBG rules and regulations. The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council.

How were these needs determined?

The Mayor and City Directors will determine best usage of non-Pub Service funding. Consideration will be made for programs and activities which are eligible under CDBG rules and regulations. The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council.

Describe the jurisdiction's need for Public Services:

The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council.

How were these needs determined?

The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the 2010 US Census, the average household size in Hoboken is 2.06 while the State of New Jersey's demographic is 2.71. There are 25,041 occupied households with 1,814 total units vacant according to the 2010 Census. The 2010 Census reports that of the City's 25,041 total occupied, 8,049 are owner-occupied units and 16,992 are renter-occupied units. The 2010 Census reported that the homeowner vacancy rate is 4.5% and the rental vacancy rate is 5.1%.

The "American Community Survey" data set estimates for the years 2009 – 2013, the median house value in Hoboken is \$550,700. The median selected annual income is \$70,609 and the median household income within the same period is \$107,366. The median gross rent as of the year 2012 was \$1,757 which is much higher than the State average and other local jurisdictions. Such housing costs are not within reach of the very-low and low-income residents of the City.

Therefore according to the HUD CHAS data, housing problems can be described as being a "cost burden" (greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities). The following are breakdowns of renter and owner household totals and housing problems, cost burdens and severe cost burdens for various household income levels and types in Hoboken.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The following table shows an employment profile for the City. The information is derived from HUD 2007-2011 ACS Data specially provided for the Consolidated Plan.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	8	0	0	0	0
Arts, Entertainment, Accommodations	2,455	2,526	9	15	6
Construction	596	236	2	1	-1
Education and Health Care Services	3,471	4,385	13	26	13
Finance, Insurance, and Real Estate	6,053	1,992	22	12	-10
Information	2,187	1,777	8	10	2
Manufacturing	972	388	4	2	-2
Other Services	913	598	3	4	1
Professional, Scientific, Management Services	5,916	1,517	22	9	-13
Public Administration	0	0	0	0	0
Retail Trade	2,099	1,779	8	10	2
Transportation and Warehousing	692	1,484	3	9	6
Wholesale Trade	1,632	341	6	2	-4
Total	26,994	17,023	--	--	--

Table 64 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	33,201
Civilian Employed Population 16 years and over	31,794
Unemployment Rate	4.24
Unemployment Rate for Ages 16-24	15.70
Unemployment Rate for Ages 25-65	3.45

Table 65 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector		Number of People
Management, business and financial	15,716	
Farming, fisheries and forestry occupations	526	
Service	957	
Sales and office	7,690	
Construction, extraction, maintenance and repair	448	
Production, transportation and material moving	368	

Table 66 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,481	25%
30-59 Minutes	19,079	63%

Travel Time	Number	Percentage
60 or More Minutes	3,644	12%
Total	30,204	100%

Table 67 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	454	100	929
High school graduate (includes equivalency)	1,632	245	1,112
Some college or Associate's degree	2,229	235	648
Bachelor's degree or higher	23,842	590	1,848

Table 68 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	42	54	53	571	999
9th to 12th grade, no diploma	183	138	143	524	492
High school graduate, GED, or alternative	607	905	621	1,463	912
Some college, no degree	1,692	809	605	1,015	182
Associate's degree	34	339	119	225	41
Bachelor's degree	2,594	11,390	3,494	1,599	196
Graduate or professional degree	93	5,425	2,968	1,404	351

Table 69 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,207
High school graduate (includes equivalency)	40,579
Some college or Associate's degree	50,711
Bachelor's degree	78,973
Graduate or professional degree	95,436

Table 70 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The top three (3) business activities according to employed persons and part of Hoboken’s labor force are: 1) Finance, Insurance and Real Estate, 2) Professional, Scientific and Management, 3) Education and Health Care.

Describe the workforce and infrastructure needs of the business community:

Employers are concerned with the adequacy of infrastructure and the constant pressure to innovate in order to compete in an urban core marketplace. This is especially true along the retail, restaurant and entertainment sectors of employment in Hoboken. Educators are most concerned with dynamic and insightful teachers replacing ones who retire and with the wear and tear on educational facilities which have to keep up with the needs of the student body. The primary employment sector of finance, real estate and insurance mostly commute to New York City. The attractiveness and the affordability of housing in Hoboken, relative to New York City, ensures that this will be true for some time.

As stated in Hudson County's Consolidated Plan, the most pressing need of the local business community is the adequacy of the transportation network and infrastructure. As the population of Hoboken continues to grow, traffic congestion is a constant for residents and consumers alike. Alternative modes of transportation should be encouraged with pedestrian improvements, bike lanes, increased bus service and mass transit, to aid in the efforts of persons getting to work, school or the downtown areas.

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

According to the Hudson County Consortium Consolidated Plan, there has been a significant amount of new market rate rental units constructed in many municipalities including Hoboken. The local need for new office space has also increased over the past ten-year period. The non-family workforce, typically those who are younger and new to the workforce, has a median income of \$96,234 which is considered 'upper-income' and subsequently drives the local housing market as well as the local retail and consumer marketplace.

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

There is no specific data on the correlation between the skills of the current workforce and local or regional employment opportunities. However, the local demographics show a healthy mix of businesses and owners of a business in Hoboken. According to the 2010 Census, there were 4,894 firms in Hoboken. Per the 2007 American Community Survey, 4.9% of those firms were owned by African-Americans and 7.3% owned by Asian proprietors, and 29% of that number were female-owned firms.

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

The City of Hoboken does not maintain a workforce training initiative; however, Hudson County does have a fully functioning "Workforce Investment Board" and "One-Stop Career Center" which provide significant job training and job placement programs. These are supported by

Hudson County Community College which collaborates with the initiative and offers other educational and training programs for those seeking new employment or looking for a career change.

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

Yes

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

The City of Hoboken does participate in the Hudson County CEDS program. As well, Hoboken is part of the NJ Urban Mayors Association urban focused CEDS for the North Central Region of New Jersey.

Discussion

MA-50 Needs and Market Analysis Discussion

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

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

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Hoboken will continue to support local and Hudson County efforts to provide housing, non-housing and community development initiatives within the HUD framework that assists low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental “Housing Choice Vouchers”, public facility improvements and additional funding for regional and local Economic Development initiatives which ensure neighborhood stabilization and market viability for local residents and workforce. Funding will be directed toward local and regional initiatives, public service organizational support, and the maintenance and replacement of vital infrastructure as curbs, sidewalks and roads.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 71 - Geographic Priority Areas

1	Area Name:	Hoboken 2010 DTN low Mod Income Map
	Area Type:	Service generated. Attached.
	Other Target Area Description:	Service generated. Attached.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Hoboken, in accordance with US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) rules and regulations will allocate resources either on a low-moderate income area benefit basis (LMA) which will correspond to Designated Target Neighborhoods (DTN) service areas, low-moderate income clientele (LMC) basis or on an Urgent Needs basis.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 72 – Priority Needs Summary

1	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Chronic Substance Abuse veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Non-housing Community Development
	Geographic Areas Affected	Service generated. Attached.
	Associated Goals	Public Services
	Description	Homeless and Non-Homeless not-for-profit support. Organizational social service support, such as child care services, family planning, before and after school programs, health programs, etc. Low and Moderate-Income Benefit
	Basis for Relative Priority	Homeless and Non-Homeless not-for-profit support. Organizational social service support, such as child care services, family planning, before and after school programs, health programs, etc.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	Service generated. Attached.
	Associated Goals	Public Facilities
	Description	Public facility improvement. ADA Compliance. Housing mitigation in DTN Service Areas. Critical facility improvements, streetscape improvements, curbs & sidewalks, drainage improvements. Low and moderate-income area benefit (LMA). Please note AD-25, attachment section, for the map utilized for identifying LMI target areas.
	Basis for Relative Priority	Public facility improvement. ADA Compliance. Housing mitigation in DTN Service Areas. Critical facility improvements, streetscape improvements, curbs & sidewalks, drainage improvements.
3	Priority Need Name	Affordable Housing Infrastructure Veterans Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Non-housing Community Development
	Geographic Areas Affected	Service generated. Attached.
	Associated Goals	Public Facilities
	Description	General exterior infrastructure development. Piping, sidewalks, grading. Public housing improvements. Low Mod Income Limited Clientele Benefit (LMC) and Low Moderate-Income Area Benefit (LMA)
	Basis for Relative Priority	General exterior infrastructure development. Piping, sidewalks, grading needs of affordable housing projects.
4	Priority Need Name	Program Administration
	Priority Level	Low

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
Geographic Areas Affected	Service generated. Attached.
Associated Goals	Program Planning and Administration
Description	Community Development Program Administration
Basis for Relative Priority	Support consultant, legal, in-house operational, clerical

Narrative (Optional)

2015-2019 HUD CDBG Prospective needs. Please note AD-25, attachment section, for the map utilized for identifying LMI target areas.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The fiscal year (FY) 2015 allocation of Community Development Block Grant (CDBG) funds includes reallocated funds that are the subject of litigation and are currently unavailable for obligation by HUD pursuant to a court order. The outcome and timing of the litigation is currently unknown. HUD recommends that this plan for the possibility that the reallocated funds will be unavailable when HUD is ready to issue the grant agreement for the regular formula allocation of FY 2015 funds.

Of Hoboken City's FY 2015 allocation of **\$1,153,970, \$134,692** is reallocated funds subject to the litigation. At this time, the City of Hoboken will be budgeting it's CDBG funding based on the non-litigation amount: **\$1,019,278**. Because HUD is not sure if it will receive the reallocated funds, and because the action plan must match the CDBG amount in the grant agreement, HUD recommends a contingency for both the total CDBG grant amount and the amount without the reallocated funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,019,278	0	0	1,019,278	0	To support Community Development, Non-housing and housing programs and activities.

Table 73 - Anticipated Resources

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

The City of Hoboken does not anticipate any additional funds at this time to support prospective projects and activities in the short term.

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

N/A

Discussion

If and when appropriate State or Federal resources are available to match existing HUD CDBG programs and activities in the short term, such efforts will be made to optimize local benefit.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF HOBOKEN	Government	Non-homeless special needs Planning public facilities public services	Jurisdiction
HUDSON COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public services	Region

**Table 74 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			

Supportive Services			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			

Table 75 - Homeless Prevention Services Summary

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

NA

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

The County of Hudson has a very strong and dynamic program for the support and referral of homeless persons in the region. The City of Hoboken maintains a homeless shelter through a local not-for-profit organization. The City Planning Staff together with the local administration will endeavor to work with both groups to find and support mutual solutions for the homeless.

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

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2015	2016	Non-Homeless Special Needs Non-Housing Community Development	Hoboken 2010 DTN low Mod Income Map	Public Services	CDBG: \$152,892	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
2	Program Planning and Administration	2015	2016	Administration	Hoboken 2010 DTN low Mod Income Map	Program Administration	CDBG: \$203,856	Other: 2000 Other
3	Public Facilities	2015	2016	Non-Housing Community Development	Hoboken 2010 DTN low Mod Income Map	Public Facility Improvements Affordable Housing Infrastructure Veterans Housing	CDBG: \$662,531	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

Table 76 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council.

2	Goal Name	Program Planning and Administration
	Goal Description	The Mayor and City Directors will determine best usage of non-Pub Service funding. Consideration will be made for programs and activities which are eligible under CDBG rules and regulations. The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council. Staff from Department of Community Development as well as Finance Department would be responsible for fiscal and programmatic protocols as required by the HUD CDBG program.
3	Goal Name	Public Facilities
	Goal Description	The Mayor and City Directors will determine best usage of non-Pub Service funding. Consideration will be made for programs and activities which are eligible under CDBG rules and regulations. The City will be publicizing application for CDBG funding for various public services and public facility programs and projects throughout the jurisdiction. Eligible programs and activities under the CDBG program will be recommended through CDBG City Council Ad Hoc Subcommittee and later approved by Hoboken City Council.

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

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The Hudson County Division of Health does have an active lead testing and lead treatment program. The City of Hoboken intends to support those efforts in ensuring that children and adults are aware of the dangers of lead poisoning.

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

NA

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The City intends to work together with Hudson County to implement certain policies in the eradication of poverty and make services available for those in danger of becoming considered in-poverty.

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

Educate the public regarding fair housing, the complaint process and local developments available for low- and moderate-income citizens.

- The City of Hoboken could advertise and publicize the availability of Fair and Affordable housing in the City by way of the City website, public notices, a prominently displayed poster-board describing what rights every citizen has in obtaining fair housing and what affordable housing opportunities are available in town. Postings at all public areas are encouraged.

Discrimination in Mortgage Lending

- The City of Hoboken in conjunction with a coalition of local lenders could collaborate with each other through working sessions to ensure that there are not issues of bias in lending and credit opportunity for those who qualify. NJHMFA “Live Where You Work Program”

Limited availability of New Section 8 Certificates

- Congress by way of the US Department of Housing and Urban Development (HUD) has NOT increased significantly the availability of Section 8 vouchers to assist very-low and low-income residents in obtaining vital subsidies in the payment of their rents. Recent modifications of the Section 8 program has the added nuance of making them “Welfare to work vouchers” or “Family Self Sufficiency” vouchers adding yet more obstacles to those who would not qualify within the new special criteria for eligibility.

In availability of mass transit

- The City of Hoboken will continue to support mass transit development and expansion. The City will work with NJ Transit to implement routes which serve the populations along major arteries in the City.

SP-80 Monitoring - 91.230

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

The City of Hoboken Department of Community Development in conjunction with the City Administration will administer and monitor the CDBG entitlement program.

Performance of contemplated or ongoing community development or housing projects and activities are monitored in various ways depending on type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance. The following is a description of the types of monitoring performed by staff:

- Performance monitoring
- Public service program income-benefit monitoring
- Financial monitoring
- Davis-Bacon Compliance
- Environmental Review Compliance
- Federal and state program reporting
- Federal Stimulus job creation reporting
- Other Areas of Compliance

The City of Hoboken Department of Community Development will operate monitoring tasks in accordance with the monitoring protocols as designed by HUD. This will include an annual single audit in conformance with OMB Circular 133-A.

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Performance Monitoring

HUD CDBG Program Monitoring activities include spot check monitoring of sub-recipients, which occurs at the time of annual invoice receipt and includes a review of reporting information to ensure compliance with the HUD requirement that beneficiaries be low-income. Comprehensive monitoring includes on-site visits, interviews, telephone contacts and reports. Sub-recipient Agreements are used to measure compliance by grant recipients.

Financial Monitoring

All project costs are paid on a reimbursement basis. A request for reimbursement must have appropriate documentation attached to verify all expenditures. A current report of program activities must also be attached to the reimbursement requisition. The combination of data from the request and the program activities report provide the information necessary to input data into the official HUD IDIS system. Collecting this data during the program year is helpful in compiling reports.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The fiscal year (FY) 2015 allocation of Community Development Block Grant (CDBG) funds includes reallocated funds that are the subject of litigation and are currently unavailable for obligation by HUD pursuant to a court order. The outcome and timing of the litigation is currently unknown. HUD recommends that this plan for the possibility that the reallocated funds will be unavailable when HUD is ready to issue the grant agreement for the regular formula allocation of FY 2015 funds.

Of Hoboken City’s FY 2015 allocation of **\$1,153,970, \$134,692** is reallocated funds subject to the litigation. At this time, the City of Hoboken will be budgeting it's CDBG funding based on the non-litigation amount: **\$1,019,278**. Because HUD is not sure if it will receive the reallocated funds, and because the action plan must match the CDBG amount in the grant agreement, HUD recommends a contingency for both the total CDBG grant amount and the amount without the reallocated funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,019,278	0	0	1,019,278	0	To support Community Development, Non-housing and housing programs and activities.

Table 77 - Expected Resources – Priority Table

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

The City of Hoboken does not anticipate any additional funds at this time to support prospective projects and activities in the short term.

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

N/A

Discussion

If and when appropriate State or Federal resources are available to match existing HUD CDBG programs and activities in the short term, such efforts will be made to optimize local benefit.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2015	2016	Non-Homeless Special Needs Non-Housing Community Development	Hoboken 2010 DTN low Mod Income Map	Public Services	CDBG: \$152,892	
2	Public Facilities	2015	2016	Non-Housing Community Development	Hoboken 2010 DTN low Mod Income Map	Public Facility Improvements	CDBG: \$662,531	
3	Program Planning and Administration	2015	2016	Administration	Hoboken 2010 DTN low Mod Income Map	Program Administration	CDBG: \$203,856	

Table 78 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	<p>Support specific Public Facilities improvements (see Section AP-25 Projects below) and Public Services, which may include the following to serve the low- to moderate- income population for PY 2015.</p> <ul style="list-style-type: none"> • Child Care • Youth Services • Health Care • Job Training / Job Creation • Literacy program • Recreation programs • Education Programs • Public Safety Services (Crime Prevention) • Services for Senior Citizens • Services for Homeless Persons • Drug Abuse Counseling and Treatment • Qualified Veteran Services • Welfare (as defined by HUD) • Code Enforcement Services <p>Public Service Organizations were deemed eligible as Low/Moderate Income Clientele Benefit.</p>
2	Goal Name	Public Facilities
	Goal Description	

3	Goal Name	Program Planning and Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

Specific public facility improvement and open space acquisition projects will include:

- Improvements to Multi Service Center for better facilities for senior activities and events that benefit low-income populations in Hoboken.
- Possible improvements to the Hoboken Shelter to facilitate better services to the homeless and low-income populations in Hoboken.
- Possible improvements to curbs and sidewalks including the following locations:

Southwest Hoboken (Census Blocks 93.7 and 76.37)

6th Street and Jackson Street

5th Street and Jackson Street

4th Street and Harrison Street

3rd Street and Harrison Street

2nd Street and Harrison Street

3rd Street and Monroe Street

4th Street and Monroe Street

5th Street and Monroe Street

Southeast Hoboken (Census Block 80.25%)

Newark Street and Garden Street

Newark Street and Washington Street

Observer Highway and Bloomfield Street

Observer Highway and Garden Street

North Hoboken (Census Block 68.85)

13th Street and Hudson

13th Street and Washington Street

12th Street and Hudson Street

12th Street and Washington Street

11th Street and Hudson Street

11th Street and Washington Street

#	Project Name

Table 79 – Project Information

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

Curb extensions provide an excellent opportunity to improve pedestrian safety, especially in low-mod census tracts where car ownership rates tend to be lower and pedestrian safety/accessibility is critical for accessing transit and job centers. Below are a few benefits of curb extensions:

- Reduce pedestrian crossing distances, shaving valuable seconds off the length of time that pedestrians are exposed within the roadway
- Improve visibility between oncoming drivers and pedestrians waiting to cross the street at a crosswalk, which in turn gives the driver more reaction time to stop for the crossing pedestrian
- Studies have shown that curb extensions can significantly improve the compliance rate of drivers stopping for pedestrians attempting to cross the street at an uncontrolled (i.e. no traffic signal or stop sign) crossing
- Reduce speeds of vehicles approaching the intersection by narrowing down the effective width of

the roadway

- When combined with a rain garden, a curb extension can beautify an intersection and reduce stormwater flooding (this would be especially helpful in southwest Hoboken where most of the low to moderate-income census tracts also happen to be the most flood-prone area of the city)
- Depending on the size of the curb extension, bicycle racks or benches may be able to fit within the space, creating additional utility and public benefit

Another benefit of curb extensions is that there can be flexibility in the materials used to build them, which can reduce costs or accomplish additional goals, such as green infrastructure/stormwater improvements. A typical concrete curb extension can cost between \$5,000 and \$15,000 each depending on whether a drainage inlet needs to be relocated. To keep costs down, an alternative can be to use an epoxied gravel surface with striping and reflective bollards. These types of curb extensions accomplish much of the same benefits as concrete, but without the additional grading and drainage improvements. As a result, the epoxied gravel curb extensions cost around \$3,000 apiece. Lastly, if there is a strong desire to also reduce chronic stormwater flooding at a particular corner, one could opt for a “stormwater curb extension”. Stormwater curb extensions capture and delay the release of stormwater during rain events, which can help reduce sewer backups and associated flooding. Curb extension rain gardens require more complex engineering and construction, so they can cost in the range of \$20,000 to \$40,000 each.

AP-38 Project Summary
Project Summary Information

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Only within approved DTN areas as specified on the enclosed map.

Geographic Distribution

Target Area	Percentage of Funds
Hoboken 2010 DTN low Mod Income Map	100

Table 80 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Hoboken, in accordance with US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) rules and regulations will allocate resources either on a low-moderate income area benefit basis (LMA) which will correspond to Designated Target Neighborhoods (DTN) service areas, low-moderate income clientele (LMC) basis or on an Urgent Needs basis.

Discussion

The Public Facility projects for PY 2015 will include:

- Improvements to Multi Service Center for better facilities for senior activities and events that benefit low-income populations in Hoboken.
- Possible improvements to the Hoboken Shelter to facilitate better services to the homeless and low-income populations in Hoboken.
- Possible improvements to curbs and sidewalks including the following:

-

Southwest Hoboken (Census Blocks 93.7 and 76.37)

6th Street and Jackson Street

5th Street and Jackson Street

4th Street and Harrison Street

3rd Street and Harrison Street

2nd Street and Harrison Street

3rd Street and Monroe Street

4th Street and Monroe Street

5th Street and Monroe Street

Southeast Hoboken (Census Block 80.25)

Newark Street and Garden Street

Newark Street and Washington Street

Observer Highway and Bloomfield Street

Observer Highway and Garden Street

North Hoboken (Census Block 68.85)

13th Street and Hudson

13th Street and Washington Street

12th Street and Hudson Street

12th Street and Washington Street

11th Street and Hudson Street

11th Street and Washington Street

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

The Hudson County Division of Health does have an active lead testing and lead treatment program. The City of Hoboken intends to support those efforts in ensuring that children and adults are aware of the dangers of lead poisoning.

Actions planned to reduce the number of poverty-level families

The City intends to work together with Hudson County to implement certain policies in the eradication of poverty and make services available for those in danger of becoming considered in-poverty.

Actions planned to develop institutional structure

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

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

HOME funds are allocated at the County level.

Appendix - Alternate/Local Data Sources

1	Data Source Name N/A
	List the name of the organization or individual who originated the data set. Date sets were originated from HUD. The City of Hoboken did not create data independently. Hudson County Point in Time Survey was used for the Homeless Needs narrative, which was derived from Hudson County officials.
	Provide a brief summary of the data set. Hudson County Point in Time Survey was used for the Homeless Needs narrative, which was derived from Hudson County officials.
	What was the purpose for developing this data set? N/A
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? N/A
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? N/A
	What is the status of the data set (complete, in progress, or planned)? N/A
	Data Source Name Online CDBG Entitlement Community Survey
2	List the name of the organization or individual who originated the data set. City of Hoboken - Department of Community Development

<p>Provide a brief summary of the data set.</p> <p>The City of Hoboken is in the process of developing its FY 2015-2019 Consolidated Plan. The Consolidated Plan serves as the State's application for federal funds for the Community Development Block Grant (CDBG) program. As part of the Plan, the US Department of Housing and Urban Development (HUD) must identify the City of Hoboken's community and economic development needs and then develop goals and objectives to address those needs.</p> <p>The City of Hoboken is requesting assistance to help identify the community and economic development needs that can be funded through CDBG. Responses will help us identify how CDBG funding will be prioritized over the next 5 years.</p> <p>Please take a few minutes to complete the survey below. These results will be used to develop the FY 2015-2019 Consolidated Plan.</p>
<p>What was the purpose for developing this data set?</p> <p>Acquire public input on Community Development Objectives</p>
<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>March 2015</p>
<p>Briefly describe the methodology for the data collection.</p> <p>See enclosed: https://docs.google.com/forms/d/1AFYRFJOAt4sL-Wn7hVT4XSgUP933vcJqBKTGlumozMM/viewanalytics</p>
<p>Describe the total population from which the sample was taken.</p> <p>Citywide, both low and moderate income populations</p>
<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>City wide, both low and moderate income populations</p>

Executive Summary

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

1. Introduction

The Consolidated Plan for the Township of North Bergen has been prepared in response to a consolidated process developed by the U.S. Department of Housing and Urban Development (HUD) for

four of its formula grant programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The Consolidated Plan regulations replace all HUD planning and application requirements with a single submission that will satisfy the minimum statutory requirements for participation in the four programs. Although the Township participates only in the CDBG program at this time, it is required to prepare and submit an annual action plan for HUD approval in order to receive Community Development Grant funds.

The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and program administration.

The Consolidated Plan is intended to serve the following functions: 1) A planning document for the Township, which builds upon a citizen participation process; 2) An application for federal funds under HUD's formula grant programs; 3) A strategy to be followed in carrying out HUD programs; and, 4) A plan that provides a basis for assessing performance.

2. Summary of the objectives and outcomes identified in the Plan

The objectives and outcomes of the planning process are linked to three basic goals against which HUD will evaluate the local jurisdiction's performance.

Decent housing is the first goal. A suitable living environment is the second goal. Expanded economic opportunity is the third goal. Under these goals, the township addresses principal needs based upon local research, consultation with local and regional service providers both public and private, and review of formal public comments and input garnered during the provision of relevant public services. Chief among these needs are services and facilities for the elderly, youth, and persons with disabilities; economic development initiatives; ensuring and enforcing fair housing regulations; preventing and addressing homelessness; and executing initiatives that physically improve neighborhoods and public facilities.

3. Evaluation of past performance

The Township has a strong record of past performance and has historically collaborated well with HUD and with the Hudson County office of Community Development to address issues pertaining to National objectives of the CDBG program, impediments to fair housing, and other relevant regional and local issues.

Further, FY2013 CDBG funding is 100% obligated and activities proposed for the 2014 plan year are well underway. Successful projects and project types recently completed, proposed, and ongoing in the

previous two plan years - such as upgrades to playing fields, streets, and sewers - helped lead the township to current goals, objectives, and projects.

4. Summary of citizen participation process and consultation 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, 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 Township complied with the citizen participation requirements of the regulations by doing the following:

- Publishing informational notices about the plan prior to public hearings on the plan;
- Holding 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;

Further, there was also a thirty-day public comment period during which residents could review and submit comments and recommendations on the draft consolidated and annual action Plans.

5. Summary of public comments

Comments received by the public over time and during plan preparation included:

- Appreciation for the current funding program
- Observation of the completion of a prior year CDBG-funded project
- Issues regarding other HUD funding programs such as HUD and ESG and the availability of these funds locally
- Concern about the future of program funding

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

All comments and views received during the planning process were accepted

7. Summary

The primary objectives of the Township's CDBG activities are the provision of a suitable living environment, the facilitation of safe and affordable housing, and the expansion of economic opportunity for low and moderate-income persons. These objectives are defined by a wide range of programs and initiatives as described in the following sections of the Consolidated Plan and first-year Annual Action Plan.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Office of Community Development

Table 81– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Elsie Vargas

Office of Community Development

201-973-2057

evargas@northbergen.org

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

1. Introduction

Intergovernmental cooperation is vital to the success of Consolidated Plan efforts, given the diversity of programs and agencies providing housing and housing services.

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

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

The Township of North Bergen Housing Authority has a formal relationship with the township. The Township appoints the Commissioners to the Township of North Bergen Housing Authority Board. The two administrations have increased collaboration in order to share information and purse resources to assist in the provision of affordable housing for North Bergen residents.

In recent years, the Township has additionally increased utilization of Hudson Regional Health Commission for their extensive resources pertaining to community health, in addition to increased collaboration and referrals to North Hudson Community Action, A Federally Qualified Health Center with several locations in municipalities directly bordering North Bergen providing services to low-income individuals in the Counties of Hudson and Passaic.

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

The Hudson County Division of Housing and Community Development leads the Hudson County Alliance to End Homelessness and serves as the lead applicant to HUD for Continuum of Care (CoC) homeless assistance funding. CoC funds are delegated to the nonprofit organizations providing housing and services within the County of Hudson.

Locally, the North Bergen Emergency Relief Program was recently created to assist families who are displaced from their homes or fall into difficult economic situations that threaten their housing status. The program thrives on collaborative efforts from many entities whose common goal is to assist families in need throughout the township. Food, clothing, shelter resources, and other community resources are provided. The Emergency Relief Center is accessible at all times and is stocked with food, toiletries, clothing, school supplies, and other essentials to assist vulnerable families.

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

The Hudson County Division of Housing and Community Development administers the ESG program for the region. Township Community Development personnel maintain regular correspondence with the Division relative to all resources that are available to assist at risk populations in the region and to communicate local needs regarding the same.

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

Table 82– Agencies, groups, organizations who participated

1	Agency/Group/Organization	County of Hudson
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Over the course of any given year, including the planning process, the township consults with the Division of Housing and Community Development via email and phone calls. Outcomes anticipated for the 2015-2019 Consolidated Plan are enhanced strategies for Section 3 support.
2	Agency/Group/Organization	North Bergen Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Bergen Housing Authority was consulted via meetings/calls/emails to discuss collaborations in pursuit of additional resources to support low- mod- income individuals.
3	Agency/Group/Organization	Fair Housing and Equal Opportunity Center
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Township Community Development consulted writtenn correspondence from Newark FHEO Center during the planning process. It is anticipated that a Section 3 Plan will be executed with technical assistance from the FHEO. An LEP Plan and Four-Factor Analysis were created and will be reviewed by the FHEO
4	Agency/Group/Organization	North Bergen School District
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emails, meetings, phone calls to collaborate on educational needs of low- mod- persons
------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------

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

The agencies named do not constitute an exhaustive list. The township collaborates with a multitude of agencies of various types in the execution of the Consolidated plan and consults with them on an ongoing basis throughout the year. Agency types not specifically listed include those that provide services in the areas of health, children, economic advancement

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hudson County Division of Housing and Community Development	

Table 83– Other local / regional / federal planning efforts

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

In the implementation of the current Consolidated Plan the township will capitalize on all relevant State resources available for the support of at risk populations and the facilitation of fair housing and viable neighborhoods. Neighboring municipalities upon which impacts from planned projects are expected will be consulted and plans for pooling resources are continually in progress.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

As part of the Plan development process, the township provided opportunity for public input at two public hearings – on February 5, 2015 and May 18, 2015 – and two public meetings over the course of the planning period. These sessions were conducted to obtain the view of citizens, public officials and agencies and other interested parties regarding the housing and community development needs of the jurisdiction. A resolution authorizing the submission of the 2015 Action Plan is scheduled to be adopted by the Township of North Bergen Commission on April 22, 2015 and a resolution authorizing submission of the 2015-2019 Consolidated Plan is scheduled for June 10, 2015

The development of the Consolidated Plan Annual Action Plan involved consultation with those agencies in delivering housing and housing services within the Township. Meetings and discussions were held between the staff of the Township Community Development Block Grant Program Office, the Township of Division Planning, the Township Office of Local Assistance, the Township Board of Health and the Hudson County Division of Housing and Community Development. The New Jersey Department of Community Affairs was consulted regarding its Section 8 Rental Assistance Program.

In addition there were meetings conducted with appropriate housing and social service agencies regarding the housing needs of children, elderly persons, persons with disabilities, homeless persons. These agencies included the Township Public Housing Authority.

Beyond the traditional means of obtaining citizen participation, the township monitored comments submitted to the recently established community helpline to ensure that input pertinent to the planning process was passed along to the department of community development.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	The Township hosted two public meetings to solicit community input, both of which were minimally attended.	Over the course of the planning process, including public meetings, comments from the public, internal personnel, and organizations providing relevant services expressed interest and appreciation on previous uses of CDBG funds and connections between the previous Consolidated Plan and the current Consolidated Plan.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	<p>Over the course of the planning process, the township issued several advertisements related to the planning process and soliciting public feedback - these included notifications of public hearings and public meetings, a summary of the Consolidated Plan process, a bulletin summarizing proposed uses of funding for Action Plan year 1.</p>	<p>Over the course of the planning process, including public meetings, comments from the public, internal personnel, and organizations providing relevant services expressed interest and appreciation on previous uses of CDBG funds and connections between the previous Consolidated Plan and the current Consolidated Plan.</p>	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	Over the course of the planning process, the consolidated plan and annual action plan were scheduled for public discussion and approval by the North Bergen Board of Commissioners at two separate public meetings.	Over the course of the planning process, including public meetings, comments from the public, internal personnel, and organizations providing relevant services expressed interest and appreciation on previous uses of CDBG funds and connections between the previous Consolidated Plan and the current Consolidated Plan.	N/A	

Table 84– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Township of North Bergen has developed a strategic plan to address the key issues raised in the course of this analysis which meet the HUD requirements for elements to be addressed by this plan. The overarching goals intended to benefit low- and very low-income persons are to provide decent housing, to provide a suitable living environment, and 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 creation of affordable housing opportunities, both rental and owner, for the low-income elderly, especially those requiring affordable assisted living
- The reduction of reports of problems with housing, focusing on low-income renters and owners, and especially the elderly in this category
- The provision of affordable housing to very low-income households of all types in order to prevent homelessness
- The provision of quality public services to low- and moderate-income households
- Infrastructure improvements throughout the Township, but especially in the low- to moderate-income areas of the township
- Economic development initiatives in coordination with township and state programs
- Anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Many of the public facility needs identified are considered necessary line items in municipal budgets, such as municipal buildings not utilized for execution of general government, parking lots, parks and playgrounds, and neighborhood and community centers. In the case of the latter, development of new facilities is a major need.

How were these needs determined?

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. Input from public officials and department heads, especially the Department of Public Works, was also key to identification of need in this category. Additionally, community leaders and program administrators from the township, the local board of education, and private organizations that regularly utilize community facility provided valuable feedback in identifying these needs.

Describe the jurisdiction's need for Public Improvements:

As with the previous Consolidated Plan for the Township, public improvements constitute a major area of need. As such, objectives must include improvements to streets, sidewalks, and sewers in low and moderate income neighborhoods.

How were these needs determined?

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. Input from public officials and department heads, especially the Department of Public Works, was also key to identification of need in this category.

Describe the jurisdiction's need for Public Services:

The need Public Services in several specific areas have always been identified as high priority in the local planning process. The current Consolidated Plan is no exception, as expanded services for the elderly,

youth, and disabled were identified as high priorities - in particular, services that enhance quality of life by providing economic opportunities and support, access to health and wellness facilities and services, and recreational opportunities.

How were these needs determined?

Public Services needs were identified during the preparation of this Consolidated Plan through the input of community leaders, citizen participation, and ideas from service providers and public agencies. These inputs were provided through a series of meetings and public hearings. The township has contacted agency officials and organization heads, forwarding program information to them prior to meetings and hearings. Further, feedback from program administrators from the township, the local board of education, and private organizations that regularly serve these populations in the community provided valuable feedback in identifying these needs.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section of the Plan will focus on the supply and condition of the township's housing stock, examine the demand for housing in the township, and review the income and cost factors related to housing issues.

According to 2013 American Community Survey data there are 23,455 housing units in the Township of North Bergen, 92% of which (21,579) were occupied. This percentage of occupied units is higher than the national figure and is reflective of the township's tight housing market.

Of the occupied units, there are 9,388 (43.5%) units occupied by owners and 12,191 (56.5%) occupied by renters. The percentage of owner units is significantly lower than the figure for the United States as a whole. The number of units in a structure shows a strong emphasis upon multi-unit dwellings:

1-unit	5,003	(20.4%)
2 to 19 units	12,665	(53%)
20+ units	5,681	(24.2%)
Mobile home	100	(0.4%)

The township has many fewer one-unit structures than the nation as a whole and a very significant percentage of moderate-sized multi-unit structures.

A review of the numbers of units by room size shows that the number of 4 and 5-room units has increased roughly 4% - up to 43.5% - in the past 5 years, while the number of 1- and 2-room units has decreased from 11.5% to 8.9%. While this is a significantly higher percentage of small units than the national percentage, it may not reflect an adequate supply of small units, as nearly 54% of households in the township are 1- or 2- person households. Another possible area of inadequate housing supply is highlighted by the discrepancy between large households (6.5% of total households in the township) and the percentage of units in the township of 9 or more rooms (4.9%). This data also indicates that overcrowding among these larger households may be an issue of concern.

According to the same data source, 76% of total housing units in the Township of North Bergen were constructed before 1980 and 52% were constructed prior to 1959. The implication here is that rehabilitation and upgrading of units is an ongoing problem. The age of the structures and the density of the population take their toll on the housing market, and renovation work is required on many

structures throughout the Township. Thus housing problems are scattered throughout the municipality, though there are certain neighborhoods that appear to require more substantial efforts. Further, it is extrapolated from these ACS statistics that roughly 490 units (2.2%) in the township lack either a complete kitchen or plumbing, and therefore constitute substandard accommodations.

These factors clearly stress the local housing market. An additional dynamic is the influx of individuals moving into the jurisdiction for its proximity to the city. This has increased competition and demand and raises the cost of housing within the jurisdiction.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The primary objective of the township's non-housing community development activities is the provision a suitable living environment and the expansion of economic opportunities for low and moderate income persons. This definition includes a wide range of programs and activities. 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 township has been in touch with agency officials and organization heads, forwarding program information to them throughout the planning process and in preparation of such, over the course of the previous program year. Office of Community Development personnel are in contact with other municipalities and county and federal offices that often raise issues and concerns or make requests about improvements or conditions in the low/mod income neighborhoods. The township 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.

In addition the township has established the following objectives to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in our jurisdiction in light of public input and visions of our future. These objectives are:

- To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to provide adequate public 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 through a commitment to neighbor based planning.

-To promote increased private investment and public/private partnerships in community development activities.

-To leverage available state, federal, and local resources for community redevelopment.

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	12	2	0	0	0
Arts, Entertainment, Accommodations	2,328	1,230	12	8	-4
Construction	559	239	3	2	-1
Education and Health Care Services	3,646	2,790	19	19	0
Finance, Insurance, and Real Estate	2,030	443	10	3	-7
Information	677	227	3	2	-1
Manufacturing	1,453	1,675	7	12	5
Other Services	859	439	4	3	-1
Professional, Scientific, Management Services	2,112	1,022	11	7	-4
Public Administration	0	0	0	0	0
Retail Trade	2,884	2,378	15	16	1
Transportation and Warehousing	1,394	1,735	7	12	5
Wholesale Trade	1,614	2,304	8	16	8
Total	19,568	14,484	--	--	--

Table 85 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	33,460
Civilian Employed Population 16 years and over	29,524
Unemployment Rate	11.76
Unemployment Rate for Ages 16-24	39.98
Unemployment Rate for Ages 25-65	7.91

Table 86 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector		Number of People
Management, business and financial	6,162	
Farming, fisheries and forestry occupations	1,340	
Service	3,777	
Sales and office	8,064	
Construction, extraction, maintenance and repair	2,175	
Production, transportation and material moving	1,575	

Table 87 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,138	46%
30-59 Minutes	9,958	35%

Travel Time	Number	Percentage
60 or More Minutes	5,203	18%
Total	28,299	100%

Table 88 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,317	571	1,512
High school graduate (includes equivalency)	6,418	616	1,747
Some college or Associate's degree	6,941	790	1,076
Bachelor's degree or higher	7,572	557	908

Table 89 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	215	641	454	1,691	2,134
9th to 12th grade, no diploma	843	543	626	1,445	1,318
High school graduate, GED, or alternative	2,066	2,017	2,501	4,263	2,500
Some college, no degree	2,479	2,316	1,592	2,530	977
Associate's degree	391	645	741	983	121
Bachelor's degree	672	2,061	1,568	2,063	660
Graduate or professional degree	63	1,176	821	1,348	349

Table 90 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 91 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The major employment sectors in the Township of North Bergen are retail, wholesale, education and healthcare.

Describe the workforce and infrastructure needs of the business community:

Incentive programs for the investment of local and regional dollars in the local economy are an ongoing need that is served, in some part, by the Urban Enterprise Zone (UEZ) designation for the jurisdiction’s major shopping district. However, State funding that previously supported safety and infrastructure initiatives in the UEZ has been discontinued. This is a continual are of need in the township.

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

Describe any needs for workforce development, business support or infrastructure these changes may create.

The waterfront area of North Bergen and the neighboring towns along the Hudson River - has been in development for several years with new upscale condominium units under construction and along with them an influx of retail to round out this mixed use development. As in other

areas of the township, general infrastructure improvements are always a necessity. With these developments in particular, those improvements focused on enhanced public safety and mobility are among the highest priority needs likely to be created by these changes.

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

ACS 2013 reports 81% of North Bergen Residents between the ages of 18 and 65 completed high school or equivalency. Nationwide, the on-time 4-year graduation rate is 81% while the rate in New Jersey is 87.5%. Another telling statistic to evaluate is the percentage of the population with a bachelor’s degree or higher. In nearly every age demographic published in ACS 2013, this ratio for North Bergen residents is lower than that in the County, the State, and the US. For residents age 25 and over, the percentage of North Bergen residents attaining a Bachelor’s degree or higher is 24.6% while the rate is 36.2% for Hudson County, 35.8% for the State of New Jersey, and 28.8% for the United States. With residents in the jurisdiction and the region paying a premium for their proximity to New York City and the relatively high taxes and cost of living throughout the region, these statistics speak to a discrepancy between the skills and education of the current workforce and the employment opportunities for which they are competing.

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

As part of the current plan’s focus on economic development, the township will continue to provide referrals to and collaborate with the Hudson County Workforce Investment Board and the Hudson County Career Development Center, which provide a number of employment related programs for job seekers and link employers with a wide variety of hiring incentives. Of particular interest over the course of the current planning process is economic advancement for the disabled and those who are limited English proficient. As such the township has consulted with the Hudson County Division of Planning and the Hudson County Division of Housing and Community Development, in addition to several direct service providers for these populations, in order to position economic assistance and workforce development strategies for these populations in the coming plan years.

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

No

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

The Township does not have a CEDS document or other broad economic development plan of its own. North Bergen is included in the CEDS for Hudson County, and as such has benefitted from projects funded by the US Economic Development Administration. The township was able to reconstruct and improve Westside Avenue to prevent roadway flooding that jeopardized businesses in the area, and opened the way for further development of the industrial sites in that area. The CEDS document is a comprehensive analysis of the area economy, including that of North Bergen, 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 Township has also defined a number of areas within the township as “areas in need of redevelopment,” and is continuing the execution of redevelopment activities in these areas.

Further, 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 continue development. Projects for North Bergen are included in many topic areas, providing further guidance and direction.

Discussion

MA-50 Needs and Market Analysis Discussion

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

The most majority of units along the waterfront on the east side of town constitute the most recently constructed housing. The rest of the town is characterized by older housing with a median construction date of 1956 and face the higher risk of lead poisoning and lead hazards. As for housing problems as technically defined by HUD, overcrowding and substandard units occur at a relatively uniform rate outside of the waterfront development. However the combination of these problems, in combination with a very high prevalence of cost burden, is concentrated in Census Tract 145.02 where monthly owner costs are 30% or more of monthly income for 91% of owners and where rental costs are 30% or more of monthly income for roughly 50% of renters.

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

Over 72% of the township is classified by ACS as Latino or Hispanic, 3.5% as Black or African American, 6.4% as Asian, and 17% as some other race. The small cross section of Black and Asian residents does not meet a definition of concentration; HUD does not provide data on the concentration of "some other race" and there is no local documentation of this statistic. Over half of the township is inhabited by Hispanic or Latino populations at a rate of 80% or greater, and about three quarters of the township is populated by persons of Hispanic origins at a rate of 72% or higher.

When it comes to low-income families, the highest concentration resides in census tract 145.02 at a rate of 76.5% - compared to the township wide average of 45% low- moderate- income residents.

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

Despite the lower median value of housing in these neighborhoods - \$17,000 lower – the market is much tighter here than across the township as a whole, as evidenced by a 0% homeowner vacancy rate vs. the township-wide rate of 2.3% and the rental vacancy rate of 2.6% vs. the township-wide rate of 6.6%. This is also indicative of the need for more affordable housing. Aside from the value of housing, the discrepancy between units with no bedrooms (despite similar household sizes) is further indication of lower market quality in these neighborhoods; 14.3% of all units in CT 145.02 have no bedroom vs. 4.3% township wide.

Are there any community assets in these areas/neighborhoods?

Several recreational facilities, including ball fields that see a high volume of use, are central to the neighborhood, as is a little league building that is co-operated by the league, the local school district,

and the township. Additionally, the offices of the North Bergen Housing authority are located here and provide a bevy of services and housing opportunities for low-income residents.

Are there other strategic opportunities in any of these areas?

There is a public elementary school from which the township operates a summer nutrition and recreation program for youth. There is further opportunity to utilize the school for co-operated after-school and adult education activities.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Township of North Bergen is located in the northern portion of Hudson County. The Township is bounded on the east by the Hudson River and the municipalities of Guttenberg, West New York, and Union City. To the south the Township abuts Jersey City, to the west is Secaucus, and to the north is Bergen County. The Township is highly developed with a mix of land uses. Residential and commercial uses predominate along the Township's north-south "core" of Tonnelles Avenue and Kennedy Boulevard. There are significant industrial and warehouse uses in the western portion, parts of which are in the low-lying and thinly populated Meadowlands area.

The Township has a long history as manufacturing and transportation center. Though the Township had, and still has, significant railroad service, its access to the New Jersey Turnpike, major state highways, and US and the Interstate Highway system, North Bergen emerged as a major warehouse, distribution, and trucking center.

The 2015-2015 Consolidated Plan informs HUD how the Township of North Bergen intends to utilize not only HUD CDBG funds, but also other Federal and non-Federal funding sources – in addition to all manner of community resources - to support community development needs in the jurisdiction.

Over the course of the planning process, the township established several objectives to integrate economic, physical, environmental, community and human development initiatives in a comprehensive fashion. These objectives provide for significant change and improvement in our jurisdiction in light of public input and visions of our future. These objectives are:

- To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to provide adequate public 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, youth and senior activities, and emergency to low and moderate income persons, especially youth, the disabled, the elderly, homeless individuals and those in jeopardy of becoming homeless
- 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 through a commitment to neighbor based planning.

-To promote increased private investment and public/private partnerships in community development activities.

- To ensure fair and affordable housing

-To leverage available state, federal, and local resources for community redevelopment.

In some cases – such as the provision of fair and affordable housing – it has been noted throughout the planning process that actual funding resources may not be assigned, and must thereby be supported by providing referrals and collaborating with the local housing authority, the Hudson County Division of Housing and Community Development and the County Planning Division.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 92 - Geographic Priority Areas

1	Area Name:	Township Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Urban Enterprise Zone
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

Are there barriers to improvement in this target area?	
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General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The township targets CDBG resources as statutorily regulated by HUD on the basis of census data. The 2015-2019 planning process noted an increasing number of low and moderate income residents and Census-defined areas. Nearly 45% of township residents are identified by recent HUD data as low- mod- income persons; 6 of the township’s 11 census tracts contain at least one Block Group defined by HUD as low and moderate income areas; an additional 6 Block Groups are inhabited by low- mod- income persons at a ratio between 45% and 50.9%; and 6 more Block Groups are inhabited by low- mod- income persons at a ratio between 41% and 44%. Further, several public facilities, such as parks, and infrastructure, such as sewers, are in close proximity (and provide benefit) to low and moderate income populations in the neighboring jurisdictions of Union City, West New York, Guttenberg, and Fairview.

Finally, public services – mainly focused on public safety – are projected for the Urban Enterprise Zone (UEZ), the state supported program put in place to foster an economic climate that revitalizes designated urban communities and stimulates their growth by encouraging businesses to develop and create private sector jobs through public and private investment. North Bergen’s UEZ winds throughout the township, running the length of the municipality along the north/south arteries of West Side Avenue, Tonnelle Avenue, Kennedy Blvd. West and a significant stretch of Kennedy Blvd. East, in addition to the east/west thoroughfares of 90th, 91st, and 72nd Streets.

Given this disbursement of low and moderate income areas and populations, in addition to the web-like characteristic of the UEZ, throughout the jurisdiction, the township does not anticipate limiting resources - over the course of the 5-year plan – to the designation of any pre-defined boundaries. Rather, funds will be applied to address the needs identified herein, ensuring that the areas to benefit meet HUD statutory requirements.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 93 – Priority Needs Summary

1	Priority Need Name	Public Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Other
	Geographic Areas Affected	Township Wide Urban Enterprise Zone
	Associated Goals	Physical Neighborhood Enhancement Smooth Program Administration
	Description	streets, sidewalks and sewer, in low and moderate income neighborhoods.
	Basis for Relative Priority	High need determined during planning process
	2	Priority Need Name
Priority Level		High
Population		Other
Geographic Areas Affected		Township Wide Urban Enterprise Zone

	Associated Goals	Physical Neighborhood Enhancement Smooth Program Administration
	Description	parks, community centers, libraries, arts and cultural
	Basis for Relative Priority	Lack of community facilities has long been identified as a community priority
3	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with HIV/AIDS and their Families Other
	Geographic Areas Affected	Township Wide Urban Enterprise Zone
	Associated Goals	Economic Development Public Services Smooth Program Administration
	Description	transportation, safety initiatives, health care, day care, youth and senior activities
	Basis for Relative Priority	
4	Priority Need Name	Economic Development
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children
	Geographic Areas Affected	Township Wide Urban Enterprise Zone
	Associated Goals	Economic Development Smooth Program Administration
	Description	includes safety and infrastructure activities in the UEZ, referrals to county and regional programs for job training, and support for and collaboration with local and regional non-profits providing language assistance and workforce readiness training.
	Basis for Relative Priority	
5	Priority Need Name	Homeless Activities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	Geographic Areas Affected	Township Wide
	Associated Goals	Fair and Affordable Housing Economic Development Smooth Program Administration
	Description	emergency services to the homeless and those in jeopardy of becoming homeless. Includes direct service and referrals to regional programs
	Basis for Relative Priority	
6	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Township Wide
	Associated Goals	Fair and Affordable Housing Smooth Program Administration
	Description	end housing discrimination, especially for LEP residents through collaboration with local organizations providing language services and with the Newark Fair Housing and Equal Opportunity Center
	Basis for Relative Priority	
7	Priority Need Name	Affordable Housing
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	Township Wide
Associated Goals	Fair and Affordable Housing Smooth Program Administration
Description	code enforcement and referrals to county, regional, state, federal programs
Basis for Relative Priority	

Narrative (Optional)

The Township of North Bergen 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. Priorities are based on input from all parties involved in the planning process. While certain components outlined herein fall lower on the list than others, the priority order is assigned by the amount of funding that can be feasibly and most effectively allocated to create far-reaching impacts for low- and moderate- income persons and areas in the township. As indicated, all needs are designated as

high priority; those lower on the list are generally addressed through collaborations with and referrals to external entities, rather than allocation of CDBG funds.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

With the vacillating availability of funding resources from the county, state, and federal governments to support community development needs, the township remains vigilant when it comes to the availability of funding to complement annual CDBG allotments. In some cases, such as the NJDCA’s Neighborhood Enhancement Program, the township is not eligible to apply for funding directly but will actively reach out to qualified developers to promote awareness and potentially collaborate on securing said funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	570,299	0	0	570,299	0	
Other	public - state	Acquisition Public Improvements	0	0	0	0	0	This program from the NJDEP supports the acquisition and development of municipally owned land for public recreation facilities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Public Services	0	0	0	0	0	This program is funded by the State of NJ and provides support for local programs that provide nutrition and recreation for low and moderate income youth.
Other	public - local	Acquisition Public Improvements	0	0	0	0	0	This Program operated by the Hudson County Division of Planning provides funding for the acquisition and development of municipally owned and operated public recreation facilities.

Table 94 - Anticipated Resources

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

With public facilities a major need and priority identified herein, the availability of funding for public recreation facilities the State and County is advantageous to the planning and execution of important local initiatives in this category. Further, public services for low/mod income youth and disabled individuals are supported by State programs. Where matching funds are required, this is covered by either low interest loan by the state of new jersey or locally budgeted funds.

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

The majority of physical improvements to provide viable neighborhoods in low and moderate income areas will be executed on public property - parks, streets, sewers. Further, the township is working in conjunction with the County of Hudson and the local board of education to create additional public facilities through the purchase of private property.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Township of North Bergen	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
County of Hudson	Government	Homelessness Ownership Planning Rental	Region
North Bergen Housing Authority	Government	Planning Public Housing	Jurisdiction
North Hudson Community Action Corporation	Non-profit organizations	Economic Development Homelessness	Region

Table 95 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Communication between the entities providing services is, in large part, a strength of the delivery system. However, the Office of Community Development has identified the gathering of information on referrals and keeping internal records of the thousands of individuals served by the collaborating organizations listed here (and the dozens of others that are not) as an area that will be improved under the current plan.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X

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

Table 96 - Homeless Prevention Services Summary

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

While the township does administer emergency service directly to some extent, there are hundreds of referrals per year made by township departments for services targeted to homeless persons and persons with HIV. Agencies not specifically referenced above providing said services to North Bergen residents include the Palisades Emergency Residence Corporation, Hudson County Resource Center, Catholic Community Services, Carepoint Health, Hudson County American Red Cross, and Hudson Pride Connections.

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

The proliferation of agencies in the region providing these populations with quality services is a major strength in the delivery system, making up for the uncertain nature of governmental funding sources. Yet another strength is the capacity of these organizations to communicate clearly with the high

concentration of the LEP Spanish-speaking population in the township and the region as a whole. The office of community development has identified this as an area that will be improved at the local level under the current plan, in addition to keeping a clearer record of individuals served and services provided by external agencies to North Bergen residents. These will facilitate smoother and more comprehensive planning and effective delivery on a year-over-year basis.

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

As previously noted, the township will work with the Newark Fair Housing and Equal Opportunity Center for technical assistance and approval of a Section 3 plan, a four-factor analysis and LEP Plan. These will assure greater economic opportunity for low-income residents, and clearer communications and dissemination of planning initiatives for residents with limited English proficiency.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Physical Neighborhood Enhancement	2015	2019	Non-Housing Community Development	Township Wide Urban Enterprise Zone	Public Improvements Public Facilities	CDBG: \$443,812	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 18000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7000 Households Assisted
2	Fair and Affordable Housing	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Township Wide Urban Enterprise Zone	Homeless Activities Fair Housing Affordable Housing	CDBG: \$15,000	Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted Homelessness Prevention: 50 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 500 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Economic Development	2015	2019	Homeless Non-Housing Community Development	Township Wide Urban Enterprise Zone	Public Services Economic Development Homeless Activities	CDBG: \$75,000	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted Jobs created/retained: 100 Jobs Businesses assisted: 200 Businesses Assisted
4	Public Services	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Township Wide Urban Enterprise Zone	Public Services	CDBG: \$61,849	Public service activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 7000 Households Assisted Businesses assisted: 100 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Smooth Program Administration	2015	2019	Administration	Township Wide Urban Enterprise Zone	Public Improvements Public Facilities Public Services Economic Development Homeless Activities Fair Housing Affordable Housing	CDBG: \$55,000	Other: 3 Other

Table 97 – Goals Summary

Goal Descriptions

1	Goal Name	Physical Neighborhood Enhancement
	Goal Description	* make improvements to public facilities and infrastructure *create new public facilities

2	Goal Name	Fair and Affordable Housing
	Goal Description	<p>To achieve this goal the township will perform the following:</p> <ul style="list-style-type: none"> * Collaborate with the regional office of Fair Housing and Equal Opportunity to assure that local plans and procedures are in place to further fair housing in the township; * Connect homeless individuals with County and other regional/State/Federal resources * Review and practice effective code enforcement * Continue pursuit of designating areas in need of redevelopment and collaborate with developers interested in providing low/mod income housing. Link developers with incentive and grant programs offered by the NJDCA and NJ Redevelopment Authority * Connect low/mod income residents with Countywide rental assistance programs
3	Goal Name	Economic Development
	Goal Description	<p>In order to meet this goal, the township will:</p> <ul style="list-style-type: none"> * Collaborate with local organizations to provide education, employment, and workforce readiness training, especially those that work with disabled individuals, the homeless, and those with limited English skills * Support safety measures in economic development areas (UEZ) * Connect local businesses with incentives for hiring low/mod income persons through the local UEZ office. * Connect residents with on the job training opportunities through the UEZ office * Work with the Newark FHEO center to enact a local section 3 plan that will increase the chances of awarding local contracts to businesses operated by individuals eligible for Section 8 assistance
4	Goal Name	Public Services
	Goal Description	transportation, safety initiatives, and quality of life enhancement services such as health, recreation, and nutrition programs for low income individuals - especially the elderly, disabled, youth, and homeless.

5	Goal Name	Smooth Program Administration
	Goal Description	Improve delivery system through enhanced record-keeping and developing additional relevant support plans Such as LEP and Section 3.

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

The Township intends to execute activities that will facilitate affordable housing for 100 families.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The township intends to meet the requirements of 24 CFR part 35 and any subsequent revisions thereto as part of its strategy as related to lead-based paint hazard reduction over the course of the 5-year plan. Notifications of the hazards of lead-based paint poisoning will be provided to purchasers, tenants, and applicants for rehabilitation assistance in HUD assisted housing constructed prior to 1978. Further, investigation of HUD-sponsored lead based paint hazard reduction programs will be evaluated at the local and county levels.

Finally, the recommendations of the Hudson Regional health commission as part of the Community Health Improvement plan will be reviewed by the local health Department and Office of Community Development for consistency with local activities, including:

- Advocate for an increase in the reimbursement rates for physicians to do screenings in their offices instead of families needing to go to a separate laboratory to have the blood drawn.
- Require lead testing for all children that register for day care.
- Develop an educational campaign to inform people on their rights as tenants and to encourage parents to have their children lead tested at medical visits.

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

Please see first response under actions to address LBP hazards.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

Eliminating poverty is a clear concern for the township and efforts are constantly under way to improve the quality of life and economic wellbeing of North Bergen residents. These programs cover a wide range of topics and measures to improve the lives of residents. These include:

- Education and Job Training
- Job Placement
- Day Care
- Family Counseling
- Small Business Development
- Food Resources and Nutrition Services

The township views its activities to address affordable housing, prevent homelessness, and improve economic prospects of low income residents as part of a comprehensive and varied effort to reduce the level of poverty in our community. The township is aware of and supports a number of agencies and programs that provide services and assistance aimed directly at reducing poverty. Examples of these include job training and placement activities sponsored by the Welfare to Work program, day care funding throughout the township, long term employment opportunities for disabled adults and life skills development programs.

The township's anti-poverty strategy is inextricably linked to the economic programs that have been successfully implemented and operated for several years, requiring programming for other broad areas including public services and basic skills development. The overriding principle is to create new opportunities for households with incomes below the poverty level. It is only through these comprehensive coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life that people can improve their situation.

In particular, the township works through and coordinates economic development efforts with the Hudson County Comprehensive Economic Development Strategy committee (CEAS), which recommends or endorses grant applications to the US Department of Commerce, Economic Development Administration.

It is essential to provide the basic skills, training, and education necessary to make a person employable in today's competitive job market. The Township works with the Board of Education to assist persons in the obtainment of diplomas or the GED certificate. The Township facilitates and supports programs to coordinate training programs provided by public institutions with the needs of employers. However, other education and training programs contribute to achieving the objective of reducing poverty.

Examples of these include job training and placement activities sponsored by the Department of Social Services, the Welfare to Work Program, day care funding through the township, long-term employment

opportunities for disabled adults, and life-skills development programs. The Vo-tech school, the Hudson County Community College, and the Continuing Education Program also provide important training and educational opportunities for local residents.

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

One of the most important tools in reducing poverty is to decrease the cost of housing. High housing costs impede the ability of families to pay for other essential needs such as food, clothing, and education. The township's Five-Year Consolidated Plan sets goals and objectives to increase the supply of affordable housing for very low- low- and moderate-income households.

The North Bergen Office of Community Development is the touch point in the coordination of services detailed herein, collaborating with internal departments, external agencies, and other service providers – one of which is the North Bergen Housing Authority. Enhancing this particular relationship is a major priority of the current Plan so that uniform communications to residents about available programs and services is disseminated.

The totality of these efforts complement the affordable housing plans operated by the township and supported in part by the township's Community Development Block Grant.

SP-80 Monitoring - 91.230

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

Performance monitoring is an important component in the long-term success of the Consolidated Plan. The Township will be responsible for developing standards and procedures for ensuring that the recipients of CDBG funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The Office of Community Development administers the township's programs and will be responsible for most performance measurement activities. The office 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, departments, 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 office administers the Block Grant program using Federal funds and is therefore responsible for the implementation of public improvement and facilities projects in targeted areas of the community.

The Township'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.

The office will review all proposed activities for eligibility under statutory and regulatory requirements, and for meeting identified needs in the plan.

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 office 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 the Treasurer's Office on a monthly basis, and a review of municipal and non-profit audits on an annual basis.

Monitoring will occur through regular telephone and on-site monitoring visits. These visits will occur as necessary, but will be conducted at least once a year.

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.

There are monitoring responsibilities that go beyond the time of completion of various activities. For community development and public facilities projects, site visits will be conducted at least every other year to assure benefit to low-income residents.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

With the vacillating availability of funding resources from the county, state, and federal governments to support community development needs, the township remains vigilant when it comes to the availability of funding to complement annual CDBG allotments. In some cases, such as the NJDCA’s Neighborhood Enhancement Program, the township is not eligible to apply for funding directly but will actively reach out to qualified developers to promote awareness and potentially collaborate on securing said funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	570,299	0	0	570,299	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Public Improvements	0	0	0	0	0	This program from the NJDEP supports the acquisition and development of municipally owned land for public recreation facilities.
Other	public - state	Public Services	0	0	0	0	0	This program is funded by the State of NJ and provides support for local programs that provide nutrition and recreation for low and moderate income youth.
Other	public - local	Acquisition Public Improvements	0	0	0	0	0	This Program operated by the Hudson County Division of Planning provides funding for the acquisition and development of municipally owned and operated public recreation facilities.

Table 98 - Expected Resources – Priority Table

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

With public facilities a major need and priority identified herein, the availability of funding for public recreation facilities the State and County is advantageous to the planning and execution of important local initiatives in this category. Further, public services for low/mod income youth and disabled individuals are supported by State programs. Where matching funds are required, this is covered by either low interest loan by the state of new jersey or locally budgeted funds.

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

The majority of physical improvements to provide viable neighborhoods in low and moderate income areas will be executed on public property - parks, streets, sewers. Further, the township is working in conjunction with the County of Hudson and the local board of education to create additional public facilities through the purchase of private property.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Physical Neighborhood Enhancement	2015	2019	Non-Housing Community Development	Township Wide	Public Improvements Public Facilities	CDBG: \$493,812	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted
2	Fair and Affordable Housing	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Township Wide Urban Enterprise Zone	Fair Housing Affordable Housing	CDBG: \$5,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
3	Public Services	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	Township Wide Urban Enterprise Zone	Public Services Economic Development	CDBG: \$96,849	Public service activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 7000 Households Assisted Businesses assisted: 100 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2015	2019	Homeless Non-Housing Community Development	Township Wide Urban Enterprise Zone	Public Services Economic Development Homeless Activities Fair Housing	CDBG: \$5,000	Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted Businesses assisted: 100 Businesses Assisted
5	Smooth Program Administration	2015	2019	Administration	Township Wide Urban Enterprise Zone	Public Improvements Public Facilities Public Services Economic Development Homeless Activities Fair Housing Affordable Housing	CDBG: \$45,000	Other: 3 Other

Table 99 – Goals Summary

Goal Descriptions

1	Goal Name	Physical Neighborhood Enhancement
	Goal Description	
2	Goal Name	Fair and Affordable Housing
	Goal Description	Supplemental planning activities aimed at low-income LEP residents

3	Goal Name	Public Services
	Goal Description	
4	Goal Name	Economic Development
	Goal Description	Planning efforts to address the need for a Section 3 plan
5	Goal Name	Smooth Program Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Annual Action Plan for the Township of North Bergen has been prepared in response to a consolidated process developed by the U.S. Department of Housing and Urban Development (HUD) for four of its formula grant programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). The Consolidated Plan regulations replace all HUD planning and application requirements with a single submission that will satisfy the minimum statutory requirements for participation in the four programs.

Although the Township participates only in the CDBG program at this time, it is required to prepare and submit an annual action plan for HUD approval in order to receive Community Development Grant funds.

The Year One Annual Plan of the Five-Year Consolidated Plan sets forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The original formula allocation for the Community Development Block Grant program was \$645,661 (with no program income projected).

The township recognizes that because of pending litigation concerning \$75,362 of reallocated funds, the full amount of funds originally allocated to the township may not become available. In the event this amount of CDBG funding is not available and no additional outside funding can be identified, the township will reduce the amount available for the 76th Street Little League Field by \$64,054 and the amount available for public services by \$11,304. In total, activities to be undertaken for which funding is allocated include public services, administration, and improvements for both public facilities and public infrastructure.

#	Project Name
1	Bergenline Ave Sewer Improvements - 75th to 86th Street
2	76th Street Little League Field
3	Public Services (Police)
4	Administration

Table 100 – Project Information

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

These projects are deemed to be of the highest priority and meet the greatest need. The chief obstacle to meeting these needs is a lack of resources to provide a greater level of assistance.

AP-38 Project Summary

Project Summary Information

1	Project Name	Bergenline Ave Sewer Improvements - 75th to 86th Street
	Target Area	Township Wide
	Goals Supported	Physical Neighborhood Enhancement
	Needs Addressed	Public Improvements
	Funding	CDBG: \$200,000
	Description	Replacement of vital section of sewer in densely populous are of the jurisdiction
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Roughly 55% of the families in the project area that will benefit from this improvement are categorized as low- mod- income by HUD.
	Location Description	Bergenline Avenue between 75th and 86th Streets
	Planned Activities	Replace Sewer
2	Project Name	76th Street Little League Field
	Target Area	Township Wide
	Goals Supported	Physical Neighborhood Enhancement
	Needs Addressed	Public Facilities
	Funding	CDBG: \$229,754
	Description	Renovation of 76th Street Little League Field
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	53% of families assisted are classified by HUD as low- mod- income
	Location Description	1210 76th Street North Bergen, NJ
	Planned Activities	Major improvements to ball field to increase user base and reduce maintenance costs
3	Project Name	Public Services (Police)
	Target Area	Township Wide Urban Enterprise Zone
	Goals Supported	Economic Development Public Services
	Needs Addressed	Public Services Economic Development
	Funding	CDBG: \$85,545
	Description	Community safety initiative in the UEZ and low- mod- income neighborhoods
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	70% of families benefiting are very low - low- and mod- income
	Location Description	Throughout the urban enterprise zone and township wide
	Planned Activities	Directed community safety outreach, communication with businesses and neighborhoods
4	Project Name	Administration
	Target Area	Township Wide Urban Enterprise Zone

Goals Supported	Physical Neighborhood Enhancement Fair and Affordable Housing Economic Development Public Services Smooth Program Administration
Needs Addressed	Public Improvements Public Facilities Public Services Economic Development Homeless Activities Fair Housing Affordable Housing
Funding	CDBG: \$55,000
Description	Administrative Support for planning activities
Target Date	6/30/2016
Estimate the number and type of families that will benefit from the proposed activities	Administrative activities impact the entire town, though they are generally directed at special needs populations, homeless, low- very low - and moderate- income families.
Location Description	Township wide
Planned Activities	Support for existing planning activities and development of supplemental plans

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The township targets CDBG resources as statutorily regulated by HUD on the basis of census data. The 2015-2019 planning process noted an increasing number of low and moderate income residents and Census-defined areas. Nearly 45% of township residents are identified by recent HUD data as low- mod- income persons; 6 of the township's 11 census tracts contain at least one Block Group defined by HUD as low and moderate income areas; an additional 6 Block Groups are inhabited by low- mod- income persons at a ratio between 45% and 50.9%; and 6 more Block Groups are inhabited by low- mod- income persons at a ratio between 41% and 44%. Further, several public facilities, such as parks, and infrastructure, such as sewers, are in close proximity (and provide benefit) to low and moderate income populations in the neighboring jurisdictions of Union City, West New York, Guttenberg, and Fairview.

The Year 1 Action Plan assigns a portion of resources to improvements along Bergenline Avenue between 75th and 86th Streets, with the area of impact (extending 2-3 blocks east and west of Bergenline, 5 blocks north of the project boundaries, and 12 blocks south of the project boundaries) inhabited by a high percentage (60%) of low and moderate-income persons. Additionally, the project area is an area of high minority concentration, populated by persons of Hispanic origin at a ratio greater than 79% throughout.

The Action plan assigns another significant portion of resources to improvements at the 76th St. Little League field, located on 76th Street between Smith Ave and Durham Ave.

Funds dedicate for public services – mainly focused on public safety – are projected for the Urban Enterprise Zone (UEZ), the state supported program put in place to foster an economic climate that revitalizes designated urban communities and stimulates their growth by encouraging businesses to develop and create private sector jobs through public and private investment. North Bergen's UEZ winds throughout the township, running the length of the municipality along the north/south arteries of West Side Avenue, Tonnelle Avenue, Kennedy Blvd. West and a significant stretch of Kennedy Blvd. East, in addition to the east/west thoroughfares of 90th, 91st, and 72nd Streets.

Geographic Distribution

Target Area	Percentage of Funds
Township Wide	70
Urban Enterprise Zone	30

Table 101 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The areas designated for year one funding are those identified as areas of need for public facilities and

infrastructure improvement, as well as public safety initiatives. The sewer and safety projects are continuations from the final year of the previous Consolidated Plan.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

In many cases, other actions will be addressed through direct provision of services and referrals, rather than allocation of CDBG funds.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is a lack of funds. There are many needs in all of the areas - public facilities, public services, infrastructure, and economic development - and municipal resources go only so far. The development of more and better jobs for low and moderate-income persons would help reduce the scale or scope of needs as well.

Actions planned to foster and maintain affordable housing

As with most other efforts described herein, efforts to foster and maintain affordable housing in the jurisdiction will be constituted by a collaborative approach. Clear communication with and support for the North Bergen Housing Authority is one key component of this approach, as the Housing Authority is eligible to receive and administer a number of programs for these purposes. The Section 8 Housing Assistance Payments program is one such example. The Office of Community Development and other Township departments will continue to make referrals to relevant County assistance as well.

Actions planned to reduce lead-based paint hazards

The Township intends to meet the requirements of 24 CFR Part 35 and any subsequent revisions thereto as part of its strategy as related to lead-based paint hazard reduction for the forthcoming year.

Notification of the hazards of lead-based paint poisoning will be provided to purchasers, tenants and applicants for rehabilitation assistance in HUD assisted housing that had been constructed prior to 1978.

In the event the inspection of a unit proposed for rehabilitation results in the identification of defective paint surfaces, treatment shall be provided to the defective areas. The treatment shall be performed prior to final inspection and approval of the work

The owner of any property will be required to take appropriate action to protect tenants from hazards associated with abatement procedures. Where necessary, these actions may include the temporary relocation of tenants during the abatement process. The property owner will be required to notify the Township of all such actions taken.

Actions planned to reduce the number of poverty-level families

The Township is aware of and supports 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 WIB, the Welfare to Work Program, day care funding throughout the Township, long-term employment opportunities for severely disabled adults, and life skills development programs.

One of the most important tools in reducing poverty is to decrease the cost of housing. High housing costs reduce the ability of families to pay for other essential needs, such as food, clothing, and education. The Township's Five Year Consolidated Plan sets goals and objectives to increase the supply of affordable housing, especially for very low- and low-income households.

The Township's anti-poverty strategy is inextricably linked to the Economic Programs that have been implemented and operated for several years. The objective of poverty reduction requires programming for broad areas including job training and placement, public services, education, and basic skills development.

Actions planned to develop institutional structure

Intergovernmental cooperation is vital to the success of these efforts, given the diversity of programs and agencies providing housing and housing services.

The Township Governing Body, through the Office of Community Development, has the ultimate responsibility in assuring that the priority needs of the Action Plan are met. The Office provides the funding and technical assistance to the non-profit housing developers and service providers, and township agencies and authorities for projects that meet the needs documented in the plan.

The Township of North Bergen Housing Authority has a formal relationship with the Township. The Township appoints the Commissioners to the Township of North Bergen Housing Authority Board.

Additionally, the North Bergen School District and the township co-operate a number of programs and facilities heavily utilized by and/or provided specifically for underserved residents. There are several formal agreements in place governing the operation of these programs and facilities.

Further, the Township maintains a close relationship with the Hudson County Division of Housing and Community Development, and coordinates efforts with that agency. Depending upon the situation and the need, Township officials coordinate with or call upon County offices, such as the Department of Health, or programs for information or assistance.

To continue development of institutional structure the Office of Community Development will construct an organizational chart documenting each of these agreements, agencies, resources, facilities, and

programs that currently address the needs of underserved residents, along with the annual numbers served and needs addressed.

Additional planning documents must also be developed and/or approved to enhance the impact of the consolidated plan. These include a four factor analysis assessing limited English proficiency and language assistance plan (already drafted) and a Section 3 Plan to ensure, to the greatest extent possible, that job training, employment, and contract opportunities for low- or very-low income residents are made available in connection with projects and activities in their neighborhoods.

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

The planning efforts described above will serve to enhance said coordination.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

Discussion

Appendix - Alternate/Local Data Sources

Executive Summary

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

1. Introduction

This Annual Action Plan details the specific housing, community development and economic development projects that will be undertaken by the City of Bayonne with the funds that the City receives from the U.S. Department of housing and Urban Development (HUD) in 2015. As an entitlement community, the City of Bayonne receives an annual share of federal Community Development Block Grant (CDBG) funds. In order to receive its 2015 CDBG entitlement, the City of Bayonne must submit this Annual Action Plan to HUD. The Fiscal Year (FY) 2015 Annual Action Plan includes the funding application for CDBG funds in the amount of \$1,405,025 and anticipated Program Income in the amount of \$60,000, as well as information on the proposed projects. The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and program administration.

2. Summary of the objectives and outcomes identified in the Plan

Several areas of specific need emerged from the community needs analysis, and market conditions. These needs, translated into tangible objectives are:

- Stabilization and improvement of neighborhoods
- Maintenance and improvement of existing housing stock
- Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living
- Continued support of provision of services to those individuals and groups with special needs, such as the disabled and the elderly

-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 the county and state programs and entities, and

-Execution of anti-poverty efforts that support and build upon 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.

3. Evaluation of past performance

The City of Bayonne has used its CDBG funds during this reporting period to address the various goals in the Strategic Plan and to support areas of high priority identified in the Consolidated Plan. The areas of highest priority included:

- Residential rehabilitation These programs permit lower income owners and renters to enjoy living in sound homes without experiencing excessive housing cost increases. Benefits of these programs are distributed widely through various segments of the diverse populace.
- Commercial Façade Grants These funds were expended during the program year in improving facades.
- Infrastructure Improvements was emphasized with street reconstruction in eligible neighborhoods the focus of the infrastructure improvement effort.
- Non-Profit Loan Program Funding was allocated for improvements to various facilities owned by non-profit organizations
- Non-Profit Code Abatement Loan Program Funding was allocated to various non-profit organizations for improvements that would eliminate code violations
- Assistance to non-profit organizations continues to be a key method for the delivery of priority services to families and individuals.

Job training, counseling services, transportation, housing support activities, recreation, day care, and other activities are among the contributions of these important partners. Some organizations received funds to help deliver services to low and moderate clients and others received funds to accomplish necessary building improvements.

During the prior program year the City made various programmatic changes to both the housing rehabilitation and the commercial facade programs that provided for increased financial assistance. These changes had a significant positive effect that resulted in greater participation by property owners and increased expenditures.

4. Summary of citizen participation process and consultation process

The City followed the steps and procedures outlined in its Citizen Participation Plan. As part of the Plan development process, a public hearing was held on February 9, 2015. The purpose of the public meeting was to obtain the views of citizens, public officials and agencies and other interested parties regarding the housing and community development needs of the jurisdiction.

The development of the Action Plan involved consultation with those agencies in delivering housing and housing services within the City. Meetings and discussions were held between the staff of the Department of Community Development, the Planning Department, the Urban Enterprise Zone Program, the Housing Authority, the Hudson County Department of Community Development and the County Planning Department. In addition, there were meetings conducted with appropriate housing and social service agencies regarding the housing needs of children, elderly persons, persons with disabilities, and homeless persons.

Federal regulations require that a summary of the Plan be published in one or more local, general circulation newspapers. This summary describes the purpose and priorities of the plan, type and location of activities and the location of the complete document. Copies of the draft Action Plan were available for inspection and review at the Community Development office in the Municipal Building and at the Main Library. The document was available for review from March 31 to April 29, 2015, and citizens had this 30 day period to review the document and submit comments to the Department of Community Development, Municipal Building, 630 Avenue C, Bayonne, New Jersey 07002. The City received no comments during this period.

A second public hearing on the Action Plan was held at 7:00 p.m. on April 29, 2015 in the Municipal Building.

The Final Plan and Resolution of Authorization were placed on the Municipal Council Meeting Agenda and the document was authorized for submission at the May 20, 2015 meeting. The document was submitted to the HUD regional office in Newark, New Jersey as part of the Hudson County HOME Consortium submission.

5. Summary of public comments

The City received public comments as presented in the Appendix of this document.

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

The City accepted all public comments that were received.

7. Summary

The City participates in the CDBG program and is a member of the Hudson County HOME Program Consortium. The Hudson County Department of Community Development administers the City's Hearth

Emergency Solutions Grant program. The City is required to prepare and submit an action plan for HUD approval in order to receive Community Development Grant Funds.

This section constitutes the 2015 Annual Action Plan of the 2015-2019 Consolidated Plan. It sets forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The formula allocation for the Community Development Block Grant program is estimated to be \$1,405,025 with approximately \$60,000 in program income available. Non-CDBG resources are also being provided.

The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and program administration.

Several areas of specific need emerged from the community needs analysis, and market conditions. These needs, translated into tangible objectives are:

- Stabilization and improvement of neighborhoods
- Maintenance and improvement of existing housing stock
- Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living
- Continued support of provision of services to those individuals and groups with special needs, such as the disabled and the elderly
- 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 the county and state programs and entities, and
- Execution of anti-poverty efforts that support and build upon 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.

The primary objective of the City'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.

The City followed the steps and procedures outlined in its Citizen Participation Plan, including conducting two public hearings on the Plan, providing a copy of the document for a 30-day public review and comment period, and having the Plan approved by the governing body prior to submission to HUD.

The City received comments from the public as presented in the Appendix of this document.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	BAYONNE	
CDBG Administrator	BAYONNE	Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 102– Responsible Agencies

Narrative

The City Council, through the Department of Community Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Department provides the funding and technical assistance to the non-profit housing developers and service providers, and City agencies and authorities for projects that meet the needs documented in the plan. The City’s housing and community development programs are administered by the Department of Community Development, working with a number of other City agencies, county offices, and not-for-profit service providers.

Consolidated Plan Public Contact Information

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

1. Introduction

Intergovernmental cooperation is vital to the success of Consolidated Plan efforts, given the diversity of programs and agencies providing housing and housing services. The two primary housing service providers in the City are the City itself and the Bayonne Housing Authority. In addition, the City implements the Annual Action Plan through the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives. The collaborative approach employed by the City 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 the City in a clear and logical fashion.

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

The City's housing and community development programs are administered by the Department of Community Development, working with a number of other City agencies and not-for-profit service providers. The Bayonne Family Community Center (YMCA), the Bayonne Economic Opportunity Foundation and other organizations, including Catholic Community Services and the Palisades Emergency Residence, provide emergency assistance to homeless individuals and to referrals.

Both the City and the Bayonne Housing Authority coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The Bayonne Housing Authority manages the public housing units and Section 8 program on a day-to-day basis.

In 2001, the Bayonne Faith Based Center was established under the auspices of the Mayor's office. The Center was created in an effort to consolidate the social service efforts of Bayonne's various religious communities. The Center holds workshops and provides coordination of efforts for faith-based community stakeholders. The Center established a needs assessment process which is regularly updated so that community priorities are identified.

A number of other agencies, organizations and programs are consulted with respect to providing services and assistance to the City's low and moderate income residents. The NJ Department of Community Affairs provides technical and financial assistance through various housing programs. The Hudson County Board of Social Services and the Department of Human Services provide counseling programs for homeless persons and emergency assistance.

The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though these entities and the CEAS in particular, work well together, there

are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop the Consolidated Plan. The Department of Community Development staff asked the Health Officer to provide data on the lead based paint hazard. The City maintains a very close relationship with the Hudson County CDBG Consortium. 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 City has worked closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income persons. Also, the City Department of 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 City.

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

The City of Bayonne, as the administrator of the CDBG funds works closely with non-profit organizations, the school and college districts, private sector organizations, such as banks, contractors and developers, and other government entities to address the community objectives outlined in this plan. These activities are described in more detail in the preceding response.

The City of Bayonne, as the administrator of the CDBG funds works closely with non-profit organizations, the school and college districts, private sector organizations, such as banks, contractors and developers, and other government entities to address the community objectives outlined in this plan.

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

Not Applicable

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

Table 103– Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Bayonne Planning Department
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
2	Agency/Group/Organization	The City of Bayonne, Department of Community Development
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
3	Agency/Group/Organization	WINDMILL ALLIANCE, INC
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
4	Agency/Group/Organization	Urban Enterprise Zone
	Agency/Group/Organization Type	Planning organization Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
5	Agency/Group/Organization	Bayonne Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
6	Agency/Group/Organization	Community Day Nursery
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
7	Agency/Group/Organization	Bayonne Family Community Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
8	Agency/Group/Organization	United Cerebral Palsey
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
9	Agency/Group/Organization	Bayonne Economic Opportunity Foundation
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
10	Agency/Group/Organization	Jewish Community Center
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
11	Agency/Group/Organization	Peninsula Free Masons Lodge 99
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
12	Agency/Group/Organization	Flournoy Gethers Post 7470
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
13	Agency/Group/Organization	American Legion Post 19
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
14	Agency/Group/Organization	Joyce Herbert Post
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
15	Agency/Group/Organization	Polish Community Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
16	Agency/Group/Organization	Bayonne Youth Center
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
17	Agency/Group/Organization	Pride of Bayonne Lodge 461
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
18	Agency/Group/Organization	Bayonne Community Mental Health Center
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
19	Agency/Group/Organization	Bayonne Department of Health
	Agency/Group/Organization Type	Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
20	Agency/Group/Organization	BAYONNE COMMUNITY ACTION PROJECT, INC.
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
21	Agency/Group/Organization	CATHOLIC CHARITIES ARCHDIOCESE OF NEWARK
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
22	Agency/Group/Organization	PALISADES EMERGENCY RESIDENCE CORPORATION (PERC)
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
23	Agency/Group/Organization	HUDSON COUNTY ECONOMIC DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Other government - County Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City maintains contact with over forty other municipalities, government agencies, school districts, and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.

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

To the best of its ability, the City has been in contact with all known agencies and organizations involved in activities that are relevant to CDBG activities and programs.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hudson County Department of Community Development	Goals are the same.

Table 104– Other local / regional / federal planning efforts

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

As noted above, the City coordinates with a range of public entities, including the County Department of Community Development, the City of Jersey City, and regional planning agencies in the development and execution of a range of programs and activities.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

This Consolidated Plan results from a process of consultation and citizen participation. Citizens, not-for-profit organizations, and interested parties were afforded a variety of opportunities to: contribute during meetings and planning sessions, review, 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 City 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; Holding two or more public meetings in accessible places at convenient times after providing reasonable notice; Publishing a summary of the Consolidated Plan; Making the Consolidated Plan available for public examination and comment for a period of thirty (30) days; 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.

A public hearing of the participants and interested parties was held on February 9, 2015, following a published public notice. The meeting was held in the Municipal Building and 12 citizens attended the meeting. A second public hearing to review the draft Consolidated Plan was held on April 29, 2015. This meeting reviewed the basic elements of the plan, and reviewed the proposed strategies in detail. The floor was opened for comments and questions. All questions are responded to at these meetings.

The City also made a web-based survey available to the public on the City website. The survey, available in English and Spanish, between February 1 and March 20, 2015, received over 100 responses and was very useful in assessing public perceptions about CDBG funded activities.

On March 9, 2015 the completed document was made available to the public for review at the Public Library and in the City Clerk's office and the Department of Community Development office in the Municipal Building. The City did not receive any citizen comments during the thirty-day public review period.

The public is further informed by stories provided to the media describing the program and possible usage of funds. The Mayor discusses the CDBG program in his regularly published column in the local newspaper. Council hearings are broadcast on local cable television, as are discussions with program officials or service providers on occasion. Also, during the time between the receipt of requests for funds and final publication in local newspapers, meetings are held among representatives of citizenry in which needs are discussed and fair allocation decisions offered.

The City will provide technical assistance to all entities seeking funding for projects to develop and enhance the opportunities for affordable housing. In addition, Hudson County will provide assistance as necessary in order to direct and make efficient applications for funding to develop affordable housing and community development programs.

On May 20, 2005 the Final Consolidated Plan and Resolution of Authorization were on the Municipal Council meeting agenda, and the document was approved for submission.

The City of Bayonne’s Consolidated Plan was submitted to the County of Hudson, a copy was provided to Jersey City, and a copy was forwarded to the Newark Area office of the Department of Housing and Urban Development.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	25 members of the public	discussion of programs	All comments accepted	
2	Public Hearing	Non-targeted/broad community	2 members of the public attended	Discussion of programs	All comments accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	City Council meeting with members of the public in attendance.	No comments on the Consolidated Plan	N/A	
4	Web-based community survey	Non-targeted/broad community	Over 100 completed surveys	Helped establish priorities	All surveys and comments accepted	
5	Public Meeting	Non-targeted/broad community	No responses or comments	No comments received	N/A	
6	Newspaper Ad	Non-targeted/broad community	Required advertisements	N/A	N/A	

Table 105– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Poverty and the affordability of housing are major concerns in Bayonne as 13.8 percent of the population had an income in the preceding twelve months that was below the established poverty level of \$23,850. The Median Household income in Bayonne is \$55,608, as shown in the table below, which is 77.6 percent of the state figure and is 104.8 percent of the national figure. The poverty percentage for the City is higher than that of the state but is below the national figure. Further, in Bayonne, 19.8 percent of persons under 18 are living in poverty.

The City has a substantial number of families with an income of less than \$15,000; indeed, 8.9 percent of families, some 1,433 families, are below this figure. The percentage of persons with incomes over \$100,000 is below the US percentage.

HUD has provided detailed data as part of its Comprehensive Housing Affordability Strategy materials to assist in preparing the Consolidated Plan and implementing HUD programs. HUD established five income categories for its analysis of incomes. The five income ranges are:

Extremely Low (0-30% of the median income),

Very Low-income (31-50% of the median income),

Low-income (51-80% of the median),

Moderate-income (81-100% of the median), and

Upper-income (100% and above of the median).

The 2014 Median Income figure for a family of four in Bayonne, calculated by HUD, is \$63,600, so by HUD definitions, 6,109 (37.7 %) of Bayonne families are in the low-income categories.

Based upon these statistics and the data assessed in the following sections, the City's needs are for:

- 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 to independent living,
- Continued support for 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 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.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The **primary objective** of the City'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. According to HUD guidance, neither the CDBG statute nor the regulations define the terms "public facilities" or "public improvements." The needs of each category will be discussed separately in this section, as required by HUD, but throughout much of this document, particularly the Strategic Plan, these activities are grouped together. In the CDBG program, these terms are broadly interpreted to include all improvements and facilities that are either publicly owned, or owned by a nonprofit, and operated so as to be open to the general public.

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. Further, the City has been in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Department of Community Development is in contact with other City and County Departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The City 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.

In addition the City has established the following objectives to rank and to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in the City in light of public input and visions of the future.

The Public Facility objective is:

- To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to provide adequate public improvements, such as streets, sidewalks and sewer, in low and moderate income neighborhoods;

How were these needs determined?

Please see the preceding response.

Describe the jurisdiction's need for Public Improvements:

Please see the preceding response.

How were these needs determined?

Please see the preceding response.

Describe the jurisdiction's need for Public Services:

The City will continue to support the use of CDBG public service funds for activities that specifically benefit and address the issues of youth and child care; mental health; educational/after-school programs; and services to senior citizens.

How were these needs determined?

Please see the preceding response.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the census data there are 27,636 housing units in the City of Bayonne, 91.7 percent of which (25,343 units) were occupied. This percentage of occupied units is higher than the national figure of 87.5 percent and is reflective of the City's tight housing market.

There appears to be an issue with overcrowding, given the small supply of larger units and the high percentage of smaller units. This is borne out by the overcrowding statistics for the City – 5.2 percent in Bayonne, but only 3.3 percent nationally.

The median age of the units in the City is approximately 1940. Thus, over 90.0 percent of the City's housing stock is more than thirty years old. This threshold is important because at that point the need for major repairs becomes evident. Structures older than 70 years are assumed to have exceeded their useful life. The implication of this is that rehabilitation and upgrading of units is an on-going problem.

The condition of the housing stock in Bayonne is considered to be fair. As noted, much of the housing stock was built before 1980 and the median year of construction is in the early 1940's, so that rehabilitation and upgrading are constant concerns in many neighborhoods.

The per capita income in Bayonne is \$29,169 which is 103.6 percent of the US figure but well behind the New Jersey figure of \$36,027. Though the 13.8 percent of the population in Bayonne living in poverty is lower than that of Hudson County, the figure is above that of New Jersey (7.9%). The 2014 Median Income figure for a family of four in Bayonne, calculated by HUD, is \$63,600, so by HUD definitions, 6,109 (37.7 %) of Bayonne families are in the low-

The demand for housing in northern New Jersey has been high, driving prices upward in the process. In Bayonne the median sales price of a home has been relatively flat throughout 2014 ranging from a low of \$265,000 to a high of \$301,000 according to Trulia. The median sales price for homes in Bayonne NJ for Nov 14 to Feb 15 was \$225,000.

Housing is expensive for households in Bayonne. A family would need an income of \$90,000 to afford an average priced home. The HUD median family income in Bayonne is \$63,600, leaving a gap of \$26,400 for a median income household to overcome to acquire the average-priced home.

The public housing authority has a long waiting list for both its units and for Section 8 vouchers. The ACS data shows that the overall vacancy rate for rental units is 7.5 percent (slightly higher than the US figure of 7.3%) and that the rate for sale units is 2.6 percent, again slightly higher than the US figure of 2.2 percent.

The 2013 ACS figures document that 44.3 percent of the City’s renter-occupied households were cost burdened, and the majority of those were paying more than 35% of income for shelter. Without some type of rental assistance, this portion of the population is in danger of homelessness. Also, a very high 60.9 percent of owners were paying over 30 percent of income for shelter.

According to the National Low Income Housing Coalition’s 2014 “Out of Reach” report, the Fair Market Rent (FMR) for a two-bedroom apartment in Bayonne (Hudson County) is \$1,291. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$51,640 annually. At the minimum wage, a worker would need to work 3.0 jobs to afford the apartment. The result of high rental housing costs and a large number of low-income households is housing instability, cost burden, “doubling up” and a need for individuals and families to work more than one job just to “afford” the rent.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	6	1	0	0	0
Arts, Entertainment, Accommodations	2,309	1,282	11	11	0
Construction	803	361	4	3	-1
Education and Health Care Services	4,388	2,660	20	23	3
Finance, Insurance, and Real Estate	2,409	784	11	7	-4
Information	709	98	3	1	-2
Manufacturing	1,278	662	6	6	0
Other Services	894	457	4	4	0
Professional, Scientific, Management Services	2,433	936	11	8	-3
Public Administration	1	0	0	0	0
Retail Trade	2,812	1,828	13	16	3
Transportation and Warehousing	1,780	1,379	8	12	4
Wholesale Trade	1,742	1,207	8	10	2
Total	21,564	11,655	--	--	--

Table 106 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	32,924
Civilian Employed Population 16 years and over	30,094
Unemployment Rate	8.60
Unemployment Rate for Ages 16-24	13.65
Unemployment Rate for Ages 25-65	6.51

Table 107 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector		Number of People
Management, business and financial	6,198	
Farming, fisheries and forestry occupations	1,349	
Service	2,341	
Sales and office	8,577	
Construction, extraction, maintenance and repair	2,936	
Production, transportation and material moving	1,436	

Table 108 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,000	52%
30-59 Minutes	9,528	33%

Travel Time	Number	Percentage
60 or More Minutes	4,274	15%
Total	28,802	100%

Table 109 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,207	258	1,525
High school graduate (includes equivalency)	8,593	963	2,896
Some college or Associate's degree	5,916	540	1,263
Bachelor's degree or higher	9,177	558	1,692

Table 110 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	56	396	473	838	1,076
9th to 12th grade, no diploma	724	343	659	1,281	1,074
High school graduate, GED, or alternative	1,530	2,380	3,164	6,908	3,947
Some college, no degree	2,000	1,572	1,745	2,494	801
Associate's degree	124	700	470	773	294
Bachelor's degree	572	2,793	2,055	3,321	962
Graduate or professional degree	84	802	942	1,514	462

Table 111 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	28,000
High school graduate (includes equivalency)	36,120
Some college or Associate's degree	42,835
Bachelor's degree	51,020
Graduate or professional degree	63,734

Table 112 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

According to Table 5 the top five employment sectors are: 1) Education and Health Care Services, 2) Retail Trade, 3) Professional, Scientific and Management Service, 4) Finance, Insurance and Real Estate, and 5) Arts, Entertainment and Accommodations. This roster differs somewhat from the ACS figures in that the ACS has a much higher number of transportation sector employees.

Describe the workforce and infrastructure needs of the business community:

The greatest need for the City in terms of economic development is the creation or attraction of new jobs for City residents that pay a living wage. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them. To this end the City has, and will continue to, support education and job training programs.

The earnings figures in Table 11 show what is commonly known - that the higher one's level of education, the greater one's earnings. Indeed, the Median Income figure for those with less than a high school diploma is only slightly above the current poverty level. Unfortunately, in Bayonne the educational attainment level of many residents is low as shown in Table 10 – over 4,700 persons in the working age cohorts (18 - 65) do not have a high school diploma.

There is also a significant need for assistance for small businesses for technical assistance, small business loans, and programs such as façade improvements.

In general, the City's infrastructure, though older, is in good condition for most economic development activity. The potential for large scale development that would exceed the City's current water, sewer, or power capacity is modest.

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

The City is actively seeking new development to strengthen the tax base and create jobs. New housing is anticipated on the former Military Ocean Terminal site as well as another site on the City's waterfront. Ferry service is being sought to make commuting easier for City residents working in New York City.

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

The City is working diligently to retain and, when possible, expand existing businesses and attract new ones. Though the City has an abundant labor force, the educational and training level of that workforce sometimes does not match the needs of many of today's industries and businesses. The City has a higher percentage of High School graduates than either the State or the nation, but a lower percentage of those with higher education. The City's employment opportunities are limited at this time, and in some measure it is the quality of the labor force that limits those opportunities.

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

The City supports the efforts of the Workforce Investment Board and other organizations and their training efforts, which do support the objectives of the Consolidated Plan.

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

Yes

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

The City of Bayonne does not have a Comprehensive Economic Development Strategy (CEDS) document, or other broad economic development plan of its own. However, Bayonne is included in the CEDS for Hudson County, and as such has benefited from projects funded by the US Economic Development Administration.

Discussion

The Department of Community Development and its programs provide indirect support to these economic development programs by providing an affordable housing market and improving the overall quality of life in the City of Bayonne.

MA-50 Needs and Market Analysis Discussion

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

Based upon data provided by HUD in the CPD mapping program Census tracts 103, 110 and 111 appear to be the areas which have the highest percentages of housing problems.

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

The population of the City is diverse and there are few areas in which the number or percentage of minority persons could be called concentrated. Minority populations are present in significant numbers in Census Tracts 109, 110, and 111. The poverty rate is highest in Census Tracts 109, 116 and 106. Tracts 109 and 116 are low/mod tracts.

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

In general, these neighborhoods are characterized by older structures. Single-family owner units are available at relatively low prices, but the market is weak because of the need for extensive and expensive renovation in many of the structures, as well as stricter loan standards and higher down payment requirements that limit the number of potential buyers. More affluent buyers will tend to favor newer construction in other more attractive neighborhoods.

The rental market in these neighborhoods is stronger in the face of increased demand, especially for more modern or better kept buildings. Rents tend to increase, even for poorer buildings, exacerbating the cost burden issue for low-income households.

Are there any community assets in these areas/neighborhoods?

The City has a number of established organizations that are distinct community assets. These include the BEOF, The Windmill Alliance, and the Bayonne Family Center among others.

Are there other strategic opportunities in any of these areas?

There is a need for the demolition of condemned homes. A number of owners are seeking to demolish older homes so they can sell the property.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following is the City's Strategic Plan for the investment of its CDBG funds from 2015-2019. The priorities in this section of Plan influence non-federal funds as state, local and private sources look to the priorities in the Plan when developing their plans and making funding decisions.

The priorities are based on the needs assessment, market analysis and program eligibility requirements. The City tried to focus its priorities on the types of projects and programs that meet program eligibility requirements, have long term impacts on low and moderate income residents, and help address other federal, state and local priorities, such as fair housing choice and sustainability.

The highest priority needs for these target areas and the City's low/mod population are: Stabilization and improvement of neighborhoods; Maintenance and improvement of existing housing stock; Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living; Continued support of provision of services to those individuals and groups with special needs, such as the disabled and the elderly; 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 the county and state programs and entities, and Execution of anti-poverty efforts that support and build upon 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.

Market conditions, especially increasing rental costs, low incomes, stagnant wages, and a low vacancy rate create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs.

The City has identified a number of barriers to affordable housing, including the deteriorated condition of some housing units, environmental problems and the high cost of remediating them, and low income levels that make affordability a major concern. The City is attempting to address these issues through community and economic planning initiatives, as well as by providing financial assistance to developers and homebuyers.

The City's homelessness strategy is a multi-pronged approach that emphasizes homelessness prevention, immediate assistance and rapid re-housing; support for persons and families as they transition to economic and housing stability; and efforts to prevent those persons from returning to homelessness.

Lead-based paint hazards are a serious problem in Bayonne in light of the age and condition of many housing units and the presence of many children in the most vulnerable age group.

The City's anti-poverty strategy is part of an effort to create jobs and improve the local economy. The creation of economic opportunities is not an isolated solution to alleviating poverty, and the City also works with community partners to identify educational, life skills and training needs and provide opportunities for self-empowerment that will enable low- and moderate-income residents to become and continue to be self-sufficient and economically independent. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty.

The City of Bayonne has a set of procedures to monitor all of its federal activities, programs, and projects and to ensure long-term compliance with applicable program requirements and comprehensive planning. The Department of Housing and Community Development works to ensure that approved projects meet the purpose of the Consolidated Plan and that available funds are distributed in a timely manner.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 113 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Low/mod areas
	Area Type:	Low/mod
	Other Target Area Description:	Low/mod
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

Are there barriers to improvement in this target area?	
---------------------------------------------------------------	--

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The assisted activities offer assistance to low- and moderate-income residents located throughout the community. The programs are funded to a limited clientele basis where at least 51% of those served are of low and moderate income or services are provided to a low income population.

The proposed activities under the FY 2015 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Bayonne.

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas.

These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

As noted above, these areas emerged in the course of examining the data, but were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 114 – Priority Needs Summary

1	Priority Need Name	Provide Safe, Affordable Housing Opportunities thr
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Low/mod
	Associated Goals	Affordable housing Master Plan Preparation Administration
	Description	Provide Safe, Affordable Housing Opportunities through, Homeowner Rehabilitation, Emergency Repairs, Increased Ownership Opportunities
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.
2	Priority Need Name	Facility Repair related to Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Low/mod Citywide
	Associated Goals	Public Improvements Administration Code Enforcement Activities

	Description	Facility Repair related to Code Enforcement
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.
3	Priority Need Name	Public Service Programs, especially for the Elderl
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low/mod
	Associated Goals	Public Service Programs Administration
	Description	Public Service Programs, especially for the Elderly, Youth, the Homeless and Persons with Disabilities

	Basis for Relative Priority	<p>The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas.</p> <p>These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.</p>
4	Priority Need Name	Public Improvements and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Low/mod Citywide
	Associated Goals	Public Improvements Administration
	Description	Public Improvements and Infrastructure

	<p>Basis for Relative Priority</p>	<p>The assisted activities offer assistance to low- and moderate-income residents located throughout the community. The programs are funded to a limited clientele basis where at least 51% of those served are of low and moderate income or services are provided to a low income population.</p> <p>The proposed activities under the FY 2015 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Bayonne.</p> <p>The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas.</p> <p>These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.</p>
5	<p>Priority Need Name</p>	Public Facilities
	<p>Priority Level</p>	High
	<p>Population</p>	<p>Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development</p>
	<p>Geographic Areas Affected</p>	Low/mod
	<p>Associated Goals</p>	<p>Non-Profit loan program Administration</p>
	<p>Description</p>	<p>Public Facilities</p>

	<p>Basis for Relative Priority</p>	<p>The assisted activities offer assistance to low- and moderate-income residents located throughout the community. The programs are funded to a limited clientele basis where at least 51% of those served are of low and moderate income or services are provided to a low income population.</p> <p>The proposed activities under the FY 2015 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Bayonne.</p> <p>The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas.</p> <p>These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.</p>
6	<p>Priority Need Name</p>	Fair Housing
	<p>Priority Level</p>	High
	<p>Population</p>	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development Other</p>
	<p>Geographic Areas Affected</p>	Citywide
	<p>Associated Goals</p>	Fair Housing Administration

	Description	Fair Housing
	Basis for Relative Priority	Identified need
7	Priority Need Name	Homeless Activities, including Homeless Prevention
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low/mod Citywide
	Associated Goals	Homeless Assistance Administration
	Description	Homeless Activities, including Homeless Prevention, Emergency Shelters
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.
8	Priority Need Name	Economic Development
	Priority Level	High

Population	Extremely Low Low Non-housing Community Development
Geographic Areas Affected	Low/mod
Associated Goals	Economic Development Activities Master Plan Preparation Administration
Description	Economic Development
Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

Narrative (Optional)

The needs in these target areas are numerous and varied. The principal needs are: 1) housing rehabilitation for owner units, 2) public service programs especially for youth, the elderly and the disabled, 3) public improvements, 4) public facilities to improve/revitalize neighborhoods, 5) repair of code related violations, 6) fair housing, and 7) assisting the homeless.

The assisted activities offer assistance to low- and moderate-income residents located throughout the community. The programs are funded to a limited clientele basis where at least 51% of those served are of low and moderate income or services are provided to a low income population.

The proposed activities under the FY 2015 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Bayonne.

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas.

These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Bayonne, like many communities, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2015 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and craft Annual Action Plans reflective of funding realities.

The City recognizes that because of litigation concerning **\$185,666** of reallocated funds, the full amount of funds originally allocated to the City may not become available. In the event this \$185,666 is not available, the City will reduce the amount available for selected activities, thus achieving the required decrease.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,405,025	60,000	0	1,465,025	0	

Table 115 - Anticipated Resources

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

The City’s housing rehabilitation program guidelines require that homeowners pay for any rehabilitation costs in excess of the program limits. Housing Rehabilitation program repayments are used to enhance program resources.

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

Not Applicable.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BAYONNE	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
Bayonne Housing Authority	PHA	Public Housing	Jurisdiction
NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS		Ownership Rental	State
HUDSON COUNTY DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT	Government	Ownership Rental	Region
udson County Board of Social Services	Government	Homelessness	Region
Comprehensive Emergency Assistance System	Government	Homelessness	Region
Community Day Nursery	Non-profit organizations	public services	Jurisdiction
Bayonne Economic Opportunity Foundation	Non-profit organizations	Economic Development public services	Jurisdiction
Jewish Community Center	Non-profit organizations	public services	Jurisdiction
Bayonne Community Mental Health Center	Public institution	public services	Jurisdiction
Bayonne Family Community Center	Public institution	public services	Jurisdiction
United Cerebral Palsey	Non-profit organizations	public services	Jurisdiction
Urban Enterprise Zone	Public institution	Economic Development	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Bayonne Senior Day Care Center	Public institution	public services	Jurisdiction
WINDMILL ALLIANCE, INC	Non-profit organizations	public services	Jurisdiction
victory hall	Non-profit organizations	public services	Jurisdiction

Table 116 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery structure list is by no means exhaustive. The agencies listed are those with the most critical roles and those that have been traditionally involved in implementing goals. Many other agencies have supporting roles and may become more directly involved in the Plan implementation. Private developers have been critical in the creation of affordable housing.

The City is listed as a single entity but multiple departments are involved in and provide resources for Plan priorities. These Departments include: Planning and Zoning, Public Works, the Division of Parks and the Housing Authority.

The federal government is another important partner providing resources through a variety of agencies including HUD and the departments of Health and Human Services, Transportation, and Veterans Affairs. The federal requirements related to the Continuum of Care planning have helped strengthen the homeless delivery system.

An obvious strength of the institutional delivery system is the large number of non-profits, government agencies, municipalities, and private developers involved. It can also be a weakness as developing complementary funding priorities can be challenging for all parties. Gaps tend to emerge when programs and sources don't adapt to changing needs.

Inadequacies in the institutional structure are primarily related to the lack of adequate funding to address local needs.

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

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

Table 117 - Homeless Prevention Services Summary

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

As noted the Community Development Department is the lead agency for Consolidated Plan activities. However, program delivery is conducted through government agencies and private sector organizations. Community Development prepares and distributes the application for funding, conducts outreach efforts to the community about the programs, provides technical assistance to applicants in the competitive application process, and evaluates applications and makes recommendations for activity funding for City Council approval. The outreach efforts targets to both organizations and institutions that have previously received funding, and those that have not. Community Development makes a conscious effort to avoid duplication of services and delivery systems. Community Development seeks to strengthen its service providers and to build capacity so that these organizations can become more financially independent and better leverage and use resources.

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

The institutional delivery structure list is by no means exhaustive. The agencies listed are those with the most critical roles and those that have been traditionally involved in implementing goals. Many other agencies have supporting roles and may become more directly involved in the Plan implementation. Private developers have been critical in the creation of affordable housing.

The City is listed as a single entity but multiple departments are involved in and provide resources for Plan priorities. These Departments include: Planning and Zoning, Public Works, the Division of Parks and the Housing Authority.

The federal government is another important partner providing resources through a variety of agencies including HUD and the departments of Health and Human Services, Transportation, and Veterans Affairs. The federal requirements related to the Continuum of Care planning have helped strengthen the homeless delivery system.

An obvious strength of the institutional delivery system is the large number of non-profits, government agencies, municipalities, and private developers involved. It can also be a weakness as developing complementary funding priorities can be challenging for all parties. Gaps tend to emerge when programs and sources don't adapt to changing needs.

Inadequacies in the institutional structure are primarily related to the lack of adequate funding to address local needs.

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

The City of Bayonne will leverage its institutional strengths and work to increase efforts to enhance coordination between private industry, business, developers, and social service agencies through seminars and meetings, as well as direct contact on specific issues and concerns.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable housing	2015	2019	Affordable Housing	Low/mod areas	Provide Safe, Affordable Housing Opportunities thr	CDBG: \$5,000	Homeowner Housing Rehabilitated: 1 Household Housing Unit
2	Homeless Assistance	2015	2019	Homeless	Low/mod areas	Homeless Activities, including Homeless Prevention	CDBG: \$0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted
3	Public Service Programs	2015	2019	Non-Housing Community Development	Low/mod areas	Public Service Programs, especially for the Elderl	CDBG: \$201,561	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
4	Non-Profit loan program	2015	2019	Non-Housing Community Development	Low/mod areas Citywide	Public Facilities	CDBG: \$30,459	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
5	Public Improvements	2015	2019	Non-Housing Community Development	Low/mod areas	Facility Repair related to Code Enforcement Public Improvements and Infrastructure	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	Fair Housing	2015	2019	Fair Housing	Citywide	Fair Housing	CDBG: \$33,000	Other: 500 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Economic Development Activities	2015	2019		Low/mod areas	Economic Development	CDBG: \$200,000	Businesses assisted: 20 Businesses Assisted
8	Master Plan Preparation	2015	2019	Planning	Citywide	Provide Safe, Affordable Housing Opportunities thr Economic Development	CDBG: \$25,000	Other: 500 Other
9	Administration	2015	2019	Program Administration	Citywide	Provide Safe, Affordable Housing Opportunities thr Facility Repair related to Code Enforcement Public Service Programs, especially for the Elderl Public Improvements and Infrastructure Public Facilities Fair Housing Homeless Activities, including Homeless Prevention Economic Development	CDBG: \$223,095	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Code Enforcement Activities	2015	2019	Non-Housing Community Development	Low/mod areas	Facility Repair related to Code Enforcement	CDBG: \$437,000	Housing Code Enforcement/Foreclosed Property Care: 500 Household Housing Unit

Table 118 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable housing
	Goal Description	Housing Rehabilitation
2	Goal Name	Homeless Assistance
	Goal Description	Honeless prevention and rapid rehousing
3	Goal Name	Public Service Programs
	Goal Description	Public Service Assistance
4	Goal Name	Non-Profit loan program
	Goal Description	Facility repair elated to code enforcement
5	Goal Name	Public Improvements
	Goal Description	Public facilities improvements
6	Goal Name	Fair Housing
	Goal Description	Fair Housing programs

7	Goal Name	Economic Development Activities
	Goal Description	Facade programs, loan programs, technical assistance
8	Goal Name	Master Plan Preparation
	Goal Description	Assist City in Master Plan update
9	Goal Name	Administration
	Goal Description	Program administration
10	Goal Name	Code Enforcement Activities
	Goal Description	Code Enforcement activities

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

The City estimates that it will be able to assist thirteen families over the five year period.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

Poisoning from lead hazards is very preventable, yet it is the most prevalent environmental hazard adversely affecting the development of children. Throughout the City, children continue to be faced with developmental, behavioral, and intellectual impediments from exposure to toxic sources of lead in their homes. More than 80% of the housing stock was built before 1976 when lead-based paint was commonly and legally used. The aging housing stock continues to be the major source of lead exposure to children.

Federal regulations effective September 2000 implemented lead-based paint requirements for all housing activities undertaken by recipients of HUD funds. These regulations require multiple approaches to evaluate, control and/or abate lead-based paint. Since inception of the CDBG program, all homes older than 1978 scheduled for rehabilitation activities receive lead based paint testing to determine the extent of lead hazards. Lead was found mostly in small amounts such as frames on the doors and was usually on the exterior of the house. All of the lead that was found was addressed by interim controls and abatement through covering and/or painting.

The City has also taken the following steps this program year to meet lead based paint requirements:

- continued distribution of the “Protect Your Family From Lead in Your Home” pamphlet
 - to homeowners receiving housing rehabilitation services or homebuyer assistance
- continued identification of potential lead hazards for all houses which were built
 - before 1978 which receive HUD-funded rehabilitation/homebuyer assistance
- continued treatment of lead hazards on HUD funded rehabilitation projects as mandated by
 - HUD, the Environmental Protection Agency (EPA) and state regulations and requirements
- continued provision of lead based paint training for participating contractors and nonprofit
 - organizations in preparation for state-required examinations, to ensure that sub-recipient and contractor activities are fully in compliance
- continued provision of lead based paint certification for workers and supervisors

working on grant-funded projects which require lead based paint reduction activities

• all contractors are in compliance with the most recent regulatory changes

• after April 2010, all contractors and the appropriate staff members attended the

certification class pertaining to the EPA's Renovation, Repair, and Painting Rule

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

Please see the first response.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

Poverty is very clearly a concern in City of Bayonne. Despite a strengthening economy and low levels of unemployment at the national and state levels, City of Bayonne continues to have relatively high unemployment, and the latest poverty figures indicate that 13.8 percent of the City's population lives in poverty.

The City's anti-poverty strategy is inextricably linked to the Economic Programs that have been implemented and operated for several years. The objective of poverty reduction requires programming for broad areas including job training and placement, public services, education, and basic skills development. The overriding principle however is to create new jobs and opportunities for households with incomes below the poverty level. It is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life that people can improve their situation.

The City works through and coordinates economic development efforts with the Hudson County Comprehensive Economic Development Strategy committee, which recommends or endorses grants applications to the US Department of Commerce, Economic Development Administration.

It is essential to provide the basic skills, training, and education necessary to make a person employable in today's competitive job market. The City works with the Board of Education to assist persons obtain high school diplomas or the GED certificate. The City facilitates and supports programs to coordinate training programs provided by public institutions with the needs of employers.

However, other education and training programs contribute to achieving the objective of reducing poverty. Examples of these include job training and job placement activities sponsored by the Workforce Investment Board and the Board of Social Services, day care funding throughout the city, long-term employment opportunities for severely disabled adults, and life skills development programs. The Vo-tech school, the Hudson County Community College, and the Continuing Education Program also provide important training and educational opportunities for local residents.

Employment programs reach only a part of the poverty population. Many of the people in living in poverty are not employable and thus the City works cooperatively with numerous public, social, and civic service organizations to develop and implement direct assistance and service delivery programs to improve the quality of life of these persons. This first step in providing health and social services is necessary to enable an unemployed person to become employable.

The City also supports programs and activities that promote a stable and growing economy. Business assistance loans and guarantees are available to firms that wish to expand. In return for below market rate loans and support these firms pledge to create jobs for low and moderate income persons. Many of these loans are to small and very small firms that offer growth potential for the community and the region.

The City has been providing financial assistance through direct grants as well as technical and advisory assistance to non-profits and community agencies that administer a wide variety of programs for lower income residents. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty. CDBG provides the core funding for critical basic needs including health, childcare, housing, and transportation.

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

Please see the preceding response.

SP-80 Monitoring - 91.230

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

The City of Bayonne has developed procedures to insure that approved projects will meet the purpose of the Consolidated Plan and that available funds will be distributed in a timely manner. The Sub-recipient Agreement is the contractual document between the City and the sub-recipient which specifies the activities that are to be completed and the conditions which must be met, including compliance with the applicable laws and regulations. This agreement is the basis for monitoring all sub-recipients.

It is the City of Bayonne's policy to monitor sub-recipients on a continuing basis from the inception of the award. Monitoring addresses program benefit, program progress and compliance with other applicable laws. This is accomplished through standard reports from the recipient, telephone contact with the sub-recipient and periodic on-site monitoring visits.

Sub-recipients are required to set up a record keeping and filing system to maintain documentation on program benefit and compliance with other applicable laws. Sub-recipients must 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.

Periodic on-site visits are conducted, at minimum, on an annual basis to review of sub-recipient records, project site inspections and interviews with beneficiaries. 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.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Bayonne, like many communities, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2015 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and craft Annual Action Plans reflective of funding realities.

The City recognizes that because of litigation concerning \$185,666 of reallocated funds, the full amount of funds originally allocated to the City may not become available. In the event this \$185,666 is not available, the City will reduce the amount available for selected activities, thus achieving the required decrease.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,405,025	60,000	0	1,465,025	0	

Table 119 - Expected Resources – Priority Table

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

The City’s housing rehabilitation program guidelines require that homeowners pay for any rehabilitation costs in excess of the program limits. Housing Rehabilitation program repayments are used to enhance program resources.

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

Not Applicable.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable housing	2015	2019	Affordable Housing	Low/mod areas	Provide Safe, Affordable Housing Opportunities thr	CDBG: \$5,000	Homeowner Housing Rehabilitated: 1 Household Housing Unit
2	Homeless Assistance	2015	2019	Homeless	Low/mod areas	Homeless Activities, including Homeless Prevention	CDBG: \$0	Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds
3	Public Service Programs	2015	2019	Non-Housing Community Development	Low/mod areas	Public Service Programs, especially for the Elderl	CDBG: \$201,561	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
4	Non-Profit loan program	2015	2019	Non-Housing Community Development	Low/mod areas Citywide	Facility Repair related to Code Enforcement	CDBG: \$30,459	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	Public Improvements	2015	2019	Non-Housing Community Development	Low/mod areas	Public Improvements and Infrastructure	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Fair Housing	2015	2019	Fair Housing	Citywide	Fair Housing	CDBG: \$33,000	Other: 500 Other
7	Economic Development Activities	2015	2019		Low/mod areas	Economic Development	CDBG: \$200,000	Businesses assisted: 20 Businesses Assisted
8	Master Plan Preparation	2015	2019	Planning	Citywide	Provide Safe, Affordable Housing Opportunities thr Public Improvements and Infrastructure	CDBG: \$25,000	Other: 5000 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Administration	2015	2019	Program Administration	Citywide	Provide Safe, Affordable Housing Opportunities thr Facility Repair related to Code Enforcement Public Service Programs, especially for the Elderl Public Improvements and Infrastructure Public Facilities Fair Housing Homeless Activities, including Homeless Prevention Economic Development	CDBG: \$223,095	Other: 5 Other
10	Code Enforcement Activities	2015	2019	Non-Housing Community Development	Low/mod areas	Provide Safe, Affordable Housing Opportunities thr Facility Repair related to Code Enforcement	CDBG: \$437,000	Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit

Table 120 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable housing
	Goal Description	Emergency home repairs, home rehabilitation
2	Goal Name	Homeless Assistance
	Goal Description	Homeless prevention, emergency shelters, transitional housing
3	Goal Name	Public Service Programs
	Goal Description	Programs for the elderly, youth and persons with disabilities
4	Goal Name	Non-Profit loan program
	Goal Description	Rehabilitation of structures used by not-for-profit organizations serving the public in order to bring them into compliance with codes
5	Goal Name	Public Improvements
	Goal Description	Public facilities and improvements, including infrastructure
6	Goal Name	Fair Housing
	Goal Description	Fair Housing programs and services
7	Goal Name	Economic Development Activities
	Goal Description	Facade programs, loan programs, technical assistance

8	Goal Name	Master Plan Preparation
	Goal Description	Assistance in Preparation of Master Plan update
9	Goal Name	Administration
	Goal Description	Program Administration
10	Goal Name	Code Enforcement Activities
	Goal Description	Code Enforcement

AP-35 Projects - 91.420, 91.220(d)

Introduction

The development of the Annual Action Plan involved consultation with those agencies involved in delivering housing and housing services within the City of Bayonne. Meetings and discussions were held between the staff of the City of Bayonne Community Development Block Grant Program Office, the Division of Planning and the Hudson County Division of Housing and Community Development. In addition there were meetings conducted with appropriate housing and social service agencies regarding the housing needs of children, elderly persons, persons with disabilities, homeless persons. These agencies included the city of Bayonne Public Housing Authority.

ACTION PLAN

The 2015 Annual Plan sets forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The City of Bayonne will receive \$1,405,025 in FY 2015 Community Development Block Grant (CDBG) Funds and an estimated \$60,000 in projected Program Income. The proposed budget will be submitted to the Municipal Council for further discussion at a public hearing on May 13, 2015 at 7:00 P.M. in the Municipal Council Chambers, Municipal Building, 630 Avenue C, Bayonne, New Jersey 07002. Listed below are the proposed activities for FY 2015.

The City of Bayonne, like many communities, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2015 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and craft Annual Action Plans reflective of funding realities.

The City recognizes that because of litigation concerning **\$185,666** of reallocated funds, the full amount of funds originally allocated to the City may not become available. In the event this \$185,666 is not available, the City will reduce the amount available for selected projects by \$157,988 thus achieving the required decrease.

#	Project Name
1	Program Administration
2	Fair Housing
3	City Master Plan
4	Commnuity Day Nursery

#	Project Name
5	Bayonne Economic Opportunity Foundation-Bus Driver
6	Bayonne Economic Opportunity Foundation
7	Windmill Alliance
8	United Cerebral Palsey
9	Jewish Community Center
10	Bayonne Community Mental Health Center
11	Bayonne Community Mental Health Center
12	Bayone Department of Health
13	Bayonne Youth Center
14	Bayonne Family Community Center
15	Victory Hall
16	Housing Rehabilitation
17	BCAP
18	Team Walker
19	Jewish Family & Counseling Services
20	Park Rehabilitation
21	Non-Profit Loan Fund
22	Code Abatement
23	Business Facade Program

Table 121 – Project Information

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

These projects are deemed to be of the highest priority and meet the greatest need. The chief obstacle to meeting these needs is a lack of resources to provide a greater level of assistance.

AP-38 Project Summary

Project Summary Information

1	Project Name	Program Administration
	Target Area	Citywide
	Goals Supported	Affordable housing Homeless Assistance Public Service Programs Non-Profit loan program Public Improvements Fair Housing Economic Development Activities Master Plan Preparation Administration Code Enforcement Activities
	Needs Addressed	Provide Safe, Affordable Housing Opportunities thr Facility Repair related to Code Enforcement Public Service Programs, especially for the Elderl Public Improvements and Infrastructure Public Facilities Fair Housing Homeless Activities, including Homeless Prevention Economic Development
	Funding	CDBG: \$223,095
	Description	Program Adminsitration

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 persons
	Location Description	Citywide
	Planned Activities	Program Administration
2	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$33,000
	Description	Provide Fair Housing Counseling
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	500 persons
	Location Description	Citywide
	Planned Activities	Fair Housing Counseling
3	Project Name	City Master Plan
	Target Area	Citywide
	Goals Supported	Master Plan Preparation
	Needs Addressed	Provide Safe, Affordable Housing Opportunities through Public Improvements and Infrastructure Public Facilities Economic Development

	Funding	CDBG: \$25,000
	Description	Assist with City Master Plan update
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Master Plan update
4	Project Name	Commnuity Day Nursery
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$33,000
	Description	Furnish daycare to 25 pre-school children from low and moderate income families
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	25 children
	Location Description	low-mod area
	Planned Activities	day care
5	Project Name	Bayonne Economic Opportunity Foundation-Bus Driver
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl

	Funding	CDBG: \$37,574
	Description	Provide funds for bus driver salaries for approximately 35,000 one-way bus trips for senior citizens
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	500 seniors
	Location Description	low-mod areas
	Planned Activities	transoprtation for seniors
6	Project Name	Bayonne Economic Opportunity Foundation
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$8,161
	Description	Provide insurance on buses for senior transportation program
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	500 seniors
	Location Description	low/mod areas
	Planned Activities	insurance for buses
7	Project Name	Windmill Alliance
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl

	Funding	CDBG: \$12,000
	Description	Provide counseling and supportive employment to approximately 300 needy individuals and families
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	300
	Location Description	low/mod areas
	Planned Activities	Provide counseling and supportive employment to approximately 300 needy individuals and families
8	Project Name	United Cerebral Palsey
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$10,512
	Description	Provide for pediatric medical day care
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 persons
	Location Description	low/mod residents
	Planned Activities	Provide for pediatric medical day care
9	Project Name	Jewish Community Center
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs

	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$3,512
	Description	Provide after school day care for approximately 20 low/moderate children
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide after school day care for approximately 20 low/moderate children
	Location Description	low/mod residents
	Planned Activities	Provide after school day care for approximately 20 low/moderate children
10	Project Name	Bayonne Community Mental Health Center
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$16,309
	Description	Provide services to approximately 15 emotionally disturbed children & their families
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide services to approximately 15 emotionally disturbed children & their families
	Location Description	low/mod residents
	Planned Activities	Provide services to approximately 15 emotionally disturbed children & their families

11	Project Name	Bayonne Community Mental Health Center
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$10,512
	Description	Provide funds for addiction counseling services for approximately 10 low and moderate income adolescents and adult
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide funds for addiction counseling services for approximately 10 low and moderate income adolescents and adult
	Location Description	low/mod residents
	Planned Activities	Provide funds for addiction counseling services for approximately 10 low and moderate income adolescents and adult
12	Project Name	Bayone Department of Health
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$16,512
	Description	Provide funds for program activities at the 56th Street Senior Center City of Bayonne for approximately 25 seniors
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide funds for program activities at the 56th Street Senior Center City of Bayonne for approximately 25 seniors

	Location Description	low/mod residents
	Planned Activities	Provide funds for program activities at the 56th Street Senior Center City of Bayonne for approximately 25 seniors
13	Project Name	Bayonne Youth Center
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$3,000
	Description	Offers after school program for approximately 25-30 lower income youth
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Offers after school program for approximately 25-30 lower income youth
	Location Description	low/mod residents
	Planned Activities	Offers after school program for approximately 25-30 lower income youth
14	Project Name	Bayonne Family Community Center
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$18,512
	Description	Provide childcare services for 50 lower Income households
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide childcare services for 50 lower Income households

	Location Description	low/mod residents
	Planned Activities	Provide childcare services for 50 lower Income households
15	Project Name	Victory Hall
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$4,000
	Description	Public Service Programs
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Public Service Programs
	Location Description	low/mod residents
	Planned Activities	Public Service Programs
	16	Project Name
Target Area		Low/mod areas
Goals Supported		Affordable housing
Needs Addressed		Provide Safe, Affordable Housing Opportunities thr
Funding		CDBG: \$5,000
Description		Provide grants to rehabilitate single family owner occupied homes for low and moderate income families
Target Date		6/30/2016
Estimate the number and type of families that will benefit from the proposed activities		1 unit

	Location Description	low/mod areas
	Planned Activities	Housing Rehabilitation
17	Project Name	BCAP
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$6,000
	Description	Public Service Programs
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 persons
	Location Description	low/mod residents
	Planned Activities	Public Service Programs
	18	Project Name
Target Area		Low/mod areas
Goals Supported		Public Service Programs
Needs Addressed		Public Service Programs, especially for the Elderl
Funding		CDBG: \$17,957
Description		Athletic and after school programs for youth
Target Date		6/30/2016
Estimate the number and type of families that will benefit from the proposed activities		500 youth

	Location Description	low/mod residents
	Planned Activities	athletic and after school programs for youth
19	Project Name	Jewish Family & Counseling Services
	Target Area	Low/mod areas
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs, especially for the Elderl
	Funding	CDBG: \$4,000
	Description	Provide in-home kosher food services to approximately 7 elderly residents
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Provide in-home kosher food services to approximately 7 elderly residents
	Location Description	low/mod residents
	Planned Activities	Provide in-home kosher food services to approximately 7 elderly residents
	20	Project Name
Target Area		Low/mod areas
Goals Supported		Public Improvements
Needs Addressed		Public Improvements and Infrastructure
Funding		CDBG: \$250,000
Description		Rehabilitation of park equipments & grounds
Target Date		6/30/2016
Estimate the number and type of families that will benefit from the proposed activities		200 youth

	Location Description	low/mod area
	Planned Activities	Rehabilitation of park equipments & grounds
21	Project Name	Non-Profit Loan Fund
	Target Area	Citywide
	Goals Supported	Non-Profit loan program
	Needs Addressed	Facility Repair related to Code Enforcement
	Funding	CDBG: \$30,459
	Description	Provide funds for construction or rehabilitation of facilities used by not-for-profit organizations
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	200 persons
	Location Description	Citywide
	Planned Activities	Provide funds for construction or rehabilitation of facilities used by not-for-profit organizations
	22	Project Name
Target Area		Low/mod areas
Goals Supported		Code Enforcement Activities
Needs Addressed		Facility Repair related to Code Enforcement
Funding		CDBG: \$437,000
Description		Provide funds to repair code related violations that pose a threat to public and safety
Target Date		6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	200 persons
	Location Description	low/mod areas
	Planned Activities	Provide funds to repair code related violations that pose a threat to public and safety
23	Project Name	Business Facade Program
	Target Area	Low/mod areas
	Goals Supported	Economic Development Activities
	Needs Addressed	Economic Development
	Funding	CDBG: \$200,000
	Description	Business Facade improvement efforts
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses
	Location Description	low/mod areas
	Planned Activities	Improve business facades

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The assisted activities offer assistance to low- and moderate-income residents located throughout the community. The programs are funded to a limited clientele basis where at least 51% of those served are of low and moderate income or services are provided to a low income population.

The proposed activities under the FY 2015 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Bayonne.

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas.

These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

The City programs are focused on the low and moderate incomes areas of the City, but there are no geographic priorities within those areas.

Geographic Distribution

Target Area	Percentage of Funds
Low/mod areas	90
Citywide	10

Table 122 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The assisted activities offer assistance to low- and moderate-income residents located throughout the community. The programs are funded to a limited clientele basis where at least 51% of those served are of low and moderate income or services are provided to a low income population.

The proposed activities under the FY 2015 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of

minority persons above the average for the City of Bayonne.

The goals, objectives, and activities are designed to assist those households with incomes less than 80% of the area median income (AMI). This group is referred to as the “target income” group. Areas in the City with 51% or more of households with incomes less than 80% AMI are designated as CDBG Target Areas.

These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

The City programs are focused on the low and moderate incomes areas of the City, but there are no geographic priorities within those areas.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City has programs in place to deal with other aspects of CDBG activities.

Actions planned to address obstacles to meeting underserved needs

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities. To overcome this significant challenge the City will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

Actions planned to foster and maintain affordable housing

The City has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in the City. Efforts have been made to streamline and facilitate the permitting process locally.

It is most important to note that: (1) the City has instituted a requirement that is applicable to residential redevelopment projects whereby the redeveloper is required to provide a minimum of ten percent of the residential units as affordable, whether they be sales or rental units, and (2) the City Council has adopted an ordinance that establishes an "Affordable Housing Trust Fund" that requires residential developers to make a payment to the trust fund that is equal to one percent of the project's cost and non-residential developers to make a payment that is equal to two percent of the project's cost. Bayonne has adopted a Fair Share Housing Plan pursuant to the New Jersey Council on Affordable Housing's (COAH) regulations which include a spending plan for the Affordable Housing Trust Funds.

The City continues to use all available resources including CDBG, HOME, New Jersey State housing programs and Federal tax credits to develop affordable housing.

Actions planned to reduce lead-based paint hazards

Bayonne has approximately 26,800 housing units of which, due largely to the overall age of the housing stock, as many as 20,400 units could be affected by lead-based paint assessment and abatement regulations.

The City has made progress in evaluating and reducing lead based paint hazards. As a member of the Hudson County CDBG Consortium, the City has worked with County staff and has incorporated cooperative efforts in the program design to test for lead-based paint. The Community Development Office continues to contract with Lighthouse Environmental, Inc. to perform (1) lead based paint risk assessments on effected properties being rehabilitated with CDBG funds and (2) follow-up with final clearance reports.

Abatement work is currently undertaken by qualified contractors who have completed US HUD and EPA lead training courses and outreach is being undertaken to bring in additional contractors. Also please see section SP-65 for additional efforts to address the lead-based paint hazard.

Actions planned to reduce the number of poverty-level families

Poverty is very clearly a concern in Bayonne. Despite a strengthening economy and low levels of unemployment at the national and state levels, the City continues to have relatively high unemployment (6.5%), and the latest poverty figures indicate that 13.8 percent of the City's population lives in poverty, a percentage higher even than last year's figure.

The City has historically taken advantage of all programs that provide assistance to persons living below the poverty level and looks to place potential job applicants in entry level positions with various businesses that receive financial assistance from CDBG under the Urban Enterprise Zone Program.

Actions planned to develop institutional structure

The City Council, through the Department of Community Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan and Annual Action Plan are met.

The Department provides the funding and technical assistance to the non-profit housing developers and service providers, and City agencies and authorities for projects that meet the needs documented in the plan. The City's housing and community development programs are administered by the Department of Community Development, working with a number of other City agencies, county offices, and not-for-profit service providers. The City is also a member of the Hudson County Consortium. Both the City and the Bayonne Housing Authority coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The Housing Authority manages the Section 8 program.

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

The City Council, through the Department of Community Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan and Annual Action Plan are met.

The Department provides the funding and technical assistance to the non-profit housing developers and service providers, and City agencies and authorities for projects that meet the needs documented in the plan. The City's housing and community development programs are administered by the Department of Community Development, working with a number of other City agencies, county offices, and not-for-profit service providers. The City is also a member of the Hudson County Consortium. Both the City and the Bayonne Housing Authority coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The Housing Authority manages the Section 8 program.

Discussion

Please see the preceding discussions.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	60,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	60,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

Appendix - Alternate/Local Data Sources

1	Data Source Name American Community Survey 2013
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. Data on Social, Economic, Housing and Demographic Characteristics of the population
	What was the purpose for developing this data set? Required by law
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Complete - covers the entire population
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Based on five year average 2008-2013
	What is the status of the data set (complete, in progress, or planned)? Complete

Executive Summary

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

1. Introduction

The City of Union City is located in the northern portion of Hudson County and is bounded by Jersey City, Hoboken, West New York, North Bergen and Weehawken. The 2010 Census indicated that the City has a population of 66,455; in a land area of approximately one and one quarter square mile, Union City has one of the highest population densities in New Jersey. The population is primarily of Hispanic origin (84.7%), with at least 56.14% of low or moderate income. The City is ranked highly in the Municipal Distress index.

The primary source of employment in the North Hudson municipalities has historically been the garment and embroidery industries. The relocation of these industries to the southern United States and/or overseas has dramatically impacted Union City, with many people unemployed and unable to shop in local retail and service establishments. The City of Union City had an unemployment rate of 15.0% in 2010.

2. Summary of the objectives and outcomes identified in the Plan

Union City will undertake the following activities which will produce outcomes which meet the specific needs and objectives noted elsewhere:

1. **Affordability:** continue to provide housing rehabilitation activities
2. **Sustainability:** provide for the rehabilitation of various streets and sidewalks and plant trees in eligible target areas throughout the City. Fund a commercial facade improvement program and an ongoing youth employment program to provide a multi-faceted economic development program.
3. **Availability/Accessibility:** Fund private, non-profit entities to provide services to low and moderate income, handicapped and/or minority persons and provide assistance to persons and families who are the victims of fire or similar disasters.

3. Evaluation of past performance

The City of Union City has been quite successful in the completion of public facility activities included in the strategic and action plans. These include street and sidewalk improvements and an ongoing tree planting program. However, as with all urban municipalities, the goal of improving all community facilities (streets, recreation sites, etc.) is quite difficult to attain. This is due, in part, to the heavy usage of public infrastructure and facilities and the shortage of funds to make necessary improvements. Therefore, the City will continue to allocate a substantial portion of its CDBG resources to these activities.

The City has also placed a high priority on providing safe and affordable housing for its residents. While it has undertaken several activities using CDBG funds (such as the multi unit program) and has sought other public and private funds for these activities, this too is a difficult problem to completely address. Union City is one of the most densely populated municipalities in the United States and the need for housing is a pressing situation felt by all residents. The City has consistently provided funds for the rehabilitation and construction of housing, in addition to providing assistance to persons who have been the victims of fire.

The City is working towards completing its activities in a timely manner. Funds will be reprogrammed as necessary to complete active projects. Actual expenditures do not differ substantially from the letter of credit disbursements.

As noted above, major goals are on target and the City has expended its funds in a timely manner. The City does not feel the need to adjust its objectives at this time, however, the City will continue to seek other public or private resources for its activities.

4. Summary of citizen participation process and consultation process

Two public hearings were held, one on April 9, 2015 and one on April 28, 2015. In addition, the FY15 CDBG budget was adopted by the Board of Commissioners at a public meeting.

5. Summary of public comments

No comments were received at the public hearings or in writing to the City of Union City as of the end of the thirty day comment period.

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

Not applicable

7. Summary

Two public hearings were held.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Community Development Agency

Table 123– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Mr. Kennedy Ng, CDA Director

3715 Palisade Avenue, Union City, NJ 07087

201-348-2764

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

1. Introduction

The City provides consultation with local social service agencies in the development of the CDBG budget.

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

The City has provided assistance on an ongoing basis to local social service providers, including the North Hudson Community Action Corp, United Cerebral Palsy and the Salvation Army.

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

The Continuum of Care efforts are undertaken by Hudson County as part of the County Consortium.

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

The City does not utilize ESG funds at this time.

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

Table 124– Agencies, groups, organizations who participated

1	Agency/Group/Organization	NORTH HUDSON COMMUNITY ACTION CORP.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Service-Fair Housing Services - Victims Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The NHCAC is an ongoing subrecipient of Union City

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 125– Other local / regional / federal planning efforts

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

The City will continue to coordinate it's efforts with adjacent communities, Hudson County and the State of New Jersey and will seek funding from the County and State where appropriate.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities	Residents of the City were present at the hearing	No comments were received.	Not applicable	

Table 126– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City will continue to fund public facility and public service activities through its CDBG program as well as other funding sources.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Needed activities include street and sidewalk improvements, tree planting and improvement of recreational facilities.

How were these needs determined?

Needs were determined during the recent Master Plan process as well as various public meetings held between residents and City staff.

Describe the jurisdiction's need for Public Improvements:

None were determined to be needed.

How were these needs determined?

The needs were determined through meetings with Department of Public Works staff, the Municipal Engineer and comments by residents.

Describe the jurisdiction's need for Public Services:

The City will continue to provide funding assistance to a range of public service providers who serve the residents of Union City. The City has a low or moderate income population that exceeds 51%.

How were these needs determined?

The needs were determined through public meetings and contact between residents and the City's administration.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The analysis includes data from the 2010 Census and data collected by Hudson County through the County Consortium. For Union City, the determination is that while there is a substantial amount of multi family housing. Lower density, rental and owner occupied housing was in need of rehabilitation.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The City's efforts to assist businesses will be focused on facade improvements to particular, eligible businesses as well as infrastructure improvements where needed.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	6	0	0	0	0
Arts, Entertainment, Accommodations	2,497	1,203	13	19	6
Construction	573	247	3	4	1
Education and Health Care Services	3,610	1,775	18	27	9
Finance, Insurance, and Real Estate	1,818	462	9	7	-2
Information	681	62	3	1	-2
Manufacturing	1,704	379	9	6	-3
Other Services	875	388	4	6	2
Professional, Scientific, Management Services	1,966	326	10	5	-5
Public Administration	0	0	0	0	0
Retail Trade	2,795	1,126	14	17	3
Transportation and Warehousing	1,512	179	8	3	-5
Wholesale Trade	1,797	352	9	5	-4
Total	19,834	6,499	--	--	--

Table 127 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	35,985
Civilian Employed Population 16 years and over	31,788
Unemployment Rate	11.66
Unemployment Rate for Ages 16-24	29.13
Unemployment Rate for Ages 25-65	8.43

Table 128 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector		Number of People
Management, business and financial	3,337	
Farming, fisheries and forestry occupations	1,778	
Service	4,804	
Sales and office	7,715	
Construction, extraction, maintenance and repair	3,290	
Production, transportation and material moving	2,866	

Table 129 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,225	47%
30-59 Minutes	12,336	41%

Travel Time	Number	Percentage
60 or More Minutes	3,847	13%
Total	30,408	100%

Table 130 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,508	939	2,488
High school graduate (includes equivalency)	7,919	1,160	2,399
Some college or Associate's degree	6,153	685	1,094
Bachelor's degree or higher	5,141	302	806

Table 131 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	539	1,765	1,775	3,319	2,705
9th to 12th grade, no diploma	1,020	1,206	1,283	1,587	932
High school graduate, GED, or alternative	1,940	3,640	3,284	4,554	1,681
Some college, no degree	2,149	2,140	1,780	2,599	499
Associate's degree	181	499	315	599	116
Bachelor's degree	451	1,626	1,302	1,542	404
Graduate or professional degree	33	544	524	720	329

Table 132 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,896
High school graduate (includes equivalency)	24,121
Some college or Associate's degree	29,988
Bachelor's degree	41,999
Graduate or professional degree	56,899

Table 133 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The major employment sectors within Union City are in the retail and service industries.

Describe the workforce and infrastructure needs of the business community:

Workforce and infrastructure needs include street and sidewalk improvements, handicapped accessibility and beautification, through tree planting and facade improvements.

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

Describe any needs for workforce development, business support or infrastructure these changes may create.

There are no major changes anticipated during this planning period.

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

There are an increasing number of college educated residents of the City. Opportunities for office employment should be increased. This also points to a growing commuter population who work elsewhere, including New York City.

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

Workforce training initiatives are provided by several social service providers within Union City. The City provides funding assistance to some of these entities .

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

Yes

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

The City participates in the CEDS process in conjunction with Hudson County. Activities are provided on a County-wide basis.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Any problems are on a City-wide basis.

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

No, there are no concentrations of racial or ethnic minorities or low income families.

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

Opportunities are available on a City-wide basis.

Are there any community assets in these areas/neighborhoods?

There are no concentrations of racial or ethnic populations in Union City.

Are there other strategic opportunities in any of these areas?

Strategic opportunities are available City-wide.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

As in prior years, the City of Union City's strategic plan priorities for both the long term and the short term meet the following community development objectives

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 134 - Geographic Priority Areas

1	Area Name:	City wide
	Area Type:	Low and moderate income target areas
	Other Target Area Description:	Low and moderate income target areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

In selecting the forthcoming Program Year's activities, the City has addressed the objectives noted above; however, the emphasis has been on activities that benefit low or moderate income residents in accordance with the statutory requirements under the following criteria:

1. The activities will be carried out in a neighborhood consisting predominantly of persons of low or moderate income and/or provide services for such persons.
2. The activity involves facilities designed for use predominantly by persons of low or moderate income.
3. The activity involves the employment of persons, a majority of whom will be of low or moderate income.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 135 – Priority Needs Summary

1	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Low Moderate Families with Children Elderly
	Geographic Areas Affected	Low and moderate income target areas
	Associated Goals	Public Facilities
	Description	To improve community facilities that service low or moderate income residents and that will enhance their neighborhood’s amenities and increase stability. In both the short and long term, the City will continue to provide street and sidewalk improvements and rehabilitate other public facilities. Long term goals include the rehabilitation of additional neighborhood recreation facilities, streets and sidewalks.
	Basis for Relative Priority	Public facility improvements are undertaken on City-wide basis in areas with more than 51% low or moderate income persons.
2	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Elderly

	Geographic Areas Affected	Low and moderate income target areas
	Associated Goals	Public Services
	Description	To contribute to the public services provided by the City by providing assistance to subrecipients which provide needed services to the low and moderate income residents of Union City. In both the long and short term, the City will continue to provide assistance to social service providers, as well as continued assistance to victims of fire.
	Basis for Relative Priority	Provide assistance to social service organizations to make up for a shortfall in funding.
3	Priority Need Name	Economic Development
	Priority Level	High
	Population	Low Moderate Other
	Geographic Areas Affected	Low and moderate income target areas
	Associated Goals	Economic Development
	Description	To contribute to economic development activities in the City that will reduce the high unemployment rate among the young, unskilled, generally minority and lower income residents. In both the long and short term, the City will target activities within the boundaries of the Urban Enterprise zone, in conjunction with the State program.
	Basis for Relative Priority	Funds are provided in eligible target areas and for youth from low or moderate income households
4	Priority Need Name	Rental Housing
	Priority Level	High

	Population	Low Moderate Families with Children Elderly
	Geographic Areas Affected	Low and moderate income target areas
	Associated Goals	Rental Housing
	Description	<p align="left" class="p11">To improve target neighborhoods where the residents are predominantly of low or moderate income and where community development funded rehabilitation is ongoing. Long term efforts include increasing housing rehabilitation through both the CDBG and HOME programs, including the modification of the rehabilitation program to provide “forgivable” loans rather than grants, in an effort to provide for a continuing source of funds; the support of affordable housing projects.</p>
	Basis for Relative Priority	The provision of affordable housing for residents of Union City is a high priority of the City.
5	Priority Need Name	Planning and General Administration
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Low and moderate income target areas
	Associated Goals	Planning and General Administration
	Description	General Administration of the CDBG Program
	Basis for Relative Priority	Staff and consultant services are needed to provide services to the residents of Union City.

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City's entitlement allocation for FY15 is \$1,102,264, which includes an anticipated \$128,657 from a prior HUD settlement.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,102,264	0	0	1,102,264	0	The City of Union City will receive an estimated entitlement amount of \$973,607 in Community Development Block Grant funds for the 2015 Program Year; the City may also receive an additional \$128,657. The City is also eligible to receive funding under the Federal HOME program and Homeless Assistance programs through its participation in the Hudson County Consortium. The Union City Housing Authority will also receive funding from HUD during 2015. Potential State resources include the Neighborhood Preservation Balanced Housing Program, Special Purpose Grants and the Low Income Tax Credit Program for housing rehabilitation activities. The City will also use recaptured funds from the former New Jersey Urban Enterprise Zone Program for economic development activities. Potential Hudson County sources of funds include the Affordable Housing Trust Fund and the Open Space Grant Program. The City also leverages private sources of funds, where possible, in its housing rehabilitation program.

Table 136 - Anticipated Resources

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

No matching funds are required. The City will seek additional funding from the State's Green Acres and the Hudson County Open Space Trust Fund for public facilities. The City will also utilize funds from the NJDOT and Federal funding programs for street improvements.

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

Not applicable.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

**Table 137 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The City's CDBG activities will be undertaken by the CDA staff and City employees.

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

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

Table 138 - Homeless Prevention Services Summary

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

Services targeted to special needs populations will be undertaken by subrecipients of the CDBG program.

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

The social service agencies are capable of providing such services.

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

There are no gaps identified.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities	2015	2019	Non-Housing Community Development	City wide	Public Facilities	CDBG: \$732,219	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 66455 Persons Assisted
2	Public Services	2015	2019	Public Services	City wide	Public Services	CDBG: \$154,900	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted Homelessness Prevention: 10 Persons Assisted
3	Economic Development	2015	2019	Non-Housing Community Development	City wide	Economic Development	CDBG: \$50,000	Businesses assisted: 10 Businesses Assisted
4	Rental Housing	2015	2019	Affordable Housing	City wide	Rental Housing	CDBG: \$0	Rental units rehabilitated: 2 Household Housing Unit
5	Planning and General Administration	2015	2019	Planning and Administration	City wide	Planning and General Administration	CDBG: \$165,145	Other: 1 Other

Table 139 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities
	Goal Description	To improve community facilities that serve low and moderate income residents and that will enhance their neighborhood's amenities and increase stability.
2	Goal Name	Public Services
	Goal Description	To contribute to the public services provided by the City by providing assistance to low and moderate income persons.
3	Goal Name	Economic Development
	Goal Description	To provide assistance to property and/or business owners to make improvements to their storefronts.
4	Goal Name	Rental Housing
	Goal Description	To provide grants to property owners for improvements to their homes where more than 51% of the residents are of low or moderate income.
5	Goal Name	Planning and General Administration
	Goal Description	General administration of the CDBG program and consultant services.

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

The City will provide affordable housing through its housing rehab program to approximately 5 low or moderate income families during the program year.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The City provides inspections for lead based paint hazards during the processing of applications for funding under the multi unit rehabilitation program. Where found, these hazards are remediated as part of the rehabilitation process.

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

The removal of lead based paint hazards is included in the housing rehabilitation guidelines utilized by CDA staff.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The residential rehabilitation program, youth employment program and the provision of funding assistance to several social service providers as subrecipients all serve to reduce the number of poverty level families in the City of Union City.

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

The various listed activities are developed to address these issues.

SP-80 Monitoring - 91.230

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

MONITORING STANDARDS AND PROCEDURES

The City of Union City Community Development Agency will be the lead agency responsible for the development of standards and procedures for ensuring that recipients of housing and community development funds meet the purposes of the National Affordable Housing Act and that available funds will be disbursed in a timely manner.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City's entitlement allocation for FY15 is \$1,102,264, which includes an anticipated \$128,657 from a prior HUD settlement.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,102,264	0	0	1,102,264	0	The City of Union City will receive an estimated entitlement amount of \$973,607 in Community Development Block Grant funds for the 2015 Program Year; the City may also receive an additional \$128,657. The City is also eligible to receive funding under the Federal HOME program and Homeless Assistance programs through its participation in the Hudson County Consortium. The Union City Housing Authority will also receive funding from HUD during 2015. Potential State resources include the Neighborhood Preservation Balanced Housing Program, Special Purpose Grants and the Low Income Tax Credit Program for housing rehabilitation activities. The City will also use recaptured funds from the former New Jersey Urban Enterprise Zone Program for economic development activities. Potential Hudson County sources of funds include the Affordable Housing Trust Fund and the Open Space Grant Program. The City also leverages private sources of funds, where possible, in its housing rehabilitation program.

Table 140 - Expected Resources – Priority Table

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

No matching funds are required. The City will seek additional funding from the State's Green Acres and the Hudson County Open Space Trust Fund for public facilities. The City will also utilize funds from the NJDOT and Federal funding programs for street improvements.

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

Not applicable.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities	2015	2019	Non-Housing Community Development	City wide	Public Facilities	CDBG: \$732,219	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 66455 Persons Assisted
2	Public Services	2015	2019	Public Services	City wide	Public Services	CDBG: \$154,900	Public service activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
3	Economic Development	2015	2019	Non-Housing Community Development	City wide	Economic Development	CDBG: \$50,000	Businesses assisted: 10 Businesses Assisted
4	Planning and General Administration	2015	2019	Planning and Administration	City wide	Planning and General Administration	CDBG: \$165,145	Other: 1 Other

Table 141 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities
	Goal Description	

2	Goal Name	Public Services
	Goal Description	
3	Goal Name	Economic Development
	Goal Description	
4	Goal Name	Planning and General Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Union City will receive an entitlement amount of \$973,607 in Community Development Block Grant funds for the 2015 Program Year; the City may receive an additional \$128,657 from a prior HUD settlement.

In selecting the forthcoming Program Year's activities, the City has addressed the objectives noted above; however, the emphasis has been on activities that benefit low or moderate income residents in accordance with the statutory requirements

#	Project Name
1	Street Improvement
2	Sidewalk Improvements
3	Tree Planting Program
4	Commercial Facade Program
5	Youth Employment
6	Emergency Assistance
7	North Hudson Community Action Corp.
8	P.E.R.C. Food Pantry
9	Salvation Army
10	United Cerebral Palsy
11	Grace Theater
12	Save Latin America, Inc.
13	Red Cross
14	Planning and Capacity Building
15	General Administration

Table 142 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Street Improvement
	Target Area	City wide
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$632,219
	Description	Curbing, repaving and catch basins on various streets. Improvements will be made in block groups where 51% or more of households are of low/mod income.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Curbing, repaving and catch basins on various streets. Improvements will be made in block groups where 51% or more of households are of low/mod income. The total amount of funds allocated (\$632,219) includes \$128,657 from a prior HUD settlement.
2	Project Name	Sidewalk Improvements
	Target Area	City wide
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities

	Funding	CDBG: \$50,000
	Description	Replace sidewalks in poor condition in low/moderate income target areas throughout the City.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Replace sidewalks in poor condition in low/moderate income target areas throughout the City.
3	Project Name	Tree Planting Program
	Target Area	City wide
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$50,000
	Description	Plant street trees in various low and moderate income areas throughout the City.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Plant street trees in various low and moderate income areas throughout the City.
4	Project Name	Commercial Facade Program
	Target Area	City wide
	Goals Supported	Economic Development

	Needs Addressed	Economic Development
	Funding	CDBG: \$50,000
	Description	Provide grants to owners of residential property for rehabilitation activities. Grants up to \$10,000 are available where at least 51% of tenants are of low or moderate income.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	49th Street
	Planned Activities	Provide grants to owners of residential property for rehabilitation activities. Grants up to \$10,000 are available where at least 51% of tenants are of low or moderate income.
5	Project Name	Youth Employment
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	Hire youth from low or moderate income families to work in the City's Parks and Recreation Department. If income eligible, persons will be hired on a first come, first served basis.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Hire youth from low or moderate income families to work in the City's Parks and Recreation Department. If income eligible, persons will be hired on a first come, first served basis.
6	Project Name	Emergency Assistance
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	Provide two months rent to victims of fire and similar emergencies who are of low/moderate income. Funds are paid to landlord/provider of housing. In addition, funds will be made available for payment of utilities in emergency situations; payment will be made directly to the provider.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 low or moderate income families
	Location Description	
	Planned Activities	Provide two months rent to victims of fire and similar emergencies who are of low/moderate income. Funds are paid to landlord/provider of housing. In addition, funds will be made available for payment of utilities in emergency situations; payment will be made directly to the provider.
7	Project Name	North Hudson Community Action Corp.
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$24,900

	Description	Provide a portion of salary for one staff person at multi purpose social and community assistance program. Services include Aid to Dependent Children, WIC, Tenant counseling. At least 51% of recipients will be low/moderate income.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide a portion of salary for one staff person at multi purpose social and community assistance program. Services include Aid to Dependent Children, WIC, Tenant counseling. At least 51% of recipients will be low/moderate income.
8	Project Name	P.E.R.C. Food Pantry
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	Provide assistance to food pantry at the Palisade Emergency Residence Corp. shelter, located at 108 36th Street, Union City
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Provide assistance to food pantry at the Palisade Emergency Residence Corp. shelter, located at 108 36th Street, Union City
9	Project Name	Salvation Army
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	Provide assistance to the food pantry at the Salvation Army, located at 515 43rd St., Union City
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide assistance to the food pantry at the Salvation Army, located at 515 43rd St., Union City
10	Project Name	United Cerebral Palsy
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000
	Description	Provide a portion of staff costs involved in ongoing social service activity for persons with Cerebral Palsy, including physical therapy and life skills. At least 51% of recipients will be low/moderate income. Facility is located at 8814 Kennedy Boulevard, North Bergen, NJ
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide a portion of staff costs involved in ongoing social service activity for persons with Cerebral Palsy, including physical therapy and life skills. At least 51% of recipients will be low/moderate income. Facility is located at 8814 Kennedy Boulevard, North Bergen, NJ
11	Project Name	Grace Theater
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Provide salaries for after school program which provides classes in dance, acting, singing and playwriting in addition to reading program. At least 51% of recipients will be of low/moderate income. Facility is located at 4300 New York Avenue, Union City, NJ
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide salaries for after school program which provides classes in dance, acting, singing and playwriting in addition to reading program. At least 51% of recipients will be of low/moderate income. Facility is located at 4300 New York Avenue, Union City, NJ
12	Project Name	Save Latin America, Inc.

	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Provide staff salaries for social service agency that provides medical and dental assistance. At least 51% of recipients will be low/moderate income. Facility is located at 3510 Bergenline Avenue, Union City, NJ
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide staff salaries for social service agency that provides medical and dental assistance. At least 51% of recipients will be low/moderate income. Facility is located at 3510 Bergenline Avenue, Union City, NJ
13	Project Name	Red Cross
	Target Area	City wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Provide funding assistance to the Red Cross for staff salaries. The agency provides assistance to local residents in emergency situations.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Provide funding assistance to the Red Cross for staff salaries. The agency provides assistance to local residents in emergency situations.
14	Project Name	Planning and Capacity Building
	Target Area	City wide
	Goals Supported	Planning and General Administration
	Needs Addressed	Planning and General Administration
	Funding	CDBG: \$34,000
	Description	Project consultant costs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	General Administration
	Target Area	City wide
	Goals Supported	Planning and General Administration
	Needs Addressed	Planning and General Administration
	Funding	CDBG: \$131,145

Description	Administration of CDBG Program
Target Date	6/30/2016
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The accompanying map indicates the various minority concentrations in the City of Union City, including low and moderate income target areas. Activities will be targeted to those Census Tract Block Groups where 51% or more of the population is of low or moderate income. Census data indicates that more than 51% of the City's population is of low or moderate income, therefore funds can be allocated on a City-wide basis for those activities that have a City-wide service area.

Geographic Distribution

Target Area	Percentage of Funds
City wide	100

Table 143 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will allocate funds in target areas where 51% or more of the population is of low or moderate income.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Union City will undertake the following actions during the 2015 Program Year to address obstacles to meeting underserved needs, foster and maintain affordable housing, remove barriers to affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty level families, develop institutional structure and enhance coordination between public and private housing and social service agencies and foster public housing improvements and residential initiatives.

Actions planned to address obstacles to meeting underserved needs

The City has not found any specifically underserved needs however, it continues to direct more than 90% of its CDBG funding to persons and/or households of low and moderate income.

Actions planned to foster and maintain affordable housing

Union City will continue to foster and maintain affordable housing through its ongoing multi unit residential rehabilitation programs, which provide grants to households of low and/or moderate income for the removal of code violations and other improvements. The City will continue to attempt to remove barriers to affordable housing by providing grants for rehabilitation activities, which allows homeowners to make repairs without having to pass this cost onto tenants and allows tenants to spend their funds for rent rather than their own improvements.

Actions planned to reduce lead-based paint hazards

The City provides inspections for lead-based paint hazards during the processing of applications for funding under the multi unit rehabilitation program. Where found, these hazards are remediated as part of the rehabilitation process.

Actions planned to reduce the number of poverty-level families

The residential rehabilitation program, youth employment program and the provision of funding assistance to several social service providers as subrecipients all serve to reduce the number of poverty

Actions planned to develop institutional structure

The City will continue to hold public hearings and other events to inform the residents of CDBG activities.

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

The City has continued to develop a close working relationship with its Public Housing Authority in the preparation of this year's comprehensive grant applications and the preparation of this Consolidated Plan. In addition, the City has provided funding assistance to the Open Door Youth Program, the Palisades Emergency Residence Corporation and the United Cerebral Palsy for many years.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The City of Union City will receive an entitlement amount of \$973,607 in Community Development Block Grant funds for the 2015 Program Year. It is anticipated that the City will receive an additional \$128,657 from a prior HUD settlement. Therefore, the total amount available will be \$1,102,264.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Homeless Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Hudson County</p>
	<p>Provide a brief summary of the data set.</p> <p>The County has undertaken a count of homeless individuals.</p>
	<p>What was the purpose for developing this data set?</p> <p>The counts are used to develop strategies for assisting the homeless population of Hudson County</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2013</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Walking survey and contact with agencies that help the homeless</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Surveys were done County wide</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The County counted a total of 2,087 persons, both sheltered and unsheltered, in the County.</p>