



Executive Summary

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

1. Introduction

The purpose of the 2020-21 Annual Action Plan is to establish funding decisions for the use of the City of Passaic's (the City) Community Development Block Grant (CDBG) program and the HOME Investment Partnerships program (HOME), funding from the US Department of Housing and Urban Development (HUD). The City did not receive an allocation of Emergency Solutions Grant (ESG) funds from HUD for the 2020-21 program year. Specific attention is paid to the needs of moderate-, low- and very low-income households experiencing housing problems and the needs of special needs populations. This plan carries out the strategies established in the City's 2019-2024 Five-Year Consolidated Plan with respect to housing and non-housing community development needs.

The City of Passaic's Department of Community Development (the Department) is the lead agency responsible for preparing the Annual Action Plan. The Department administers the CDBG program and the HOME program funding from the US Department of Housing and Urban Development (HUD).

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

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

As part of the Annual Action Plan process the Department staff members and their partner municipalities, service providers, and stakeholders have completed a review of existing services, programs, and projects while assessing the ongoing needs of the community. With its CDBG funds, the City will continue to fund public facilities and infrastructure projects and public services, particularly around the areas of youth and senior enrichment programs, after-school programs, and employment programs. The City's focus for its HOME funds will be primarily on developing new affordable housing, homeowner rehabilitation and first-time homebuyer down payment assistance. For the 2020-21 program year, the City did not receive an allocation of ESG funds from HUD; however, the Department continues to work with the Continuum of Care to address the needs of the homeless and special needs populations.

This Annual Action Plan carries out the overall goals of the Five-Year Consolidated Plan, which are as follows:

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

For more details on the annual objectives and goals, please refer to the Action Plan section AP-20 Annual Goals and Objectives.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the 2019-20 program year, the City of Passaic (the City) undertook a number of actions to achieve our goals and improve the delivery of our services. The actions were consistent with the objectives and priority needs identified in the Consolidated Plan and furthered its purposes. The Department worked closely with the Department of Public Works, the Department of Recreation and the Department of Health and Human Services to administer many programs funded through the CDBG program. The recent COVID-19 pandemic has negatively impacted the ability of the City to implement many of our programs funded with CDBG funds, especially the Public Services projects as residents practice social distancing and stay-at-home orders. The City was able to implement several programs through our partners to enhance the quality of life for area residents including our career mentoring program, homeless prevention, our multi-sport program and the services to our special needs and senior residents.

The Department of Public performed sewer improvements at nine locations. The City began improvements at two parks. To date, bids for new landscaping have been received at 3rd Ward Park and the City intends to award a contract at Pulaski Park with work commencing on June 23rd. The City, through the Department of Human Services, has completed the development of Dignity House, a facility that will provide a safe harbor for the homeless in Passaic. The City developed the facility in a former firehouse and the Division of Human Services (DHS) is delivering social supportive services to the homeless. During the 2018-19 program year, interior demolition work was performed at the facility as well as environmental assessment and abatement with assistance from CDBG funds. During the 2019-20 program year, additional CDBG funds were used to complete the construction at the facility. DHS began providing services to homeless individuals and families from the new location.

Over the past few years, the Department has utilized HOME funds to partner with multiple developers to implement several successful affordable housing developments in the City. These include the following:

- \$200,000 to Future Realty (dba Properties at Casa Bella, LLC) to partially finance the construction of a 40-unit apartment building located at 224 Hope Avenue. This project was completed and fully leased during the 2018-19 program year. Four of the 40 units are leased to low-income households.
- \$140,000 to Morris Habitat for Humanity to develop a house at 232 Howe Avenue for homeownership. The house was completed and sold to a low-income household.
- \$560,000 to Passaic Affordable Housing Coalition for the development of five affordable rental units at 73-79 Van Winkle Avenue. This project is completed and fully leased to low-income families.
- \$289,900 to Morris Habitat for Humanity to develop two homeownership units at 352 Howe Avenue. This project began construction in October 2019 with an anticipated completion date of October 2020. Habitat has two families lined up and ready to purchase these units.

The City also used HOME funds to assist four area low to moderate-income residents with down payment and closing cost assistance under the First-Time Homebuyer program (FTHB) to acquire their first home in the City. Like so many of the City's programs that serve residents, this program has been negatively impacted by the COVID-19 pandemic.

During the 2019-20 program year the City did not receive an allocation of HESG funds so we were not able to provide new funding to the four organizations that we funded in the past to provide homeless prevention, rapid rehousing and street outreach services to homeless persons. The bulk of our efforts in addressing the needs of the homeless during the past year has been the development of Dignity House. The City continued our involvement with the local Continuum of Care (CoC).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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

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

In order to encourage citizen participation from the community, the Department provides many opportunities for public input. On January 3, 2020, notices were published in the North New Jersey Herald News and El Especial alerting interested persons as to the availability of the 2020-21 CDBG and HOME funding. On January 2, 2020, notices in English and Spanish were also posted on the City's web site, <http://www.cityofpassaic.com/grants> and at the City Hall entrances as well as the Office of the City Clerk. Mailings were sent to interested parties. Applications for funding for CDBG and HOME were also made available on January 2, 2020. Application were due back to the City on February 28, 2020. In preparing the 2020-21 Annual Action Plan, public meeting were held on January 30, 2020 and May 5, 2020 to solicit citizen input on housing and community development needs. On April 23, 2020, the preliminary budget for the 2020-21 Annual Action Plan was introduced to the Municipal Council and approved by the Municipal Council at a May 5, 2020 public hearing. This process provides for and encourages citizen participation in the development of the Annual Action Plan.

The final draft 2020-21 Annual Action Plan is made available for comment for 30 days from June 5, 2020 through July 6 after approval by the Passaic Municipal Council. Links to the notices in English and Spanish are attached to and can be found on the City's website at:

https://www.cityofpassaic.com/index.asp?SEC=9A5A1AC1-ECDB-452B-BE82-28C71A8D6F1A&DE=E3EE5110-7222-40E3-85E2-618531A4DBE8&Type=B_BASIC

Further, the Department consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted individually for purposes of developing the Needs Assessment. This Plan is designed to be consistent with the City's Five-Year Consolidated Plan and complementary to the City's 2013 Master Plan.

5. Summary of public comments

Annual Action Plan
2020

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This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

As described, the City held two public meetings in preparation for drafting the Annual Action Plan. At the January 30, 2020 meeting, 14 representatives from the community were in attendance. The May 5, 2020 public hearing was held remotely due to the COVID-19 pandemic. There were no comments received from the public at either the January 30, 2020 or the May 5, 2020 public hearings.

Additionally, the Department reached out to service organizations in Passaic to collect information on the needs of the populations served by those organizations. Comments indicated common themes in needs of the community, including recreation and after-school programs for children and adolescents, affordable housing, job training, and affordable transportation.

The final draft 2020-21 Annual Action Plan is made available for comment for 30 days from June 5, 2020 through July 6, 2020. Copies of the notices in English and Spanish are attached to this Plan. The 2020-21 Annual Action Plan was placed on the City web site www.cityofpassaic.com, in the City Clerk's office, the Mayor's office, and the Department of Community Development offices.

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

No comments were received that were not taken into consideration during the planning process.

7. Summary

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Passaic has designated the Department of Community Development (the Department) as the lead agency for the grant administration of the Community Development Block Grant (CDBG) program and the HOME Investment Partnership (HOME) program. The City did not receive an allocation of ESG funding from HUD in the 2020-21 program year. The Department is responsible for overseeing the CDBG and HOME program funding from the US Department of Housing and Urban Development (HUD) to ensure compliance with HUD regulations. The Department staff annually issue the Request for Proposals for use of CDBG funds and accept applications for HOME funds throughout the year. The Department reviews each application with members of the Department’s review committee. HOME and CDBG proposals for housing developments are underwritten by a third-party consultant who specializes in loan underwriting and subsidy layering review. CDBG proposals are ranked and the Department staff makes recommendation to the Mayor and City Council for funding. HOME proposals are funded on a first-come, first served basis.

The Department is responsible for preparing the Annual Action Plan. The Director of the Department of Community Development, the City Administrator, the Mayor, and the Passaic City Council has the responsibility of approving the Five-Year Consolidated Plan, the Annual Action Plan and ensuring the successful administration of the two programs. The Mayor has the authority to authorize grant awards and execute HUD required documents and agreements. Additionally, the Department is the body that reviews and recommends actions and prepares the

Consolidated Annual Performance Evaluation Report each year to examine the performance of the projects funded in whole or in part with HUD funds.

Consolidated Plan Public Contact Information

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

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

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

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

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

The Department has also coordinated its Consolidated Planning process with the City in the development of the City's Master Plan, which included extensive inter-department coordination throughout the City government, significant community outreach and close coordination with social service agencies, nonprofit organizations, and affordable housing providers. The City's master plan and a presentation on the plan is available for public viewing at www.cityofpassaic.com. The Department also worked with several other departments, the office of the Business Administrator, the Mayor and members of the City Council to arrive at funding priorities for the 2020-21 program year.

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

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

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

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

The City is a former recipient of ESG funding. If ESG funds become available during the 2020-21 program year, the Department will consult with the Continuum of Care on 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 jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

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

3	Agency/Group/Organization	Housing Authority of the City of Passaic
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In consultation with the Housing Authority of the City of Passaic, our unified goals remain consistent; offering the community comprehensive, supportive services and initiatives that promote long term economic success and housing self sufficiency.
4	Agency/Group/Organization	Passaic Department of Engineering
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Infrastructure Improvement
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department maintains a close working relationship with the City Department of Engineering. The Department regularly meets with Engineering to discuss infrastructure projects that need to be implemented throughout the low to moderate income communities in the City.

5	Agency/Group/Organization	PASSAIC PUBLIC LIBRARY
	Agency/Group/Organization Type	Public Library
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department coordinates with the Passaic Public Library on reading and education programs within the City of Passaic.
6	Agency/Group/Organization	MENTAL HEALTH CLINIC OF PASSAIC
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Publicly Funded Institution/System of Care Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City has coordinated with the Mental Health Clinic of Passaic to identify issues and services needed for at risk individuals including victims of domestic violence and youth.

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

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to homeless prevention, particularly in the areas of case management.
9	Agency/Group/Organization	BOYS AND GIRLS CLUB OF PASSAIC
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to services for low to moderate income children and youth in the City.
10	Agency/Group/Organization	Passaic Downtown Merchants Association
	Agency/Group/Organization Type	Business Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization coordinates already available resources and supplements them to allow unemployed and underemployed individuals pursue educational and training requirements to obtain licenses in the fields of cosmetology, hairstylists, skin care specialists, barbers, beauticians and manicurists.
11	Agency/Group/Organization	Coaches Association of Passaic
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization to provide a variety of programs to the youth in Passaic in hopes to keep them positive and productive.
12	Agency/Group/Organization	Parish Nursing Interfaith Training and Outreach
	Agency/Group/Organization Type	Services-Elderly Persons Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to services to low income seniors to assist them as they age in place in the community.
13	Agency/Group/Organization	Juvenile Education and Awareness Project
	Agency/Group/Organization Type	Services-Children Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to programs designed to empower young low to moderate income girls in the community to help them succeed in school and grow into contributing members of society.
14	Agency/Group/Organization	PASSAIC AFFORDABLE HOUSING COALITION
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization works to develop affordable housing for low-income households in the City of Passaic.

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

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 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 City has adopted a Citizen Participation Plan describing the citizen participation requirements of its program. The Citizen Participation Plan is on file at the Department.

The Department's citizen participation includes actively encouraging citizens, particularly low and moderate income population, to participate in the planning process for the Five-Year Consolidated Plan, the Annual Action Plans, the submission of substantial amendments and the development of the Consolidated Annual Performance Evaluation Report (CAPER).

In order to encourage citizen participation from the community, the Department provides many opportunities for public input. On January 3, 2020, notices were published in the North New Jersey Herald News and El Especial alerting interested persons as to the availability of the 2020-21 CDBG and HOME funding. On January 2, 2020, notices in English and Spanish were also posted on the City's web site, <http://www.cityofpassaic.com/grants> and at the City Hall entrances as well as the Office of the City Clerk. Mailings were sent to interested parties. Applications for funding for CDBG and HOME were also made available on January 2, 2020. Application were due back to the City on February 28, 2020. In preparing the 2020-21 Annual Action Plan, public meeting were held on January 30, 2020 and May 5, 2020 to solicit citizen input on housing and community development needs. On April 23, 2020, the preliminary budget for the 2020-21 Annual Action Plan was introduced to the Municipal Council and approved by the Municipal Council at a May 5, 2020 public hearing. This process provides for and encourages citizen participation in the development of the Annual Action Plan.

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Further, the Department consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted

individually for purposes of developing the Needs Assessment. This Plan is designed to be consistent with the City's Five-Year Consolidated Plan and complementary to the City's 2013 Master Plan.

The Department also consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted individually for purposes of developing the funding priorities.

The final draft 2020-21 Annual Action Plan is made available for comment for 30 days from June 5, 2020 through July 6, 2020. Copies of the notices are attached to this Plan. The 2020-21 Annual Action Plan was placed on the City web site www.cityofpassaic.com, in the City Clerk's office, the Mayor's office, and the Department of Community Development offices.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Fifteen community members attended the January 30, 2020 public meeting. There were no comments from the public.	There were no comments from the public.	There were no comments from the public.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A newspaper ad was placed in the North Jersey Herald News and in the El Especial, a Spanish language newspaper, alerting interested persons to the development of the 2020-21 Action Plan.	There were no comments from the public.	There were no comments from the public.	

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	City Web Site	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The 2020-21 Annual Action Plan was made available to the public on the City web site, http://www.cityofpassaic.com	There were no comments from the public.	There were no comments from the public.	

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	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The preliminary budget for the 2020-21 Annual Action Plan was discussed and adopted by the Municipal Council at a public hearing on May 5, 2020 at City Hall offices. No one from the public attended. There were no comments from the public.	There were no comments from the public at the Municipal Council Hearing.	There were no comments from the public.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City anticipates CDBG and HOME funding under this Annual Action Plan. These totals include funds for administration, which are not included in the goals at SP-45 of the Five-Year Consolidated Plan. Additionally, the goal of Fair Housing at SP-45 is funded from the City's CDBG administration funds but itemized to highlight the City's efforts.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,362,949	0	0	1,362,849	3,813,020	The City expects to receive CDBG funds in the amount of \$1,362,949 based on the 2020-21 allocations received from HUD. The City does not anticipate any program income nor does the City have remaining unallocated funds from prior years. The City plans to spend these funds to benefit low to moderate income residents.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	887,926	0	0	887,926	2,082,154	The City expects to receive HOME funds in the amount of \$887,926 based on the 2020-21 allocations received from HUD. The City does not anticipate any program income nor does the City have remaining unallocated HOME funds from prior years. The City plans to spend these funds on housing activities that benefit low to moderate income residents.

Table 5 - Expected Resources – Priority Table

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

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

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

- CDBG-CV
- CDBG-DR (as subrecipient)
- Low-Income Housing Tax Credits
- New Markets Tax Credits
- Economic Development Initiative
- Environmental Protection Agency
- Department of Transportation
- Department of Veterans Affairs

State funds may also be sought from the following agencies:

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

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

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

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

Community facilities and services are available to all residents of the City to meet the day-to-day needs of the community and to enhance quality of life. In particular, enhancements to the public parks and public streets, which are publicly-owned land, are a key component of the Five-Year Consolidated Plan.

Discussion

The City has been notified by HUD of the allocations for funding from the CDBG and HOME programs for the 2020-21 program year. The amounts above reflect these allocations. The City did not receive an allocation of ESG funds from HUD for the 2020-21 program year.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Preserve Affordable Housing	2019	2023	Affordable Housing	PASSAIC	Affordable Housing-Rental Development Affordable Housing-For Sale Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing-Down Payment Assistance	HOME: \$799,134	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Public Services	2019	2023	Non-Homeless Special Needs Non-Housing Community Development	PASSAIC	Public Services	CDBG: \$204,442	Public service activities other than Low/Moderate Income Housing Benefit: 997 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities & Infrastructure	2019	2023	Non-Housing Community Development	PASSAIC	Public Facilities and Infrastructure	CDBG: \$875,836	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26,295 Persons Assisted
4	Fair Housing	2019	2023	Fair Housing	PASSAIC	Fair Housing	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Preserve Affordable Housing
	Goal Description	The City will provide affordable housing opportunities through using HOME funds to support Rental Housing Development, Homeownership Housing Development, Homeowner Rehabilitation, and Down Payment Assistance for First-Time Homebuyer. Rental housing will be affordable to household earning below 60% of area median income or less. For the City's Down Payment Assistance and Homeownership Housing Development programs, the City will use the HUD uncapped income limits for households below 80% area median income.
2	Goal Name	Public Services
	Goal Description	The City will provide assistance for the operations of public services providers. This may include services related to enrichment programs for youth and seniors, after-school programs, employment programs, the homeless and special needs populations, the elderly, and crime prevention.
3	Goal Name	Public Facilities & Infrastructure
	Goal Description	The City will invest in adequate public facilities and improvements, including but not limited to, streets, sewers, parks, playgrounds, and other public facilities.

4	Goal Name	Fair Housing Program
	Goal Description	The City contracts with the Paterson Task Force to provide the residents of Passaic with information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion. These services are funded with CDBG administrative funds.

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

The City will provide affordable housing with HOME funds through its affordable homeownership development, homeowner rehabilitation, and down payment assistance program for first-time homebuyers. In total, the City anticipates assisting about 13 extremely low (3 households)-, low (4 households)- and moderate (6 households)-income households with access to affordable housing through these programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will use its CDBG and HOME funds as described here. The City did not receive an annual allocation of ESG funds from HUD for the 2020-21 program year.

Projects

#	Project Name
1	CDBG Administration - 2020-21
2	Public Services - 2020-21 CDBG
3	Public Facilities Improvement - 2020-21 CDBG
4	Affordable Housing - 2020-21 HOME

Table 7 - Project Information

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration - 2020-21
	Target Area	PASSAIC
	Goals Supported	Public Services Public Facilities & Infrastructure
	Needs Addressed	Public Services Public Facilities and Infrastructure Fair Housing
	Funding	CDBG: \$272,589
	Description	This project will include all eligible CDBG Administration activities and the costs of contracting for the operation of the City Fair Housing Program (Mandatory by HUD to provide Fair Housing Counseling services to the residents of the City of Passaic, to include information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	These funds will be used for administration of all CDBG programs, which benefit both the community at large through public infrastructure projects and direct beneficiaries through service delivery programs. See information on those programs for beneficiary information.
	Location Description	The administration of the CDBG Program will be carried out primarily at the City of Passaic's City Hall located at 333 Passaic Street, Passaic, NJ 07055. The Passaic Fair Housing Activities will be available to residents throughout the City.

Planned Activities	<p>This project category will include all eligible CDBG Administration activities. - \$262,589</p> <p>Fair Housing Counseling services will be available to 20 extremely low to moderate income residents of the City, including information and assistance in dealing with housing complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion. - \$10,000</p>
Project Name	Public Services - 2020-21 CDBG
Target Area	PASSAIC
Goals Supported	Public Services
Needs Addressed	Public Services
Funding	CDBG: \$204,442
Description	This project category will include all CDBG Public Services activities.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Approximately 997 low to moderate income residents of the City of Passaic will benefit from these services this year.
Location Description	Public Service projects serve the entire City of Passaic.

<p>Planned Activities</p>	<p>Bella Chanel Mural Project - The Mayor’s office will work with four local artists and 25 extremely low to moderate income youth to create a mural at Columbia Avenue and Passaic Street. - \$2,000</p> <p>Bella Chanel Educational and Cultural Mentoring Program - The Juvenile Education and Awareness Project will assist 25 low income youth at 40 Market Street with career planning, homework, civic engagement, education. - \$2,000.00</p> <p>After School Program - Certified Angels will operate an after school program for 145 extremely low to moderate income youth at two local schools that includes classes, arts and crafts, homework help and community volunteering program - \$6,000.00</p> <p>Senior Outreach - Parish Nursing will operate the stay home, stay safe program throughout the City that provides free blood pressure screening and health assessment by a registered nurse for 350 extremely low to moderate income seniors. - \$5,000.00</p> <p>Special Needs Program - The City of Passaic-Recreation will offer programs at Passaic City Hall to help 34 extremely low to moderate income City residents with special needs gain new skills to enhance participants overall wellbeing and quality of life - \$30,000.00</p> <p>Multi Sports Program - The City of Passaic Department of Recreation will offer sports programs/activities at various locations throughout the City for extremely low to moderate income youth in the City. - \$30,000.00</p> <p>Summer Camp Program - The City of Passaic Department of Recreation will provide a summer camp program that teaches self-confidence and social skills at locations throughout the City for extremely low to moderate income Passaic youth ages 6-14 during the summer months. - \$442.00</p> <p>Summer Camp Employment Training - The City of Passaic Department of Recreation will provide employment opportunities at various locations throughout the City for extremely low to moderate income Passaic youth ages 16-21 during the summer months. - \$40,000.00</p> <p>Community Engagement Events - The City of Passaic-Recreation will offer residents with outdoor entertainment and fitness coaching for extremely low to moderate income residents of various ages throughout the City - \$15,000.00</p> <p>Ice Skate Activities and Events - The City of Passaic-Recreation will offer extremely low to moderate income City residents the ability to learn to skate at the new rink at Memorial Park - \$15,000.00</p>
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		<p>Senior Affairs - The City of Passaic Senior Center, located at 330 Passaic Street, will offer activities and outings that encompass fitness, enhance physical and mental well-being and assist 143 extremely low to moderate income Passaic seniors with daily living. - \$25,000.00</p> <p>Employment Assistance- Jewish Family Services & Children Center will offer 20 to 30 extremely low to moderate income unemployed and under employed residents with job coaching, vocational counseling and job development at 110 Main Street. - \$15,000.00</p> <p>Youth Program - The Coaches Association of Passaic will offer services at various locations throughout the City to 145 extremely low to moderate income Passaic youth that include basketball, boys to men mentoring program, a youth awareness program and a program that is geared towards fitness and wellness - \$4,000</p> <p>Job Training Program - The City of Passaic will offer several job training courses at Passaic City Hall where 60 extremely low to moderate income unemployed and underemployed Passaic residents can receive licenses and/or certifications to secure employment - \$10,000.00</p> <p>Dignity House Services and Resource Center for the Homeless - The City of Passaic Human Services will offer referrals, a warming/cooling site, meals, laundry services and other services as needed to 50 homeless Passaic residents at the facility located at 276 Broadway - \$5,000.00</p>
	<p>Project Name</p> <p>Target Area</p> <p>Goals Supported</p> <p>Needs Addressed</p> <p>Funding</p> <p>Description</p> <p>Target Date</p> <p>Estimate the number and type of families that will benefit from the proposed activities</p> <p>Location Description</p>	<p>Public Facilities Improvement - 2020-21 CDBG</p> <p>PASSAIC</p> <p>Public Facilities & Infrastructure</p> <p>Public Facilities and Infrastructure, Homeless and Special Needs</p> <p>CDBG: \$885,918</p> <p>This project category will include all Public Facilities and Infrastructure Improvement activities.</p> <p>6/30/2021</p> <p>The City anticipates that we will assist 26,295 low income Passaic residents.</p> <p>Projects will be carried out in low to moderate income neighborhoods throughout the City of Passaic</p>

<p>Planned Activities</p>	<p>Forstmann Library - Upgrade the LED lighting system in the facility located at 195 Gregory Avenue. The Library serves extremely low to moderate income residents each year. (\$4,364.00)</p> <p>Forstmann Library - Replace the condensation tank in the boiler at the facility located at 195 Gregory Avenue. The Library serves extremely low to moderate income residents each year. (\$7,500.00)</p> <p>Forstmann Library - Replace the roof at the facility located at 195 Gregory Avenue. The Library serves extremely low to moderate income residents each year. (\$7,500.00)</p> <p>Mental Health Clinic of Passaic - Installation of a new security system at their facility located at 111 Lexington Avenue where they serve 1,750 people each year. (\$5,000.00)</p> <p>Heaven’s Gate Christian Fellowship with renovate and expand a food pantry at their facility located at 194 Burgess Place, where they serve 7,200 people per year. (\$50,000.00)</p> <p>Park Improvements – City of Passaic Engineering will install new improvements in various parks in the City (\$100,000.00)</p> <p>Latona Griffin Park Improvements - City of Passaic Engineering will renovate the 100 steps and create other improvements in this pocket park that will improve public safety and enhance the quality of life for surrounding residents. This activity will benefit residents in the surrounding census tract 1759, which has a population of 3,715 of which 80.4% are LMMI. (\$550,000.00)</p> <p>Street and Sewer Improvement Projects - The Passaic Department of Engineering will improve streets and sewers that will benefit approximately 13,630 residents. The City will perform improvements at the following locations: (\$161,554.00)</p> <ol style="list-style-type: none"> 1. Hillside Way Sewer Improvements, Census Tract:1756.02/Block Group: 3 2. Park Ave & Elliot St. Intersection Sanitary Sewer Improvement, Census Tract:1757.01/Block Group: 2 3. River Dr. & Brook Ave Intersection Sanitary Sewer Improvements, Census Tract:1757.01/Block Group: 2 4. Central Ave MH Improvements, Census Tract:1754.01/Block Group: 1 5. 3rd St. Sanitary Sewer Improvements, Census Tract:1752.00/Block Group: 3
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		<p>6. Four St. Sanitary Sewer Improvements, Census Tract:1756.02/Block Group: 1</p> <p>7. River Dr & Westervelt Pl. Intersection Sanitary Sewer Improvements, Census Tract:1757.01</p> <p>8. Parker Ave. Sanitary Sewer Improvements, Census Tract:1753.02/Block Group: 1</p>
5	Project Name	Affordable Housing - 2020-21 HOME
	Target Area	PASSAIC
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing- Rental Development Affordable Housing- For Sale Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance
	Funding	HOME: \$887,926
	Description	This project category will include all Affordable Housing Activities.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 14 extremely low to moderate income households will benefit from the proposed HOME activities over the next year.
	Location Description	Affordable housing projects will benefit extremely low to moderate income households throughout the City of Passaic.

<p>Planned Activities</p>	<p>Specific projects are chosen through an open application process, however, the City expects to generally fund projects in the following categories:</p> <ol style="list-style-type: none"> 1. Program Administration - (\$88,792) 2. Affordable Rental and Homeownership Housing Developments - HOME funds will be used by to-be-determined housing developers to develop five units of affordable rental or homeownership housing units in the City (\$465,945) 3. First Time Homebuyer Program - HOME funds will be used to assist five low to moderate income first-time home buyers with down payment and closing costs assistance (\$100,000) 4. Homeowner Rehab Program - HOME funds will be used to assist three extremely low to low income homeowners with basic systems repairs. (\$50,000) 5. Housing Developed by a Certified CHDO's - HOME funds will be used by a to-be-determined certified CHDO organization to develop one unit of affordable rental or homeownership housing units in the City (\$133,189)
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AP-50 Geographic Distribution – 91.220(f)

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

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

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

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

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

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

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

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

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

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

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

Geographic Distribution

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

Target Area	Percentage of Funds
Ward 2	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

HOME funds will be allocated based on specific projects contemplated across the City with an emphasis in the census tracts identified above. The City is committed to working towards the goals of the East Side Redevelopment Plan. Consequently, CDBG and HOME funds may be invested in that Target Area during the 2020-21 Program Year; however, given the limited resources, the City will give priority funding to projects and programs that are ready to be implemented. It is the goal of the City to continue to create and support affordable housing opportunities and community reinvestment activities for all low to moderate income residents in the City of Passaic.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This year the City will focus its HOME funding on housing development to create more affordable housing opportunities and first-time homebuyer down payment assistance to assist low-income households in purchasing homes. As shown in the needs assessment and market analysis sections of the City’s 2019-23 Five-Year Con Plan, rental units in the City are majority one bedroom and efficiency units, making it difficult for families to find suitable housing at affordable rents. To address this need, the City is interested in the development of two- and three-bedroom units. Homeowner units, in contrast, tend to be larger and more suited to families. The City is working with area veterans to design a homeownership housing development for four low-income veterans. The City’s down payment assistance program will help more families invest in suitable homeownership opportunities.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	14
Special-Needs	0
Total	14

Table 9 - 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	6
Rehab of Existing Units	3
Acquisition of Existing Units	5
Total	14

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The mission of the Housing Authority of the City of Passaic (HACP) is to provide decent, safe, and sanitary housing while providing the highest level of customer service. In carrying out this mission, the HACP is committed to:

- Maintaining cooperation and respect between residents and employees.
- Cooperative and respectful relationships with the public, community organizations, and other local government agencies and departments.
- Adopting community-building principles to assist residents in moving permanently to a better economic situation.
- Exhibiting pride in maintaining home and surroundings.

HACP adheres to all laws and regulations with regard to civil rights, nondiscrimination and affirmatively furthering fair housing opportunities for all Passaic residents.

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

HACP is always seeking new ways to improve the housing stock for their residents. Last year the Housing Authority replaced the roof at 23 Aspen Place and 24 State Place took. This year HACP will replace the roof at 19 Aspen Place and 33 Aspen Place. HACP has received grant funds to do pollinator at 299 Gregory and a community garden at 14-34 E. Monroe

To further address the public housing needs, HACP maintains open communication with residents to update them with information from HUD as well as identify resources to enhance the quality of life. In addition, HACP holds workshops for public housing residents to assist them in improving life skills.

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

HACP has family self-sufficiency programs, including job training, development of employment skills, and educational activities that are available to residents throughout the year. HACP advertises these programs to public housing residents on a regular basis.

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

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

Discussion

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

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

Introduction

The City of Passaic did not receive an allocation of ESG funds from HUD for the 2020-21 program year and so we are not able to fund many of the organizations that serve the homeless and other special needs population. Over the past two years, the City allocated CDBG resources to develop a new safe haven facility for the homeless, Dignity House Homeless Assistance and Resource Center. With CDBG funding, the City renovated and redesigned an existing City-owned structure to provide a safe place for homeless individuals, providing them with housing and supportive services. During the current year, the City will be working to market the services offered for homeless individuals

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

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

The City's one-year goal/actions to drastically reduce homelessness and reach out to this indigent population will be demonstrated through the program implementation at The Dignity House Homeless Assistance and Resource Center project. Our facility is now open and working to dignify these individuals by ameliorating their current situation, we would offer various services: counseling; referrals both medical, housing, job training, legal services, and substance abuse; in addition to financial and social assessments.

Addressing the emergency shelter and transitional housing needs of homeless persons

For the 2020-21 program year, the City will be focusing our efforts to address the emergency shelter and transitional housing needs of the homeless with the development of Dignity House, discussed above.

In addition, the City is in the planning stages for a new housing development that will be targeted to veterans. See the discussion below.

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

The City remains active with the Passaic County CoC and is also working with Passaic Alliance. The City has allocated resources to DHS to offer supportive services to the homeless who use the facilities at

Dignity House. The services they offer include assistance with securing Section 8 and/or public housing to eliminate the homeless condition. Other programs include medical services, job training, employment, mental health and substance abuse treatment and more.

The City is working with in a collaborative effort with local not-for-profit service providers and housing developers to create a plan to redevelop a vacant building in the City into a new community meeting facility with affordable housing for veterans above. While this development is in the early stages, the City is anticipating using current HOME funds to partially finance the housing component.

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

The City of Passaic did not receive an allocation of ESG funds from HUD for the 2020-21 program year and so we are not able to fund many of the organizations that serve the homeless and other special needs population; however, the City has allocated resources to the Department of Social Services to assist with helping homeless individuals and families. The City is still active in the CoC and works with them to address many of the needs of the homeless population in Passaic.

Discussion

The programs that the City is looking to undertake over the 2020-21 program year to address the needs of homeless individuals and families are discussed above.

During the 2020-21 program year, the City will undertake the following activities to address the needs of special needs individuals and families who are not homeless:

Senior Outreach - Parish Nursing will operate the stay home, stay safe program throughout the City that provides free blood pressure screening and health assessment by a registered nurse.

Senior Affairs - The City of Passaic Senior Center, located at 330 Passaic Street, will offer activities and outings that encompass fitness, enhance physical and mental well-being and assist low income Passaic seniors with daily living.

Special Needs Program - The City of Passaic-Recreation will offer programs at Passaic City Hall to help City residents with special needs gain new skills to enhance participants overall wellbeing and quality of life.

Dignity House Resource Center for the Homeless - The City of Passaic Human Services will offer referrals

as needed, a warming/cooling site, meals, short term housing, laundry services and other applicable services as needed.

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

Introduction:

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

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

The City of Passaic last conducted an Analysis of Impediments to Fair Housing in 2012. The City is in the process of updating that report, which we had anticipated completing during the spring of 2020. Due to the devastating effects of the COVID-19 pandemic and the requirements placed on the City to implement programs to address the needs of our residents, this report has been placed on hold. We anticipate the report will be completed in September 2020. The 2012 study concluded that impediments do exist in the City. Barriers include the impact of high cost housing and the lack of affordable housing units in the City. Further, the City identified that limited English proficiency of Passaic's large immigrant population is an impediment to the population's access to fair, affordable housing in the City. Language barriers create situation that may result in discrimination and may deter the reporting of discrimination when it occurs.

The City identified the following needs:

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

The Department also allocates resources from our CDBG admin budget for the delivery of fair housing counseling for low income residents of the City of Passaic. Passaic has a very large Hispanic population and so it's important to provide Spanish language opportunities to learn about fair housing rights. During the 2020-21 program year, the City will be looking at strategies to address the findings in the new

Analysis of Impediments to Fair Housing Report.

Discussion:

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

The City is also working on a new Four Factors Analysis and Language Assistance Plan to help us better understand the needs of LEP residents and to create a plan with actions steps to better assist them.

Actions planned to foster and maintain affordable housing

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

The City is also seeking new development partners to assist us in creating more affordable housing. Over the past two years we have developed a partnership with Habitat for Humanity. Through this partnership we have successfully completed one affordable housing unit that was sold to a moderate-income household. We are currently under construction with our second project with Habitat and exploring options for future development opportunities.

All HOME-assisted projects must remain affordable to and occupied by low and/or moderate-income

households. The table below provides the minimum period of affordability over which HOME-assisted units must remain affordable.

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

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

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

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

Actions planned to reduce lead-based paint hazards

Due to the aged housing stock in the City, lead-based paint hazards are prevalent. The City will continue its efforts to educate the public and will continue to follow its lead-based paint policies as part of its homeowner rehabilitation programs. We have been in discussions with a Lead consultant about securing additional funds.

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

connect people with services that the City funds.

The City is also working to improve the operations of the Department of Community Development through increased staff training and technical assistance from HUD and consultants. Our efforts have resulted in dramatic improvements in the capacity of the Department to administer our programs. This has resulted in more effective and efficient use of federal resources to serve the needs of the community.

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

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

The Department coordinates our efforts in addressing the needs of the homeless population with the CoC through attendance at regular meetings and with funding to the Department of Human Services.

The City also works with the Housing Authority to address the needs of public housing residents through their Resident Services Director.

Discussion:

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

Program Specific Requirements

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

Introduction:

This section describes how the City will meet specific program requirements.

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

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

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

Other CDBG Requirements

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

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

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

The City of Passaic does not intend to use its HOME funds for any form of assistance that is not set

forth in 24 CFR 92.205.

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

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

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

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

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

As required under the HUD regulations, if the homebuyer decides to sell the house during the affordability period, the seller (i.e., the original homebuyer) must sell the house to an income-eligible household. If the seller sells the house to an income-eligible household during the

affordability period, the seller will be allowed a fair return (as defined below) plus any cash down payment made by the seller at the time the home was originally purchased plus the cost of any capital improvements made to the home by the seller. A fair return is defined as the lesser of a 4 percent annual appreciation on the original purchase price **OR** the original purchase price of the home as adjusted by the annual average consumer price index for all urban consumers as determined by the U.S. Department of Labor, Bureau of Labor Statistics.

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

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

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

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

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

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

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

If the City of Passaic utilizes subrecipients, CHDOs, or other entities for the delivery of homebuyer assistance the resale or recapture provisions described herein will be applicable.

The City will use the national CPI Index for all Urban Consumers as determined by the U.S. Department of Labor, Bureau of Labor Statistics

Upgrades to homeowner properties can include capital expenses and repairs.

- Alternate/Local Data Sources

1	Data Source Name Esri Demographic Data
	List the name of the organization or individual who originated the data set. The City's technical assistance consultants, RES Advisors, compiled demographic data for the City of Passaic from Esri, an on-line demographic data company.
	Provide a brief summary of the data set. The data includes demographic information on the City such as households, population, income, education and housing.
	What was the purpose for developing this data set? The data is compiled each year to assist the City with determining market support for developing new affordable housing.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data compiled is very comprehensive. It covers the entire City of Passaic.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The data was compiled in June 2020 and includes 2010 Census data, 2019 estimates and 2024 projections
	What is the status of the data set (complete, in progress, or planned)? The data is complete and in the City's files. A summary report on the data and market support for new affordable housing was completed by RES Advisors and is on file at the City.



PUBLIC NOTICE – CITY OF PASSAIC PROPOSED 2020-21 ACTION PLAN

On or about August 14, 2020, the City of Passaic will submit its 2020-2021 Action Plan to the U.S. Department of Housing and Urban Development [HUD], which includes funding and activities to address the housing and community development needs in the City for our Program Year 2020-21 (July 1, 2020-June 30, 2021). The City expects to receive funds from the U.S. Department of Housing and Urban Development under the Community Development Block Grant [CDBG] and HOME Investment Partnerships Program [HOME].

The City's draft Plan, approved as per Council Resolution# 20-05-125, proposes the following activities that are designed to primarily benefit lower income persons and households:

Community Development Block Grant

1. Passaic Senior Center - City of Passaic Senior Affairs	\$25,000.00
2. Passaic Special Needs Program - City of Passaic Recreation	\$30,000.00
3. Multi-Sport Activities - City of Passaic Recreation	\$30,000.00
4. Summer Camp Programmatic - City of Passaic Recreation	\$442.00
5. Summer Camp Employment - City of Passaic Recreation	\$40,000.00
6. Community Engagement Events - City of Passaic Recreation	\$15,000.00
7. Ice Rink Program - City of Passaic Recreation	\$15,000.00
8. Dignity House Programmatic - City of Passaic Human Services	\$5,000.00
9. Job Training Programs - City of Passaic Administration	\$10,000.00
10. Street & Sewer Improvement Projects - City of Passaic Engineering	\$161,554.00
11. General Park Improvements - City of Passaic Engineering	\$100,000.00
12. Bella Chanel Mentoring Program - Juvenile Education & Awareness Project	\$2,000.00
13. Bella Chanel Educational Mural - Juvenile Education & Awareness Project	\$2,000.00
14. Health Educational Workshops - Parish Nursing Interfaith	\$5,000.00
15. After School Program - Certified Angels	\$6,000.00
16. Julius Forstmann Boiler - Passaic Public Library	\$7,500.00
17. Julius Forstmann Roof - Passaic Public Library	\$7,500.00
18. Julius Forstmann LED Lighting Upgrade - Passaic Public Library	\$4,634.00
19. Vocational Services - Jewish Family Services	\$15,000.00
20. Security Cameras - Mental Health Clinic of Passaic	\$5,000.00
21. CAP Youth Programs - Coaches Association of Passaic	\$4,000.00
22. 100 Steps Rehab - City of Passaic Engineering	\$550,000.00
23. Facility Rehab - Heaven's Gate Church	\$50,000.00
24. Fair Housing - Paterson Task Force	\$10,000.00
25. Program Administration	\$262,589.00
<u>Total:</u>	\$1,363,219.00

HOME Investment Partnerships Program

26. HOME New Construction/Rehab	\$515,945.00
27. First Time Home Buyer Program	\$100,000.00
28. Property Rehabilitation Program	\$50,000.00
29. HOME CHDO	\$133,189.00
30. Program Administration	\$88,792.00
<u>Total:</u>	\$887,926.00

The Draft Plan will be available for public inspection at the Department of Community Development, City Hall, Second Floor, 330 Passaic Street, Passaic, NJ during regular office hours. Questions or comments regarding the Action Plan will be accepted until 3:30 p.m., **July 6, 2020** at the above address, or by e-mailing Jenice Camarena at jcamarena@cityofpassaicnj.gov.



**AVISO PÚBLICO – CIUDAD DE PASSAIC
PROYECTO DEL PLAN DE ACCIÓN 2020-2021**

En o alrededor del 14 de agosto del año 2020, la Ciudad de Passaic presentará su Plan de Acción 2020-21 de Vivienda y Desarrollo Urbano (HUD, que incluye la financiación y las actividades para hacer frente a las necesidades de vivienda y desarrollo comunitario en la Ciudad. Para el Programa del Año 2020-21 (1 de Julio, 2020 al 30 de Junio, 2021), la Ciudad espera recibir fondos del Departamento de Vivienda y Desarrollo Urbano de E.U. para el programa CDBG (Subvención Global de Desarrollo Comunitario) y HOME Programa (Desarrollo y subvención de vivienda)

El plan preliminar de la Ciudad propone las siguientes actividades, destinadas a beneficiar principalmente a personas de bajos ingresos y los hogares:

Actividades de Desarrollo Comunitario (CDBG)

1. Centro de Personas Mayores en Passaic – Ciudad de Passaic	\$25,000.00
2. Programa de necesidades especiales en Passaic – Ciudad de Passaic	\$30,000.00
3. Actividades Multi-Deportivas – Ciudad de Passaic	\$30,000.00
4. Programa de campamento de verano, Empleo – Ciudad de Passaic	\$40,000.00
5. Programa de campamento de verano, Programático – Ciudad de Passaic	\$442.00
6. Eventos de compromiso con la comunidad – Ciudad de Passaic	\$15,000.00
7. Programa para aprender a patinar en el hielo – Ciudad de Passaic	\$15,000.00
8. Casa de la Dignidad, Programático – Ciudad de Passaic	\$5,000.00
9. Programas de entrenamiento laboral – Ciudad de Passaic	\$10,000.00
10. Proyectos de Mejoramiento de Calles y Alcantarillado – Ciudad de Passaic	\$161,554.00
11. Mejoras a los parques – Ciudad de Passaic	\$100,000.00
12. Bella Chanel Tutoría educativa y cultural – Juvenile Education & Awareness Project	\$2,000.00
13. Bella Chanel Mural Educativo – Juvenile Education & Awareness Project	\$2,000.00
14. Talleres de educación de salud – Parish Nursing Interfaith	\$5,000.00
15. Programas después de la escuela – Certified Angels	\$6,000.00
16. Reemplazo de caldera de Julius Forstmann - Biblioteca Pública de Passaic	\$7,500.00
17. Reemplazo de techo – Biblioteca Pública de Passaic	\$7,500.00
18. Mejoras de iluminación LED - Biblioteca Pública de Passaic	\$4,634.00
19. Asistencia de Empleo – Servicios para familias judías	\$15,000.00
20. Cámaras de seguridad - Clínica de Salud Mental de Passaic	\$5,000.00
21. Programas Juveniles – Coaches Association of Passaic	\$4,000.00
22. Rehabilitación de los "100 Pasos" - Ciudad de Passaic	\$550,000.00
23. Rehabilitación de instalaciones - Heaven's Gate Church	\$50,000.00
24. Equidad de Vivienda – Paterson Task Force	\$10,000.00
25. Administración de Ciudad de Passaic	\$262,589.00
<u>Total:</u>	\$1,363,219.00

HOME Programa Asociaciones de Inversión

26. HOME Proyectos de Construcción/ Rehabilitación	\$515,945.00
27. Comprador de Vivienda por Primera Vez	\$100,000.00
28. Proyectos de Rehabilitación de Viviendas	\$50,000.00
29. CHDO	\$133,189.00
30. Administración del Programa	\$88,792.00
<u>Total:</u>	\$887,926.00

Un borrador del Plan de Acción propuesto estará disponible para revisión en el Departamento de Desarrollo Comunitario, Alcaldía, 330 Passaic Street, Passaic, NJ, durante horas de oficina – 8:30 am a 3:30 pm. Las preguntas o comentarios con respecto al Plan de Acción serán aceptadas hasta las 3:30 pm, del 6 de Julio 2020. Deben ser enviadas a la dirección antes mencionada, o por correo electrónico a jenice.camarena@cityofpassaicnj.gov.