

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of Passaic (the City) began the 2019-20 program year with 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 COVID-19 pandemic, and the ensuing lockdown in the State of New Jersey, has negatively impacted our ability to fully realize many of the projects and activities identified in the 2019-20 Action Plan. Many grantees were completely closed between mid March and August and many activities were postponed or cancelled.

The Department of Community Development (DCD or the Department) worked closely with the Department of Public Works, the Department of Recreation and the Department of Health and Human Services to administer as best as possible the many programs funded through the CDBG program. During the fourth quarter of the 2019-20 program year, the COVID-19 pandemic prevented the Department of Recreation from implementing the Summer Camp, Swim program, Youth Enrichment program and Community Engagement program. The Department of Recreation was able to implement several of the programs funded with CDBG resources, including assisting 30 residents with special needs and offering sporting activities to 580 Passaic youth and children. The City also continued working with our partners: Bella Channel provided mentoring for 20 children and youth; Certified Angels administered an after-school program for 154 children and youth; Parish Nursing operated their stay home, stay safe program for 103 seniors; the Passaic Senior Center provided services to 160 seniors; Jewish Family Services offered job coaching and vocational training to 113 residents; Paterson Task Force assisted 35 residents with issues surrounding fair housing and, the City offered training to 19 residents. The City, completed the development of Dignity House, a facility to serve homeless in Passaic. During the 2019-20 program year, the City served 40 homeless individuals in the new Dignity House facility with meals, haircuts and activities. The Department of Public Works implemented improvements to two area parks and performed sewer improvements at nine locations benefiting over 33,000 residents of which 77.5% are low/moderate-income. The Passaic Library installed a new security system at their facility. The Boys and Girls Club was awarded funds to remediate storm water; however, this work will be covered by the Boys and Girls Club and the 2019-20 CDBG resources will be used to replace the generator.

The City provided HOME funds to Passaic Affordable Housing Coalition for the development of three affordable rental units within a five-unit building located at 73-79 Van Winkle Avenue. This project was completed and leased during the 2019-20 program year. The City used HOME funds to assist three area 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. The City fell short of our goal of six units due to the COVID-19 pandemic. The City also provided HOME funds to Morris County Habitat for Humanity to develop two housing units at 352 Howe Street. This project is under construction and nearing completion as of November 2020. The City did not complete any homeowner rehab housing units. The consultant retained to undertake this work has experienced challenges in moving the project forward. The City issued an RFP to identify a new consultant; however, no one else responded.

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. Although the City did not receive HESG funding, we continued our involvement with the local Continuum of Care (CoC). We also had left over HESG funds from 2016-17 program year that were spent on assisting 14 households with homeless prevention and rapid rehousing services during the first half of the 2019-20 program year. The City also received an allocation of CDBG-CV funds through the CARES act. Some of these funds are being used to offer homeless prevention assistance in the form of rental assistance and mortgage assistance to City residents who are struggling financially as a result of the COVID-19 pandemic. We will report on the progress of these programs in the City’s 2020-21 CAPER report.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing	Affordable Housing	CDBG: \$803709 / HOME: \$	Rental units constructed	Household Housing Unit	40	3		8	3	
Affordable Housing	Affordable Housing	CDBG: \$803709 / HOME: \$	Homeowner Housing Added	Household Housing Unit	5	0		1	0	

Affordable Housing	Affordable Housing	CDBG: \$803709 / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	10	1		2	0	
Affordable Housing	Affordable Housing	CDBG: \$803709 / HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	30	3		6	3	
Fair Housing Program	Fair Housing	CDBG: \$	Other	Other	200	35		40	35	
Public Facilities & Infrastructure	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	60000	33,090		12000	33,090	
Public Services	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	30000	1044		6000	1254	

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Per Goal I in the City of Passaic’s annual year plan, the City committed our HOME resources during the 2019-20 program year to assist first-time homebuyers, develop affordable rental housing and develop new homeownership housing units. The City used HOME funds under the FTHB program to provide three first-time homebuyers with closing costs and downpayment assistance. We fell short of our FTHB goal due to the COVID-19 pandemic. We also worked with two developer partners to deliver affordable housing units. One affordable rental housing

development with three affordable rental units was completed during the 2019-20 program year and an addition two units of homeownership is nearing completion. The delivery of assistance to existing homeowners with rehab work was placed on hold due to issues with the consultant hired to do the work. The consultant indicated that they have experienced challenges in moving the project forward. The City is reevaluating this program and plans to make changes in the service delivery over the next year. No homeowners were assisted during the 2019-20 program year.

Per Goal 2 in the City of Passaic's annual year plan, the City utilized \$194,095 in CDBG resources during the 2019-20 program year to provide services to area residents including assistance to a senior center, employment training and coaching programs, assisting special needs residents, activities for youth as well as fund a program to mentor Passaic youth. During the 2019-20 program year, 1,254 low- to moderate-income residents were served with direct services. The City and all of our grantees fell short of our goals due to the COVID-19 pandemic.

Per Goal 3 in the City of Passaic's annual plan, the City committed an additional \$500,000 of the City's CDBG resources during the 2019-20 program year to renovate a former fire station into Dignity House, which is a facility to assist the City's homeless population. This project was completed and opened to the City's homeless during the 2019-20 program year. The City also provided CDBG resources to perform street and sewer improvements at nine various locations in eight low- to moderate-income Census Tracts throughout the City benefitting over 33,000 residents. The City also funded the Passaic Public Library to install a security system. CDBG funds were allocated to improve 3rd Ward Park and Pulaski Park with new rubberized paths for improved safety. The planning and design work at both parks began during the 2019-20 program year; however, the scope of the work and the pandemic caused delays with the actual construction. Finally funding was provided to the Boys and Girls Club to remediate the storm water system; however, this project has been changed to assist with replacing the generator.

Per Goal 4, the City funded the Paterson Task Force to provide fair housing services to residents in the City of Passaic. They served 35 people with addressing fair housing issues during the 2019-20 program year. They fell short of their goal due to the COVID-19 pandemic.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	440	3
Black or African American	205	2
Asian	8	1
American Indian or American Native	21	0
Native Hawaiian or Other Pacific Islander	1	0
Total	675	6
Hispanic	261	1
Not Hispanic	197	5

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The City funded individuals of various racial and ethnic backgrounds that correspond to the various racial and ethnic characteristics in the City. The City also served 230 individuals who identified as multi-racial and 349 individuals who identified as other. The racial and ethnic families in the above table do not add up to the same as not all households reported on their ethnicity.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,293,967	748,395
HOME	public - federal	742,520	364,908

Table 3 - Resources Made Available

Narrative

Although DCD worked hard to administer funding for the various programs and projects we committed CDBG and HOME funds, we are behind in our expenditures for the year. The COVID-19 pandemic caused delays in several of our programs. DCD completed one HOME funded project during the 2019-20 program year; however, this project was funded with older HOME funds. The City has allocated HOME funds to Habitat for the development of two new housing unit, which are nearing completion; however, these were older CHDO funds that the City expended on this project.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
East Side Redevelopment Plan Area			
PASSAIC	100	100	
Ward 2			

Table 4 – Identify the geographic distribution and location of investments

Narrative

The bulk of the City's resources, especially CDBG, are spent on projects that assist residents throughout the City.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City has an exemption from HUDs match requirements for the HOME program; however, the City leveraged our HUD funding with resources from private and non-Federal public sources that the City secured to address the needs identified in the Consolidated Plan. Federal sources other than HUD entitlement programs were available. Progress in obtaining these various resources is reported below.

- For CDBG-assisted projects:--To provide additional street improvements and in support of the overall CDBG Program, the City's Urban Enterprise Program provided State UEZ funds for needed curb, sidewalk and roadway improvements.
- The City also uses resources from our capital budget for street repairs, park improvements and other improvements to public facilities.
- Projects of the Passaic Enterprise Zone Development Corp. (PEZDC) are funded through half of the New Jersey sales tax collections by (UEZ) Qualified Businesses in the City. Several UEZ projects have addressed needs identified in the Consolidated Plan.
- The City leverages HOME dollars through construction and permanent financing, developer equity and other sources of Federal, State and local subsidy funding to provide affordable housing. The project at 73-79 Van Winkle Avenue leveraged \$560,147 in HOME funds with \$556,662 in construction financing and developer equity. Habitat leveraged \$289,795 in HOME funds with \$300,000 in mortgage financing and over \$36,000 in other funds.
- The three first-time homebuyer projects leverage \$70,000 in HOME funds with \$673,000 in permanent mortgages and homeowner equity.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	29,000	29,000	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	106000	0	0	0	0	106000
Number	3	0	0	0	0	3
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	106000	25000	71000			
Number	3	1	2			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	14
Number of Non-Homeless households to be provided affordable housing units	17	6
Number of Special-Needs households to be provided affordable housing units	0	0
Total	17	20

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	14
Number of households supported through The Production of New Units	9	3
Number of households supported through Rehab of Existing Units	2	0
Number of households supported through Acquisition of Existing Units	6	3
Total	17	20

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City assisted three households purchase their first home with our FTHB program, which was less than our goal. This was due in part to the COVID-19 pandemic, which shut down our ability to work with local residents for several months. There is still some interest in the FTHB program but many families are struggling with loss of employment and reduced wages. Once the COVID pandemic is under control, the City plans to conduct a workshop for this program. The City also provided HOME resources to two developers to develop affordable housing in the City. One developments totaling three units was

completed during the 2019-20 program year. This was below our goal; however, we have two additional homeownership units that are nearing completion and an additional four homeownership units for veterans in the pipeline. The City fell short of our goal of delivering rehab services to existing homeowners. The consultant retained to undertake this work has experienced challenges in moving the project forward. The City continues to have issues with the contractor hired to undertake these services and has been seeking another contractor for this program.

Discuss how these outcomes will impact future annual action plans.

The COVID-19 pandemic has negatively impacted the City’s ability to deliver services, especially our FTHB program. We are also experiencing staffing issues within the FTHB program. The City will address these challenges once the pandemic is under control. The City has had continued issues with the performance of the homeowner rehab program. The consultant retained to undertake this work has experienced challenges in moving the project forward. As a result, we are in the process of assessing changes in our delivery system and future goals may be reduced.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	224	0
Low-income	234	3
Moderate-income	86	3
Total	1,044	6

Table 13 – Number of Households Served

Narrative Information

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

We did not receive HESG funds during the 2019-20 program year to fund any programs that perform outreach services. The City continues to work with the CoC to perform outreach services to the homeless in the City. During the 2019-20 program year, the City opened the new Dignity House facility, funded with \$1.1 million in CDBG funding, which provides space for homeless individuals to access information on programs and services as well as obtain meals. During the 2019-20 program year, the City assisted 40 homeless individuals.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are no emergency shelters or transitional housing facilities in the City. Historically, the City has placed homeless individuals in shelters outside of the City. The City allocated 2017-18 and 2018-19 CDBG resources to develop Dignity House, which assists homeless individuals with a place for showers and social services provided by the Department of Health and Human Services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

We did not receive an allocation of HESG funds during the 2019-20 program year to fund new programs. The City works with the CoC to identify organizations that assist City residents with homeless prevention services. The City also works with the Housing Authority of the City of Passaic to identify public housing units for homeless and at-risk homeless households.

During the 2019-20 program year, HUD allowed the City to reallocate our remaining HESG funds from 2015 and 2016 with a deadline expenditure date of December 30, 2019. These funds have been allocated to Passaic Alliance and they assisted 14 households with Homeless Prevention and Rapid Re-Housing programs.

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

We did not receive an allocation of HESG funds during the 2019-20 program year to fund new programs. The City works with the CoC to identify organizations that assist homeless residents in the City with transitioning to permanent housing. The City also works with the Housing Authority of the City of Passaic to identify public housing units for homeless individuals and households.

None of the City's historic HESG grantees reported on assisting chronically homeless individuals and families, veterans or unaccompanied youth. Jewish Family Services assisted individuals with securing permanent housing. United Passaic Organization assisted individuals with residential assistance. The City does not have HESG resources to fund these organizations.

During the 2019-20 program year, HUD allowed the City to reallocate our remaining HESG funds from 2015 and 2016 with a deadline expenditure date of December 30, 2019. These funds have been allocated to Passaic Alliance and they assisted 14 households with Homeless Prevention and Rapid Re-Housing programs.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Housing Authority of the City of Passaic (HACP) continues to execute its mission of providing safe, sanitary and suitable housing for low income families. The senior site properties have finally received their 8609 certificates to complete closing documents for the Low Income Housing Tax Credit (LIHTC)/Rental Assistance Demonstration (RAD) conversion. HACP will continue efforts to modify physical needs as presented. The smaller Public Housing sites converted to Project Based Vouchers (PBV) under the RAD program underwent new roof installation and interior floor replacement at the Vreeland Village Complex.

In the process of preparing the 2021 Agency Plan, HACP has met with residents to get their input on concerns and ideas they may have for the remaining public housing complex Alfred Speer Village. The uncertainty remains at this time for the existing 384 units. HACP will continue to improve the public housing complex by maintaining systems and suitable housing utilizing capital fund money.

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

HACP continues to inform residents through meetings and advertisement. Currently, there are two active tenant associations that filter information to public housing residents keeping them informed of ongoing developments. Advertisement when generated and received is always circulated to our residents for homeownership opportunities. HACP continues its partnership with the non-profit, Passaic Affordable Housing Coalition, to develop homeownership opportunities and additional affordable housing rental units.

Actions taken to provide assistance to troubled PHAs

HACP is not designated as a troubled housing authority.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

There are potential barriers that adversely affect the City's capacity to realize its vision. An obvious restraint is the shortfall in resources available to address the City's community development needs. Availability of financing has been a barrier to entry for many perspective homebuyers. DCD has found that the willingness of lenders to lend has decreased due to the COVID-19 pandemic and greater numbers of unemployed, furloughed and laid off workers. The COVID-19 pandemic has also put a significant constraint in the City's ability to effectively carry out the FTHB program. For several months residents had exited the housing market and now, practicing safety precautions has made the search process more difficult.

Another major barrier is the lack of vacant land available in the City. There is very little vacant land available for new construction. Repurposing vacant structures and demolishing obsolete buildings has been cost prohibitive.

Additional restraints are regulatory in nature. At the local level, the City's high real estate tax rate provides a strong disincentive for property owners to maintain and improve the housing stock. To address this issue, the City is in the process of reevaluating property taxes with the hopes that it would result with an improved housing stock. The tax rate also stymies the development of affordable housing. Land use, zoning, and subdivision controls have an impact upon the quality of the City's housing stock, but they also discourage the development of affordable housing. Rent controls may limit rental rates to affordable levels, but they adversely affect the quality of the housing stock by limiting incentives for landlords to improve their properties. State regulations mandating building and fire controls also provide disincentives to the development of affordable housing and businesses. While safety of the structures is paramount, the regulations discourage developers from new construction and extensive rehabilitation projects. Building materials and techniques must meet standards. Fees are required for building permits. Inspections related to building permits can create delays. Multi-family dwellings must have automatic fire suppression systems. Major improvements to existing structures may trigger requirements for sprinkler systems and handicapped accessibility. Environmental controls can effectively prevent the adaptive reuse of vacant industrial properties. High real estate taxes and land use, zoning, and subdivision controls also discourage the development and retention of businesses.

At the Federal level, requirements that HOME-assisted rental units be monitored during the affordability period are necessary to ensure that safe, decent housing is being provided to lower income households. Monitoring however, consumes administrative resources at an increasing rate. As more projects are completed, more units must be monitored. As time goes on, monitoring may divert

resources that could otherwise be used for new projects. Also, HUD's administrative requirements for entitlement grant programs do not take into account the large relative differences in funds available to eligible jurisdictions. A smaller grantee such as the City of Passaic does not have the same financial resources to administer its Consolidated Plan programs as does a larger grantee. In addition, new federal regulations regarding lead-based paint will dramatically increase project costs for the Housing Rehabilitation and FTHB programs.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

One primary obstacle in meeting the needs of the underserved in the City is language barriers due to the large number of Spanish speaking residents. Further, the immigrant population often has some distrust of government that must be overcome before DCD can properly evaluate eligibility for programs and begin delivering services. To address this obstacle, DCD has increased its coordination with local community groups that provide outreach to and advocacy for the Hispanic community in Passaic. Further, DCD promotes 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 are focused on providing meaningful access to our programs, services and/or benefits. Any individual eligible for programs/services within the Department 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. All our applications and program flyers are disseminated in both English and Spanish.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City is in compliance with the guidelines in the housing programs and the latest lead-based paint regulations. The City continues to identify, evaluate and educate residents across the City about the dangers and hazards of lead-based paint. The Health Department conducts City-wide fairs to educate the citizens as well as conducts lead inspections throughout the City.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

A number of activities have strived to reduce the number of poverty-level families, including housing rehabilitation; Summer Camp Employment and Training Program; job creation; job training and other assistance to businesses, especially those that hire low-income households. The City Summer Camp Training Program targets low-income youth in the City to provide job readiness skill building.

The City works with our development partners to encourage local hiring, especially hiring of low-income City residents. Although the Municipal Council has approved a resolution encouraging businesses who are awarded federal funds to hire and train City residents, the City was not successful in any new hiring of local residents during the 2019-20 program year.

The FTHB program assists first-time homebuyers to achieve homeownership. The City targets the program to low-income homebuyers. This program assists low-income households build wealth through the equity in their homes.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

DCD has increased its coordination with community groups that serve the City's Hispanic population to develop structures that help identify needs in the community and connect people with services that the City funds. Further, as a former HESG recipient, the City has a relationship with the Continuum of Care on issues of special needs and homelessness.

The City has supportive services for the homeless and other persons in need of emergency housing through partnerships with various City and County agencies. Services include emergency food, utility assistance, and assistance for non-payment of rent. The United Passaic Organization, Jewish Family Services and Passaic Alliance are partners in these endeavors.

In addition, the Department has been working to improve the service delivery of our community development programs. Training of DCD staff has enabled us to provide improved oversight of projects, activities and programs funded by CDBG and HOME. We are also enhancing our internal controls with improvements to our policy and procedures manuals. All of these efforts are designed to assist us in adhering to HUD's requirements.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The East Side Redevelopment Plan includes comprehensive revitalization of the City's East Side, which is an area of the City with high concentrations of low and extremely low income households. This plan is fostering significant public and private investment that requires intense coordination. The Department is using this opportunity to build even stronger relationships with the private sector.

HACP continues to strive to make structural and aesthetic improvements throughout their portfolio of properties in the City. Improvements include curb appeal, roof replacement, siding and landscaping upgrade. HACP continues to implement its security program and is always identifying new avenues to improve our properties, programs and the lives of our residents.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City completed an Analysis of Impediments to Fair Housing and Language Access Plan in October 2020, which 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 the City's large Hispanic population is an impediment to the population's access to

fair, affordable housing and other services in the City. Language barriers create situations that may result in discrimination and may deter the reporting of discrimination when it occurs.

The City implemented the following actions to address these needs:

1. The Paterson Task Force for Community Action, Inc. (PTF) continues to provide fair housing services to low-income households on a contractual basis for the City.
2. The City participates in voluntary partnerships with public and private organizations, locally and/or regionally, to promote fair housing choice and affirmative marketing plans.
3. To Increase the supply of affordable housing the City has been focusing our efforts on the production of new or renovated housing units and assisting first-time homebuyers.
4. To develop a resource inventory regarding existing supportive housing services, that include persons who are not homeless but require supportive housing (i.e., elderly, frail elderly, persons with mental, physical, developmental disabilities, persons with substance abuse issues, persons with HIV/AIDS and their families and public housing residents, the County Department of Human Services and the County CEAS have identified existing services available County-wide.
5. The Passaic County Needs Assessment is a project of the Board of Chosen Freeholders, the County Department of Human Services, United Way of Passaic County, and the Passaic County Policy and Planning Committee.
6. The City and the County are working together to determine the relative responsibilities of the City versus Passaic County in meeting the supportive housing needs of persons who are not homeless but require supportive services or special housing.
7. The City maintains and expands existing resources of partner organizations each year through our annual planning process for the City's Annual Action Plan submitted to HUD.

In the past, DCD has partnered with the Paterson Task Force in the delivery of fair housing counseling sessions for City residents. The City has a very large Hispanic population and so it's important to provide opportunities for Spanish-speaking residents to learn about fair housing rights as well. The Task Force served 35 residents with fair housing issues during the 2019-20 program year. Their performance was down from last year due to COVID-19 pandemic and challenges with staffing. The City is issuing an RFP to identify another for these services for the 2020-21 program year.

CR-40 - Monitoring 91.220 and 91.230

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

Subrecipients (which operate several CDBG-assisted and HESG-assisted activities) were asked to complete quarterly progress reports in formats proscribed by DCD. Staff conducted monitoring of some subrecipient during the 2019-20 program year. Due to the COVID-19 pandemic, many of our scheduled on-site monitoring of our subrecipients, normally scheduled for the fourth quarter of the year were postponed until a safer environment exists for our staff. Typical monitoring procedures include all three principal phases: in-house preparation, on-site review, and follow-up. The City was forced to skip the in-house review and instead conducted more intense desk reviews. During in-house preparation, City personnel reviews written data on hand, such as the application for funding, the written agreement, progress reports, drawdown requests, previous monitoring reports, and copies of audits. The on-site review includes an entrance conference with appropriate personnel, documentation and data analysis to answer the questions included in a written checklist, and an exit conference. Follow-up includes a monitoring letter to give formal feedback and to specify any necessary corrective actions. Where corrective actions are required, the Department has been following up to assure the appropriate actions are taken. As a last resort, remedies for noncompliance are applied, per the written agreement.

For the HOME program, the Department staff conducts on-site monitoring according to a schedule developed in accordance with governing HOME regulations. In addition to the annual monitoring, the Department may schedule additional on-site monitoring of HOME assisted rental housing to determine compliance with the property standards and affordability requirements of 24 CFR 92.251 and 92.252. Project oversight will be provided on all active development projects and will be similar to but generally more rigorous than ongoing monitoring. Ongoing monitoring will primarily be based on an analysis of regular reports, reports from in-house or third-party inspections and documents submitted for review as projects are developed and managed through the affordability period. In addition, periodic reviews of market data and cost data may be undertaken. This desk monitoring will be supported by field visits to funded organizations and examinations of housing product. To document our monitoring, the Department will maintain program files and file checklists to assure that all required documentation is produced, reviewed and on hand as needed. The documents to be maintained in the City's electronic and paper files utilize a risk reduction approach and include: project checklists, IDIS reports, relevant correspondence by the developer, previous monitoring reports and audits by the developer, project budgets and contractual agreements, deed restrictions and mortgage agreements, current and historic files of HOME income, rent, subsidy and sale price/valuation limits as regularly published by HUD. The City will place priorities on projects in the predevelopment/development and lease up phases. After that, our priority will be focused on projects that are sponsored by new developers or have new staff, projects that have special circumstances or complex issues such as complexity, size or other factors. During the affordability period, the City's program monitor will monitor and inspect a sample of units in

completed projects to ensure compliance with HUD's affordability requirements. All of the households assisted with HOME funds under the FTHB program and our developer funded homeownership program are required to submit proof of residency to the City each year during the affordability period.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City places notices in all of the local newspapers, including Spanish newspapers, notifying the public of the availability to inspect, review and comment on the performance report . Copies of the notices in English and Spanish are attached to this document. The notices are also placed on the City's web site in English and Spanish. The notices can be found on the City's web site.

The CAPER report is posted on the City's web site for a minimum of 5 days and copies are made available to the public in DCD's offices located at City Hall. Due to the COVID-19 pandemic, the City was granted a waiver from the 15-day public comment period. In addition, DCD makes the performance report available to members of the Municipal Council to comment and distribute to their constituents during the 5-day comment period prior to submission to HUD.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

No changes have been made to the City's program objectives.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

The City does not have a Brownfields Economic Development Initiative grant.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

During the 2019-20 program year DCD performed an on-site housing quality standard inspection and tenant certification for the HOME-assisted projects at 224-232 Hope Avenue and 73-79 Van Winkle Street. No issues were identified.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

The City has adopted a resolution that encourages any organization that secures a contract with the City to implement an affirmative marketing policy. This includes all of the housing developers assisted with the City's HOME funds. During the 2019-20 program year, DCD worked with Passaic Affordable Housing Coalition to ensure they complied with the City's requirements with regard to affirmative marketing the three affordable housing units completed with HOME funds. PAHC followed the City's affirmative marketing requirements.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

During the 2019-20 program year, the City of Passaic received \$29,000 in Program Income for the HOME program from the repayment of HOME grants from individual first-time homebuyers. These funds were used to support additional FTHB housing activities. No Program Income has been received during the 2019-20 program year from developer sponsored activities.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

During the 2019-20 program year, DCD enforced the residency requirement during the affordability period for our FTHB program. The City also worked with our development partners to ensure that long-term affordability deed restriction documents are recorded with the County for PAHC's development that was completed during the 2019-20 program year.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	PASSAIC
Organizational DUNS Number	064275431
EIN/TIN Number	226002194
Identify the Field Office	NEWARK
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	Paterson/Passaic County CoC

ESG Contact Name

Prefix	Mr
First Name	RONALD
Middle Name	0
Last Name	VAN RENSAIER
Suffix	0
Title	Director

ESG Contact Address

Street Address 1	330 Passaic St
Street Address 2	0
City	PASSAIC
State	NJ
ZIP Code	07055-
Phone Number	9733655633
Extension	0
Fax Number	9733655552
Email Address	rvanrensalier@cityofpassaicnj.gov

ESG Secondary Contact

Prefix	0
First Name	Joyce
Last Name	Gregory-Hunt
Suffix	0

Title Coordinator for Federal & State Aid
Phone Number 9733655641
Extension 0
Email Address jhunt@cityofpassaicnj.gov

2. Reporting Period—All Recipients Complete

Program Year Start Date 07/01/2018
Program Year End Date 06/30/2019

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: Passaic Alliance

City: Passaic

State: NJ

Zip Code: 07055, 5813

DUNS Number:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Unit of Government

ESG Subgrant or Contract Award Amount: \$53,902

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 16 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 17 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 18 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 19 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	
Children	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 20 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	
Female	
Transgender	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 21 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	
18-24	
25 and over	
Don't Know/Refused/Other	
Missing Information	
Total	

Table 22 – Age Information

7. Special Populations Served—Complete for All Activities

Number of Persons in Households

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans				
Victims of Domestic Violence				
Elderly				
HIV/AIDS				
Chronically Homeless				
Persons with Disabilities:				
Severely Mentally Ill				
Chronic Substance Abuse				
Other Disability				
Total (unduplicated if possible)				

Table 23 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

10. Shelter Utilization

Number of New Units - Rehabbed	0
Number of New Units - Conversion	0
Total Number of bed-nights available	0
Total Number of bed-nights provided	0
Capacity Utilization	0.00%

Table 24 – Shelter Capacity

11. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

The City does not have any homeless shelters located within the City limits. No new units have been converted or rehabbed.

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Expenditures for Rental Assistance	0	36,396	45,387
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	0
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
Subtotal Homelessness Prevention	0	36,396	45,387

Table 25 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Expenditures for Rental Assistance	0	0	8515
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	0
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	0
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	0
Subtotal Rapid Re-Housing	0	0	8,515

Table 26 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Essential Services	0	0	0
Operations	0	0	0
Renovation	0	0	0

Major Rehab	0	0	0
Conversion	0	0	0
Subtotal	0	0	0

Table 27 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2017	2018	2019
Street Outreach	0	0	0
HMIS	0	0	0
Administration	0	0	0

Table 28 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2017	2018	2019
	0	36,396	53,902

Table 29 - Total ESG Funds Expended

11f. Match Source

	2017	2018	2019
Other Non-ESG HUD Funds	0	0	0
Other Federal Funds	0	36,273	0
State Government	0	0	0
Local Government	0	0	0

Private Funds	0	0	0
Other	0	0	0
Fees	0	0	0
Program Income	0	0	0
Total Match Amount	0	36,273	0

Table 30 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2017	2018	2019
	0	72,669	53,902

Table 31 - Total Amount of Funds Expended on ESG Activities

Attachment

2019 CDBG PR26 Report

Public Notices