

The City of Passaic is amending its 2019-20 Annual Action Plan to include additional projects that are being funded with resources provided by HUD in the CARES Act. These resources are designed to help the City prevent, prepare for and respond to the coronavirus. The City is also increasing CDBG funding to an activity that is being funded from \$65,687 in repaid CDBG funds. Finally, the City is changing the

scope of an activity for the Boys and Girls Club. The City Amended it's 2019-20 Annual Action Plan a third time to reflect the allocation of resources from the third round of funding from the CARES Act.

## **Executive Summary**

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

#### **1. Introduction**

The purpose of the 2019-23 Five-Year Consolidated Plan (2019-23 Con Plan) is to guide the decisions in the City of Passaic's use of the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships (HOME) program from the US Department of Housing and Urban Development (HUD). The 2019-23 Con Plan provides a detailed analysis of the housing and homeless needs in the community and a housing market analysis. Specific attention is paid to the needs of moderate-, low- and very low-income households experiencing housing problems, the needs of special needs populations, and first-time homebuyers. The 2019-23 Con Plan also describes the coordination of the City's goals with the goals of the County with respect to housing and non-housing community development needs.

The City of Passaic's Department of Community Development (DCD or the Department) is the lead agency responsible for preparing the Consolidated Plan. The Department administers the CDBG program and the HOME program) funding from HUD. According to HUD "the Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the four CPD formula block grant programs: the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME), the Emergency Solutions Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) program." Currently, the City of Passaic does not receive ESG and HOPWA funding, although the City has received ESG funding in the past.

Consistent with HUD's mission, the City's mission is to increase homeownership, support community development, 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. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

As part of the 2019-23 Con Plan process the Department staff members and their partner municipal departments, service providers and stake holders 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 on development of new and rehabilitated rental and homeownership housing developments, particularly for families and first-time homebuyer down payment assistance. To address the needs of the City's homeless population, DCD is in consultation with the Continuum of Care to identify funding to the most effective uses for homeless and special needs populations.

The overall goals of the 2019-23 Con Plan 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 information on specific targeted areas please refer to the Strategic Plan section SP10. Section SP-25 Priority Needs describes the highest needs of the community as determined by the Department staff, its municipal partners, and community stake holders. For more details on the annual objectives and goals, please refer to the Action Plan section AP-20 Annual Goals and Objectives. Specific projects and activities to be funded during the 2019-20 program year are summarized in AP-35

### **3. Evaluation of past performance**

The City is a previous recipient of CDBG and HOME funds. The success and performance of past programs and projects were considered in light of current needs in the development of the strategies and objectives under the 2019-23 Con Plan.

During the 2018-19 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 of Community Development (DCD) 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 Department of Recreation implement several programs to enhance the quality of life for area residents and the Department of Health and Human Services continued delivering vital services to low to moderate income residents. In addition, the City utilized previous CDBG funding to create a training program that trained 35 low-income residents to become security guards. The Department of Public Works implemented improvements to area parks and performed sewer improvements at eight locations. Passaic Mental Health Clinic replaced the sidewalk around their facility. The Boys and Girls Club was awarded funds to replace the generator; however, this work has not started yet. The City, through the Department of Human Services, is developing Dignity House, a facility that will provide a safe harbor for the homeless in Passaic. The City is developing the facility in a former firehouse and Passaic Alliance 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. Passaic Alliance began providing services from a temporary location.

The City provided HOME funds 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 funded with HOME funds and are leased to low-income households. The City has also committed HOME funds to Morris Habitat for Humanity to develop a house at 232 Howe Ave for homeownership. The house was completed and sold to a low-income household during the 2018-19 program year. HOME funds were also provided 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. The City also used HOME funds to assist seven 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.

During the 2018-19 program year the City did not receive an allocation of HESG funds so 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 City had left over HESG money that was spent by United Passaic Organization (UPO) to provide prevention services. During the 2018-19 program year, UPO assisted 14 households. Although the City did not receive HESG funding, we continued our involvement with the local Continuum of Care (CoC).

#### **4. Summary of citizen participation process and consultation process**

The Department seeks input from a wide range of resources including community leaders, local elected officials, department heads, citizens, and local service providers throughout the planning process. Aside from direct citizen participation described below, the Department of Community Development

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 members of low- and moderate-income households, 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 of Community Development provides many opportunities for public input. In preparing the 2019-23 Con Plan and the 2019-20 Annual Action Plan, public meetings were held on January 31, 2019 and March 19, 2019 to solicit citizen input on housing and community development needs. The notices were published in two local newspapers: North Jersey Herald News and El Especial, a Spanish language newspaper. In addition, the City posted notices at the City Hall entrances on the City's website ([www.cityofpassaic.gov](http://www.cityofpassaic.gov)) and the Clerk's office. This process provides for and encourages citizen participation in the development of the 2019-23 Con Plan and the 2019-20 Annual Action Plan.

On April 12, 2019, a notice was published in the same publications alerting interested persons as to the availability of the 2019-23 Con Plan. The Plan was placed in the City Clerk's office, the Mayor's office, the City's web site and the Department's offices for public review for 30 days. The public review period ended on May 12, 2019. Announcement of the availability of the Consolidated Plan for public review was sent to organizations that represent persons with limited English speaking ability, disabilities, and low-income and homeless populations. The Department has a Spanish speaking liaison available to communicate with the Spanish speaking population. The Department also promotes its planning activities and service at various community meetings as well as housing and health fairs.

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 purposes of developing the Needs Assessment. The Department also coordinated with various City departments on the development of the 2013 City of Passaic Master Plan, which included significant community outreach. This 2019-23 Consolidated Plan is designed to be consistent with and complementary to the Master Plan.

## **5. Summary of public comments**

As described, the City held two public meetings in preparation for drafting the 2019-23 Con Plan. No comments were received at the meetings. Additionally, the Department reached out to numerous service organizations in Passaic to collect information on the needs of the populations served by those organizations. Three organizations responded. Comments indicated common themes in needs of the

community, including recreation and after-school programs for children and adolescents, affordable housing, job training and placement, programs for seniors and substance abuse prevention.

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

The City did not reject any comments. All comments received were taken into consideration and addressed through the planning decisions that were made.

## **7. Summary**

The Consolidated Plan is a prerequisite for receiving funding from HUD for four federal entitlement programs. The City of Passaic is recipient of two of the four programs: CDBG and HOME. The City is a former ESG recipient in 2014 and 2015 and has consulted with the Continuum of Care to address the needs of the homeless population.

The purposes of the 2019-23 Con Plan is to guide funding decisions regarding use of federal resources. The City has prepared this 2019-23 Con Plan to strategically implement the CDBG and HOME programs to utilize the funds for housing, public facility and infrastructure improvements and expansion of public services over the next five years, Fiscal Years 2019 through 2023. The City has also prepared an Annual Action Plan for the 2019-202 program year. This plan identifies the funding for projects that address the City's priorities as stated in the Consolidated Plan.

None of the City's grantees work in the area of furthering access to broadband internet service and we do not have the resources in the City to implement a new program. The City is served by Verizon and Optimum. As per 24 CFR 881.212, all new affordable housing units developed in the City with HUD funding are wired for Internet service. The Free Library of Passaic offers residents free access to WiFi at the library. In addition, the Passaic Senior Center offers seniors free lessons in using tablets and the internet.

The City, through the Office of Emergency Management, works to address emergency issues in the City. The biggest concern that the City has is flooding from the Passaic River. During 2011 and 2012, Hurricanes Irene and Sandy flooded housing complexes on the east side of the City. In 2014, the City secured a \$2.7 million grant to create a lake in the Third Ward Park and install a new retaining wall. These actions have helped to address the problems of overflow of water into the streets. The City is in the process of expanding this project.

## The Process

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

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

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

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

**Table 1 – Responsible Agencies**

### Narrative

The City of Passaic has designated the Department as the lead agency for the grant administration of the CDBG program and the HOME program. The City has not received ESG funding since 2015. The Department is responsible for overseeing all aspects of administering both CDBG and HOME program funding from HUD including but not limited to reviewing applications, approving projects for funding, compiling the necessary documentation and monitoring the flow of funds and the adherence to compliance in meeting national objectives to ensure compliance with HUD regulations. To determine the various projects to be funded, the Department staff annually issues a Request for Proposals for use of CDBG funds and accepts applications for HOME funds. Department staff also reviews each application along with an ad hoc committee for CDBG and the City’s underwriter for HOME. DCD then makes recommendations to the Mayor and City Council to approve the applications for funding.

The Department is also responsible for preparing the Consolidated Plan and the Annual Action Plan. The Director of the Department, the City Administrator, the Mayor, and the Passaic City Council has the responsibility of approving the Consolidated Plan and Annual Action Plan and overseeing the successful administration of the 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 various 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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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(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, DCD 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](http://www.cityofpassaic.com). DCD 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 over the next five-year period.

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 was also discussed.

**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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City is a former recipient of ESG funding. If ESG funds become available during the next five-year period, the Department will consult with the Continuum of Care on determining how to allocate ESG funds, development performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Housing Authority of the City of Passaic
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Employment Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department works closely on a regular basis with the HACP to identify unified goals and strategies to develop affordable housing. The Department and HACP remain committed to offering the community comprehensive, supportive services and initiatives that promote long term economic success and housing self sufficiency.
2	<b>Agency/Group/Organization</b>	UNITED PASSAIC ORGANIZATION
	<b>Agency/Group/Organization Type</b>	Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City has a long standing relationship with the United Passaic Organization (UPO) to coordinate on issues of homeless prevention and counseling to prevent homelessness.

3	<b>Agency/Group/Organization</b>	Passaic Department of Engineering
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Infrastructure Improvement
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
4	<b>Agency/Group/Organization</b>	PASSAIC PUBLIC LIBRARY
	<b>Agency/Group/Organization Type</b>	Public Library
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department coordinates with the Passaic Public Library on reading and education programs within the City of Passaic.
5	<b>Agency/Group/Organization</b>	MENTAL HEALTH CLINIC OF PASSAIC
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Publicly Funded Institution/System of Care Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Public Services

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
6	<b>Agency/Group/Organization</b>	Passaic Alliance
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Publicly Funded Institution/System of Care Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Public Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
7	<b>Agency/Group/Organization</b>	Jewish Family Service & Children's Center of Clifton
	<b>Agency/Group/Organization Type</b>	Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City works with this organization on issues related to homeless prevention, particularly in the areas of case management.
8	<b>Agency/Group/Organization</b>	BOYS AND GIRLS CLUB OF PASSAIC
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City works with this organization on issues related to services for low to moderate income children and youth in the City.
9	<b>Agency/Group/Organization</b>	Passaic Downtown Merchants Association
	<b>Agency/Group/Organization Type</b>	Business Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
10	<b>Agency/Group/Organization</b>	Coaches Association of Passaic
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.

11	<b>Agency/Group/Organization</b>	Parish Nursing Interfaith Training and Outreach
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
12	<b>Agency/Group/Organization</b>	Juvenile Education and Awareness Project
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
13	<b>Agency/Group/Organization</b>	Passaic Affordable Housing Coalition
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Affordable Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization works to develop affordable housing for low-income households in the City of Passaic.
14	<b>Agency/Group/Organization</b>	City of Passaic Department of Human Services
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department

	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
15	<b>Agency/Group/Organization</b>	City of Passaic Department of Recreation, Cultural and Senior Affairs
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
16	<b>Agency/Group/Organization</b>	St Mary's General Hospital
	<b>Agency/Group/Organization Type</b>	Health Agency Publicly Funded Institution/System of Care Major Employer Neighborhood Organization

<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth</p>
<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The St. Mary's Behavioral Health Program provides services to persons returning from mental and physical health institutions. This program supports clients of mental health services to function productively and independently.</p>

**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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
HOPE in Passaic County, a plan to end homelessness	City of Passaic	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**

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

The Department coordinates extensively with public entities and other bodies of government in order to effectively administer the CDBG and HOME program and to develop this 2019-23 Con Plan. Some of the public entities the City Coordinates with are as follows: the Planning & Zoning Department, the Finance Department, the Human Services Department, the Department of Recreation, Cultural and Senior Affairs, the Passaic Housing Authority, the City of Paterson, Passaic County and HUD.

**Narrative (optional):**

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

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

The Department seeks input from a wide range of resources including community leaders, local elected officials, department heads, citizens, and local service providers throughout the planning process. Aside from direct citizen participation described below, the Department of Community Development 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 of Community Development provides many opportunities for public input. In preparing the 2019-23 Con Plan and the 2019-20 Annual Action Plan, public meetings were held on January 31, 2019 and March 19, 2019 to solicit citizen input on housing and community development needs. The notices were published in two local newspapers: North Jersey Herald News and El Especial, a Spanish language newspaper. In addition, the City posted notices at the City Hall entrances on the City's website ([www.cityofpassaic.gov](http://www.cityofpassaic.gov)) and the Clerk's office. This process provides for and encourages citizen participation in the development of the 2019-23 Con Plan and the 2019-20 Annual Action Plan.

On April 12, 2019, a notice was published in the same publications alerting interested persons as to the availability of the 2019-23 Con Plan. The Plan was placed in the City Clerk's office, the Mayor's office, the City's web site and the Department's offices for public review for 30 days. The public review period ended on May 12, 2019. Announcement of the availability of the Consolidated Plan for public review was sent to organizations that represent persons with limited English speaking ability, disabilities, and low-income and homeless populations. The Department has a Spanish speaking liaison available to communicate with the Spanish speaking population. The Department also promotes its planning activities and service at various community meetings as well as housing and health fairs.

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 purposes of developing the Needs Assessment. The Department also coordinated with various City departments on the development of the 2013 City of Passaic Master Plan, which included significant community outreach. This 2019-23 Consolidated Plan is designed to be consistent with and complementary to the Master Plan.

**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	Eighteen community members attended the January 31, 2019 public meeting. Several questions were asked by the public on the process for creating the Plan and the allocation of resources.	No public comments were received	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	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 2019-23 Con Plan and 2019-20 Annual Action Plan.	No public comments were received	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The 2019-23 Con Plan and the preliminary budget for the 2019-20 Annual Action Plan was discussed and adopted by the Municipal Council at a public hearing on March 19, 2019 at City Hall offices. One person from the public was in attendance.	No public comments were received at the Municipal Council Hearing.	N/A	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The data provided in this section is from the 2000 and 2010 Census, American Community Survey 2009-2013 and the 2009-2013 CHAS provided by HUD. Based on the data and analysis included within this section of the Consolidated Plan as well as interviews and group discussions held with service providers, this section assesses the housing needs in Passaic by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by Passaic's citizens. The main housing problems looked at are: (a) cost-burdened households (b) substandard housing (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Understanding the magnitude and incidence of housing problems in Passaic is crucial in aiding the Department to set evidence-based priorities for HUD-funded programs.

The area's public housing, homeless, and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered.

### Low-to-Moderate Income Areas

The following map highlights LMI areas throughout Passaic.



**Map Legend** ✕

**Low-Mod Census Tracts**

▭

**Low-to-Moderate Income Census Tracts**

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

### Summary of Housing Needs

The City of Passaic has experienced mild population and household growth since the 2000 Census. Population and household can generate demand for new housing units. Given the age of the majority of the housing stock in Passaic and the built out nature of the City much of the supply of new housing units will be in the form of renovation of existing housing units and small scale in-fill housing development on small lots. There are some former industrial areas of the City where if vacant former industrial buildings were cleared, there could be the potential development sites for new housing units. Preserving existing housing units for low and moderate income households, especially seniors, is also a priority. Finally, as a result of the high cost of the existing housing stock, assisting first-time homebuyers with down payment and closing costs will also be a priority over the next five-years.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	69,781	70,620	1%
Households	19,528	19,800	1%
Median Income	\$31,022.00	\$31,832.00	3%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Demographics Narrative

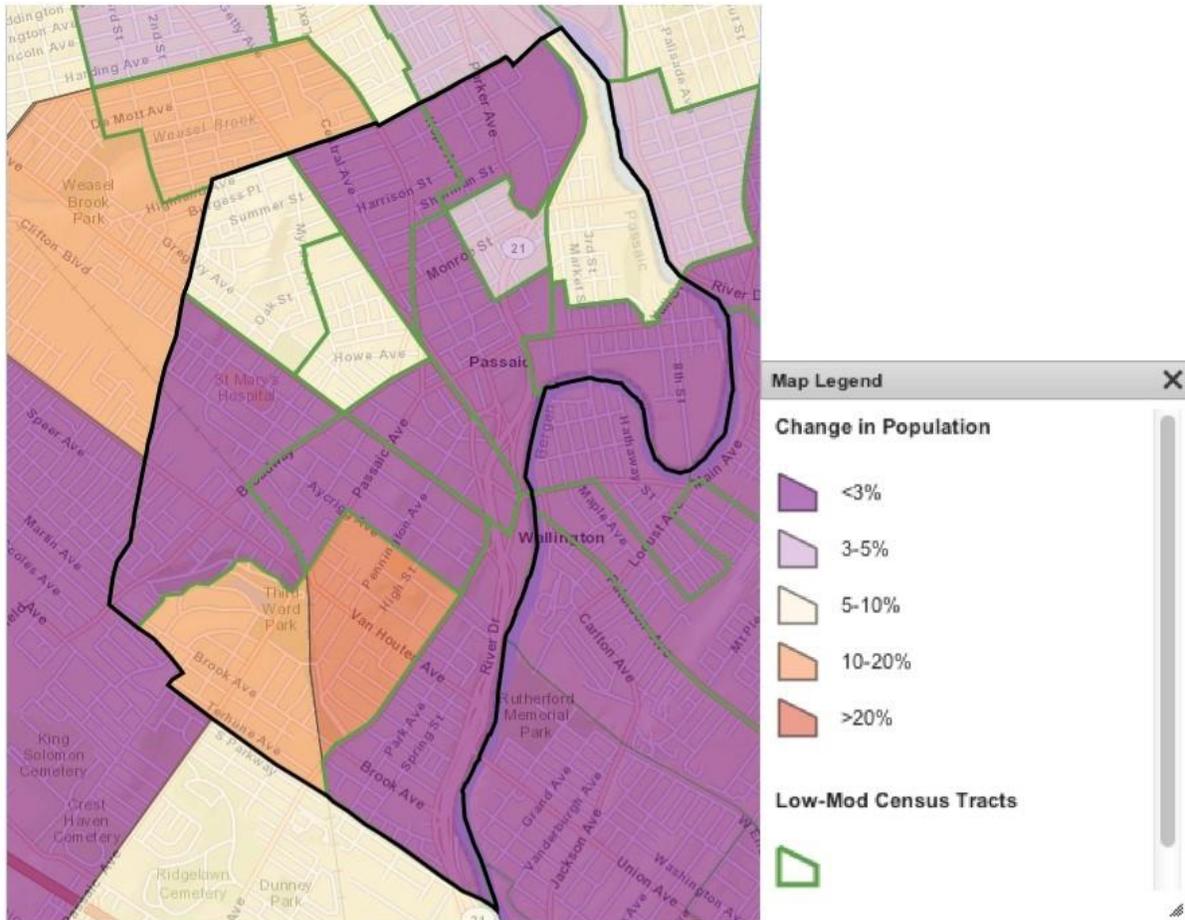
The City of Passaic has experienced mild growth since the 2000 Census. According to 2009-13 ACS data, the 2013 population of Passaic was 70,620. That represents a 1.2% population growth since the year 2000 with a similar growth in households of 1.4%. Incomes of households have increased by 2.6% over the last 10 years with the average median income increasing by only \$810 from to \$31,832. The table highlights demographic changes in population, number of households, and income between 2000 and 2013.

### Demographic Maps

This series of maps visually displays the geographic distribution of demographic trends in Passaic across a few key indicators. Due to data constraints in HUD's CPD Maps tool, the maps contain data from the 2009 American Community Survey (ACS). The actual data used in the tables and text throughout the plan is from the more current 2010 Census. This disparity in the source data between the tables and maps does not lessen the value or usefulness of the maps because the purpose of the maps is to show geographic concentrations, not precise values.

### Population Change

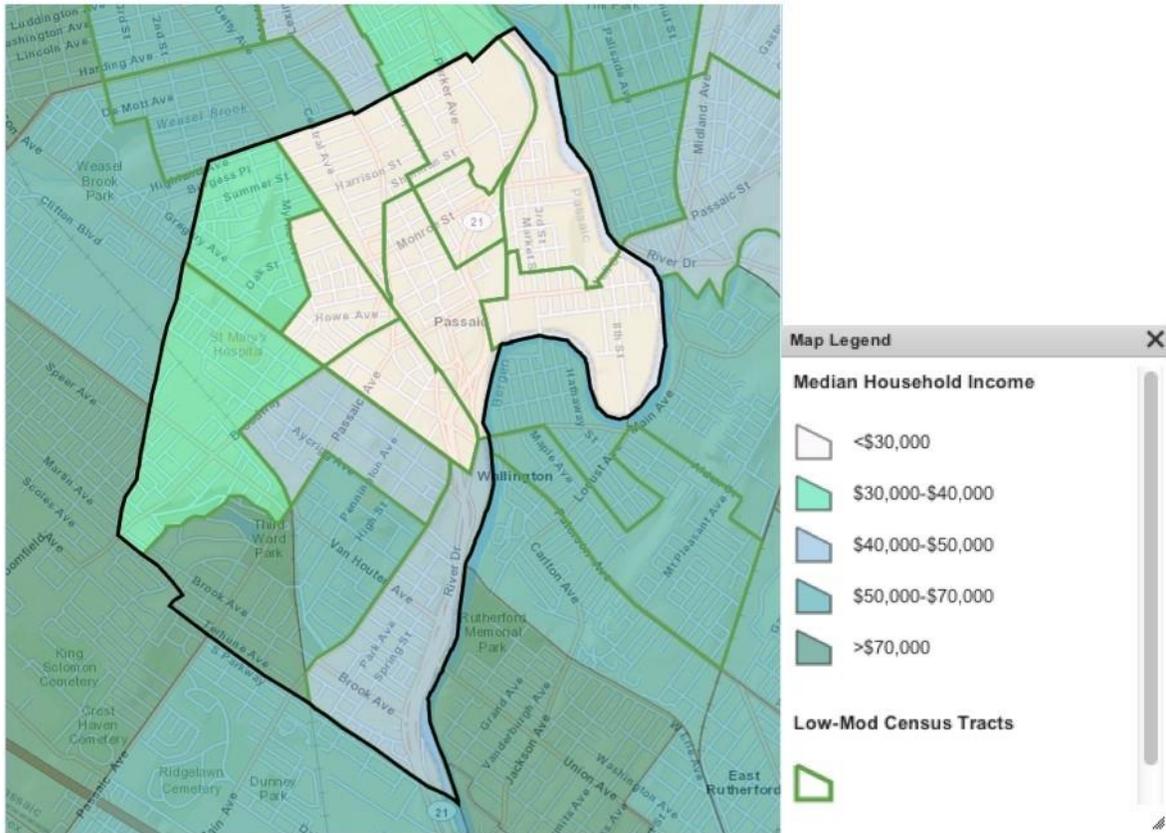
The map below visually displays the distribution of Passaic’s population growth over the last decade and shows that growth is generally focused in the southern part of the City in the third ward with population growth ranging from 10% to 20% over the past 10 years. Areas with 5-10% population growth are located in pockets in the west and northeast portions of the City.



**Map of Population Change**

**Median Household Income**

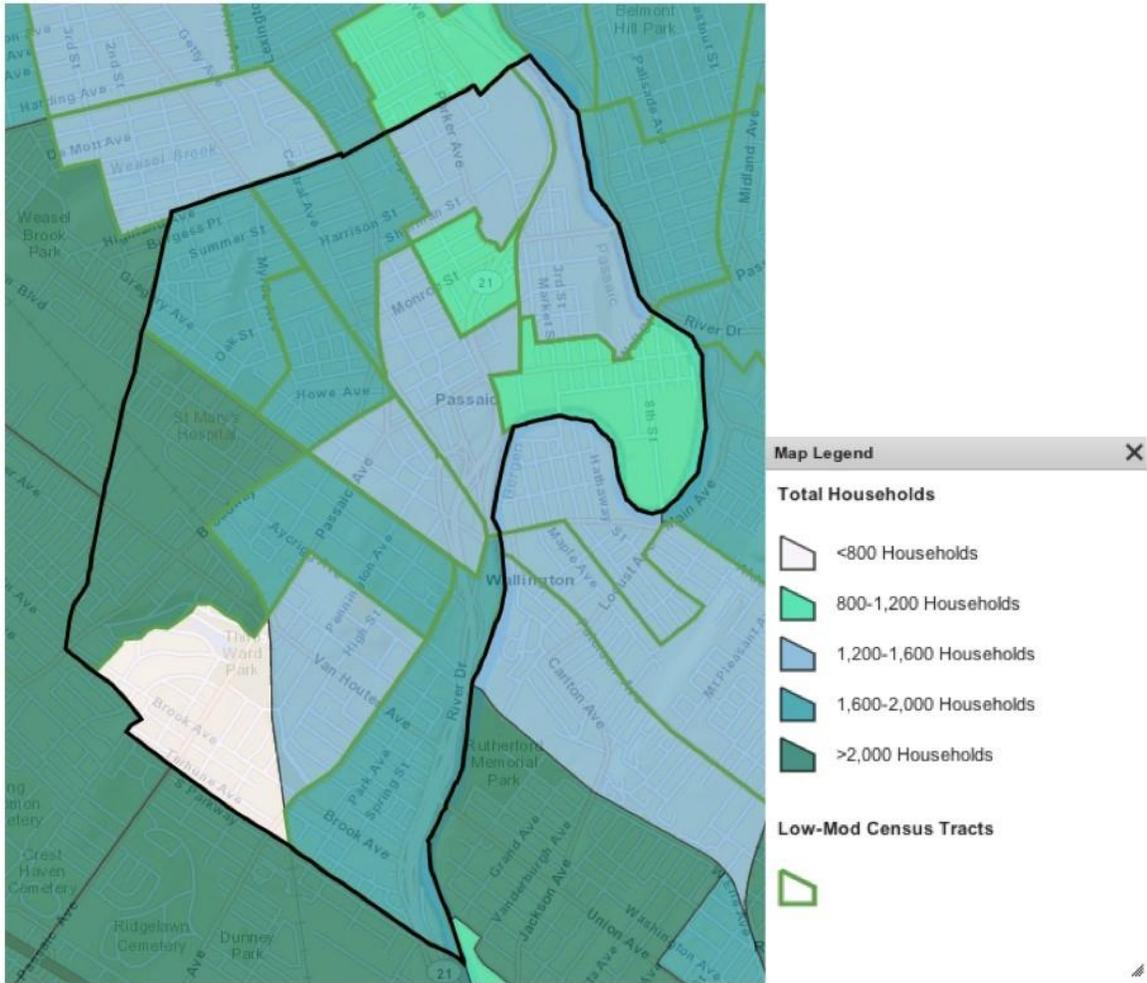
The map below displays median household income levels throughout Passaic . When compared to the last map on population growth, you can see that the census tracts with the largest population growth are also the tracts with the highest median income in the City.



**Map of Median Household Income**

**Housing Density**

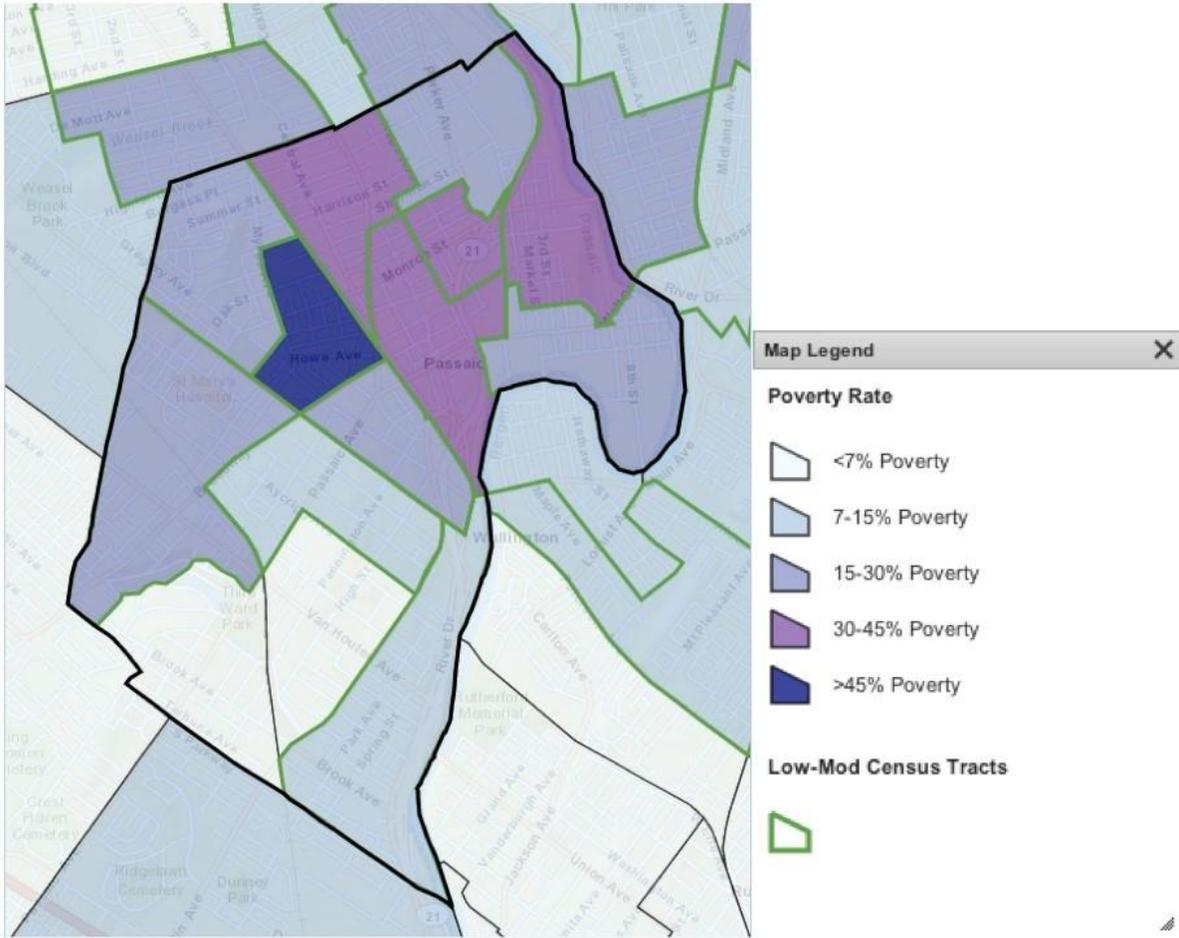
The map below shows the distribution of households in Passaic. When compared to the previous map on median household income, it illustrates that the tracts where population is most dense are those at the lower range of median household incomes.



**Map of Housing Density**

**Poverty Rate**

This map shows the distribution of poverty throughout the City of Passaic. As shown, the tract with the highest poverty rate is located in the central part of the City with other high poverty areas in the north and northeast portion of the City.



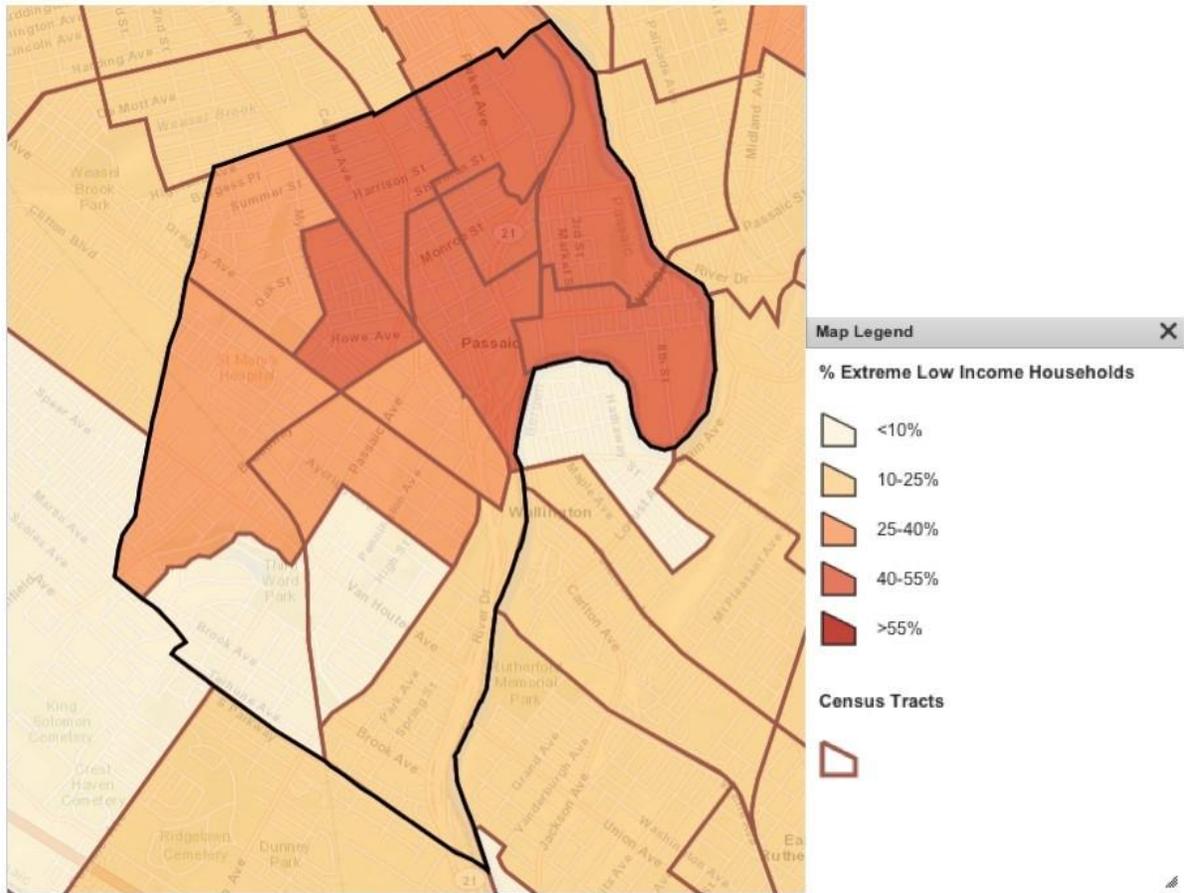
**Map of Poverty Rate**

**Household Incomes**

The maps below detail the prevalence of Extremely Low Income, Low Income, and Moderate Income households in the City of Passaic.

**Extremely Low Income Households**

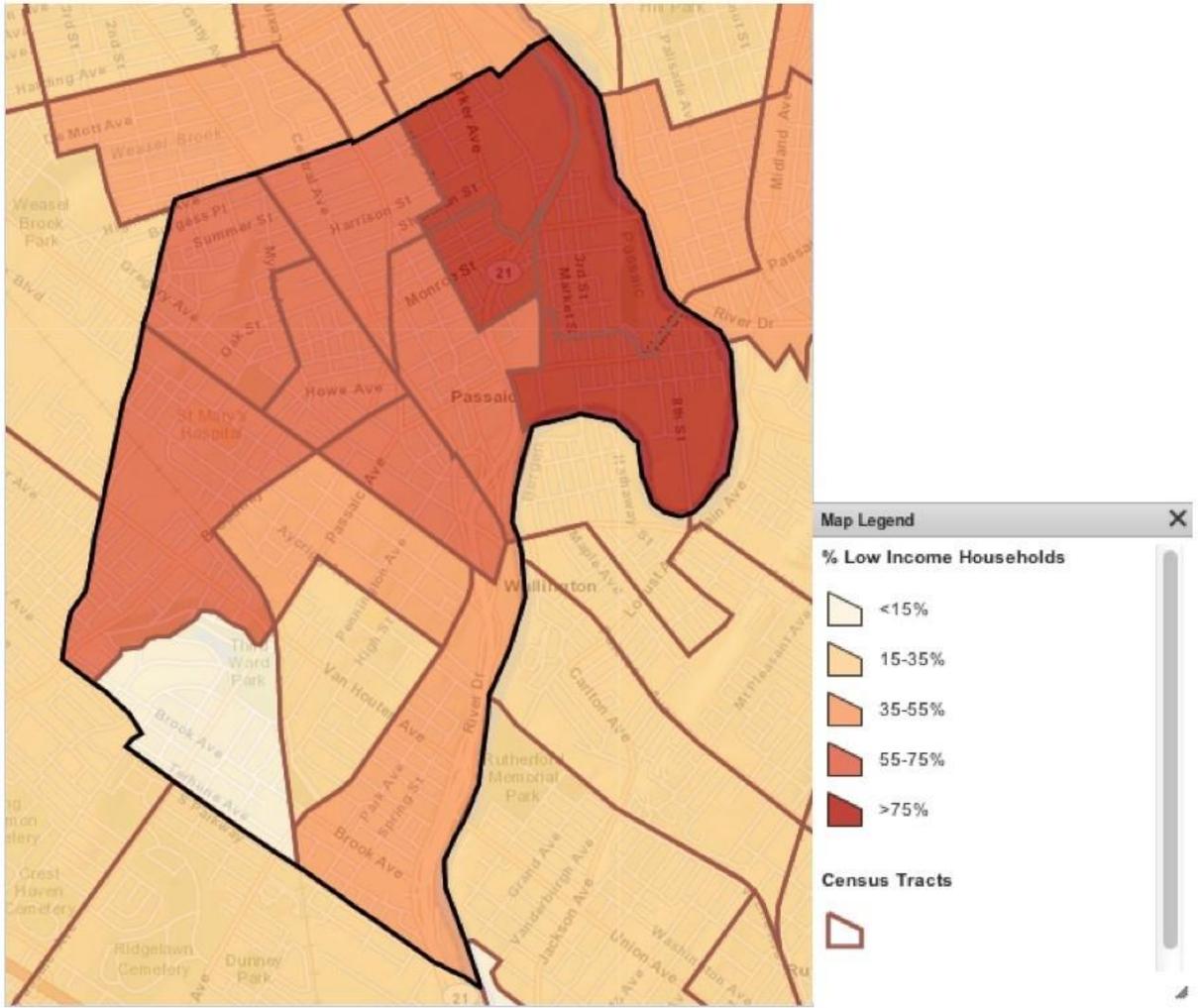
Again, areas with the highest percentage of extremely low income people are in the central, north and northeast portions of the City greater than 55% of the households are have extremely low incomes.



### Map of Extremely Low Income Households

#### Low Income Households

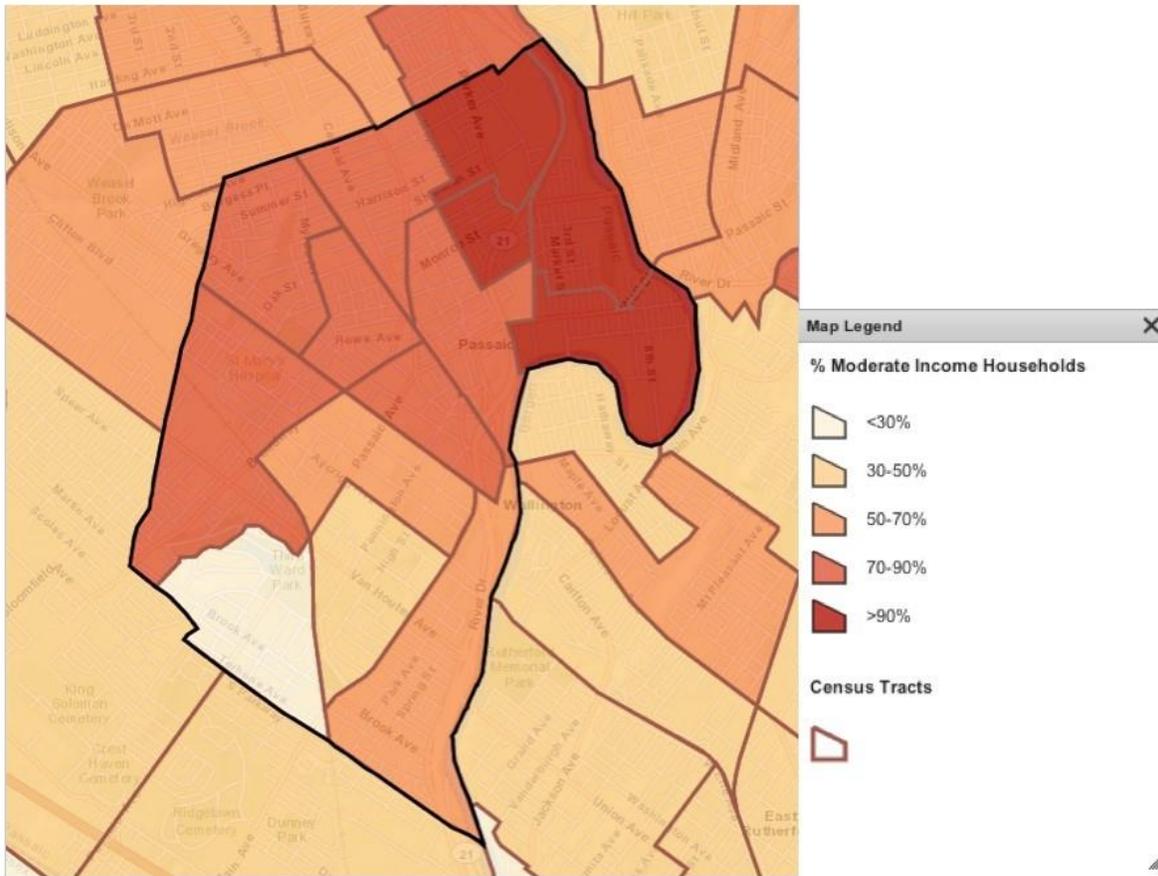
The map below shows that 75% of households in the areas of the northeast portion of the City are low income households. Further, areas in central and western Passaic have a 55-75% concentration of low income households.



**Map of Low Income Households**

**Moderate Income Households**

The map below shows areas of concentration for moderate income households.



**Map of Moderate Income Households**

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	8,250	4,060	2,535	1,430	3,525
Small Family Households	3,330	2,015	1,220	615	1,765
Large Family Households	1,315	855	580	350	825
Household contains at least one person 62-74 years of age	1,555	525	325	245	760
Household contains at least one person age 75 or older	995	220	250	75	210
Households with one or more children 6 years old or younger	2,204	1,319	670	290	435

**Table 6 - Total Households Table**

Data 2011-2015 CHAS  
Source:

**Number of Households by % of HAMFI**

This table breaks down family dynamics and income in the City of Passaic using 2009- 2013 CHAS data. The City of Passaic has 19,800 households. Within those households there is more than double the amount of small families as compared to large families. A large portion of the City's population is made up of low and extremely-low income households. Close to 42% of the City's population earns less than 30% HAMFI, 21% earn between 30-50% HAMFI, 13% earn between 50-80% HAMFI and about 7% earn between 80-100% HAMFI. The percentage of small families and large families are broken down fairly evenly within each category. Over 37% of small families and 33.5% of large families made 30% or less than the HUD Adjust Median Family Income (HAMFI). Approximately 23% of small families and 22% of large families were in the 30-50% HAMFI range. The result is that over half of Passaic's population earns less than 50% of the HUD Area Median Family Income. Approximately 14% of small families and 15% of large families fall in the 50-80% HAMFI range. Finally, approximately 7% of small families and 9% of large families were in the 80-100% HAMFI range.

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	215	25	40	10	290	0	30	0	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,440	630	270	155	2,495	25	140	30	30	225
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	630	395	180	105	1,310	30	50	40	0	120
Housing cost burden greater than 50% of income (and none of the above problems)	3,345	440	30	0	3,815	480	530	325	50	1,385

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	580	1,305	485	4	2,374	65	65	230	180	540
Zero/negative Income (and none of the above problems)	665	0	0	0	665	50	0	0	0	50

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

### Housing Needs Summary Narrative

This table provides an overview of housing problems in the City of Passaic. Using CHAS data, it provides the numbers of households experiencing each category of housing problem broken out into income ranges and owner/renter status. For example, looking at the first data cell (top left) we see that 215 renter households in the City made 30% or below area median income (AMI) and lacked complete plumbing or kitchen facilities.

Cost burden greater than 50% of income and severe overcrowding appear to be the most prevalent housing problems in the area in terms of sheer numbers. The sections below provide more detail and break these issues down further.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,630	1,495	520	265	7,910	535	755	395	80	1,765

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	1,300	1,645	1,250	740	4,935	65	165	370	345	945
Household has negative income, but none of the other housing problems	665	0	0	0	665	50	0	0	0	50

**Table 8 – Housing Problems 2**

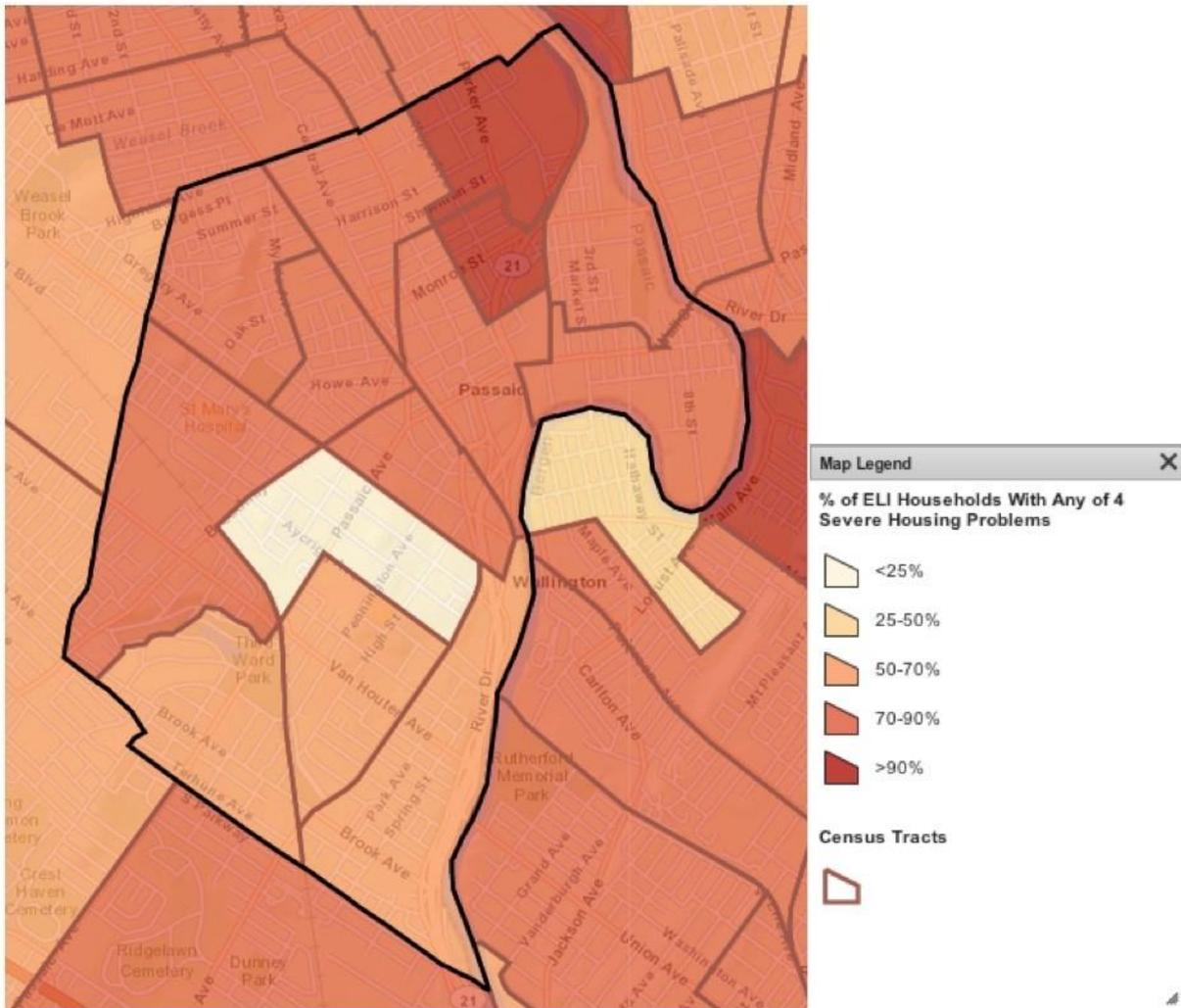
Data 2011-2015 CHAS  
Source:

**Housing Problems 2 Narrative**

This table shows households with at least one severe housing problem (lacks kitchen or complete plumbing, severe overcrowding, severe cost burden) broken out by income and occupancy. The broad trend in the data is simply the lower the income in a household, the greater presence of severe housing problems.

**Extremely Low Income HH with at least one severe housing problem**

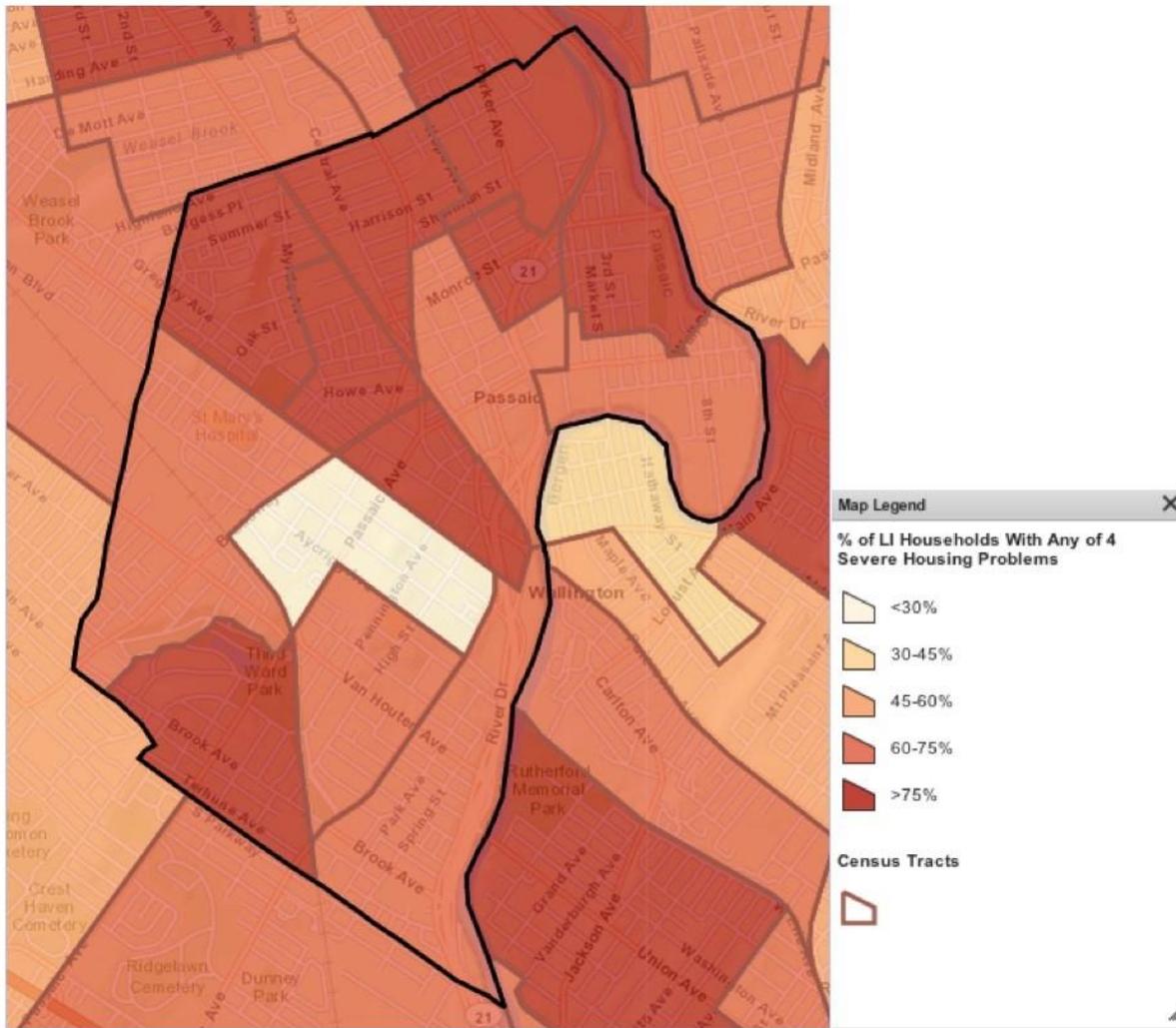
This maps shows that the areas of the City with greatest concentration of extremely low income households with at least one housing problem are concentrated in the western, northern, and northeastern portions of the City.



**Map of Extremely Low Income HH with at least one severe housing problem**

**Low Income HH with at least one severe housing problem**

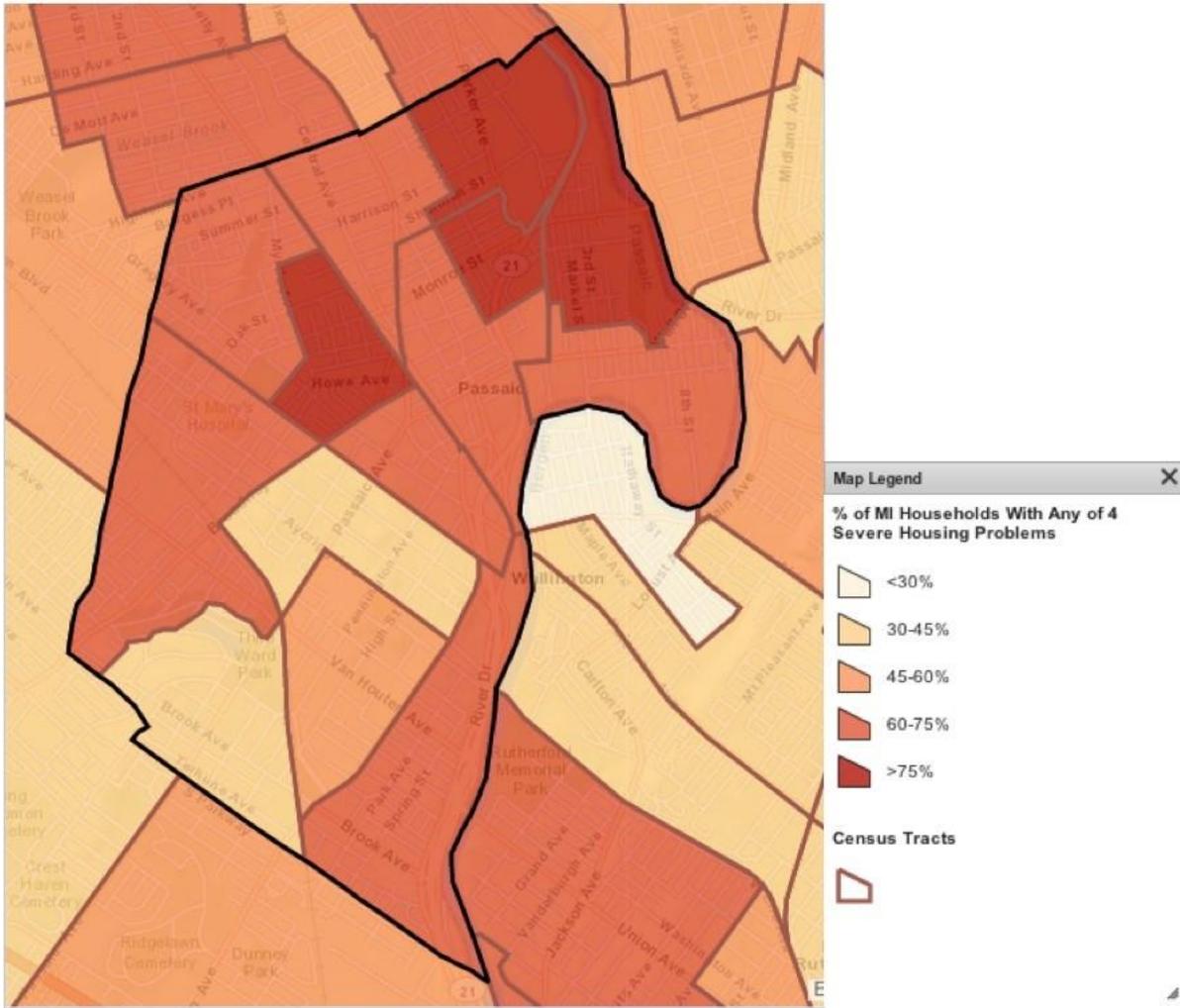
Similar trends can be seen in the patterns for low income households with at least one sever housing problem.



**Map of Low Income HH with at least one severe housing problem**

**Moderate Income HH with at least one severe housing problem**

The map below depicts concentrations of moderate income households with at least one severe housing problem and show that the highest concentration is again in the northern/northeastern portion of the City.



**Map of Moderate Income HH with at least one severe housing problem**

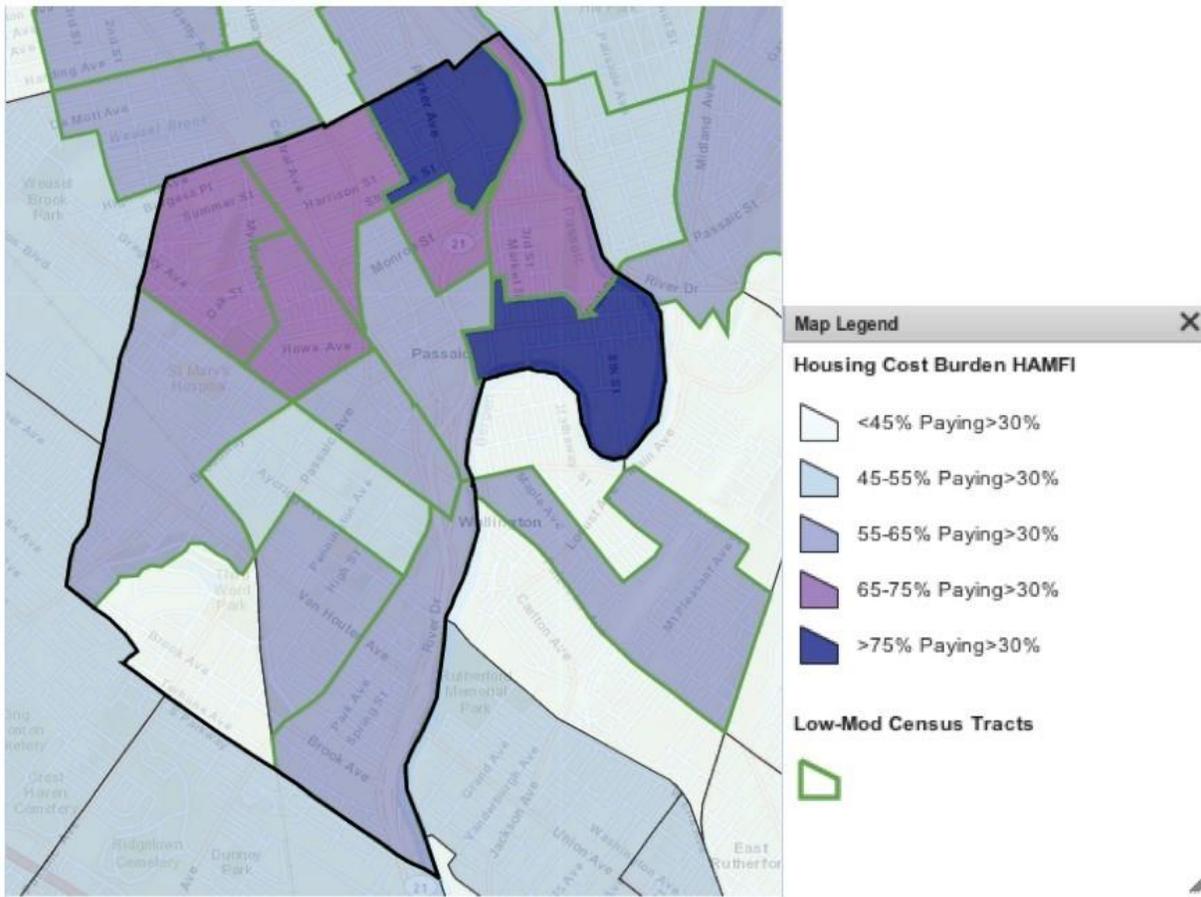
**3. Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	2,620	1,180	345	4,145	150	485	235	870
Large Related	1,115	520	94	1,729	50	100	185	335
Elderly	1,200	205	29	1,434	330	134	150	614
Other	810	540	180	1,530	70	100	40	210
Total need by income	5,745	2,445	648	8,838	600	819	610	2,029

**Table 9 – Cost Burden > 30%**

### Cost Burden > 30% Narrative

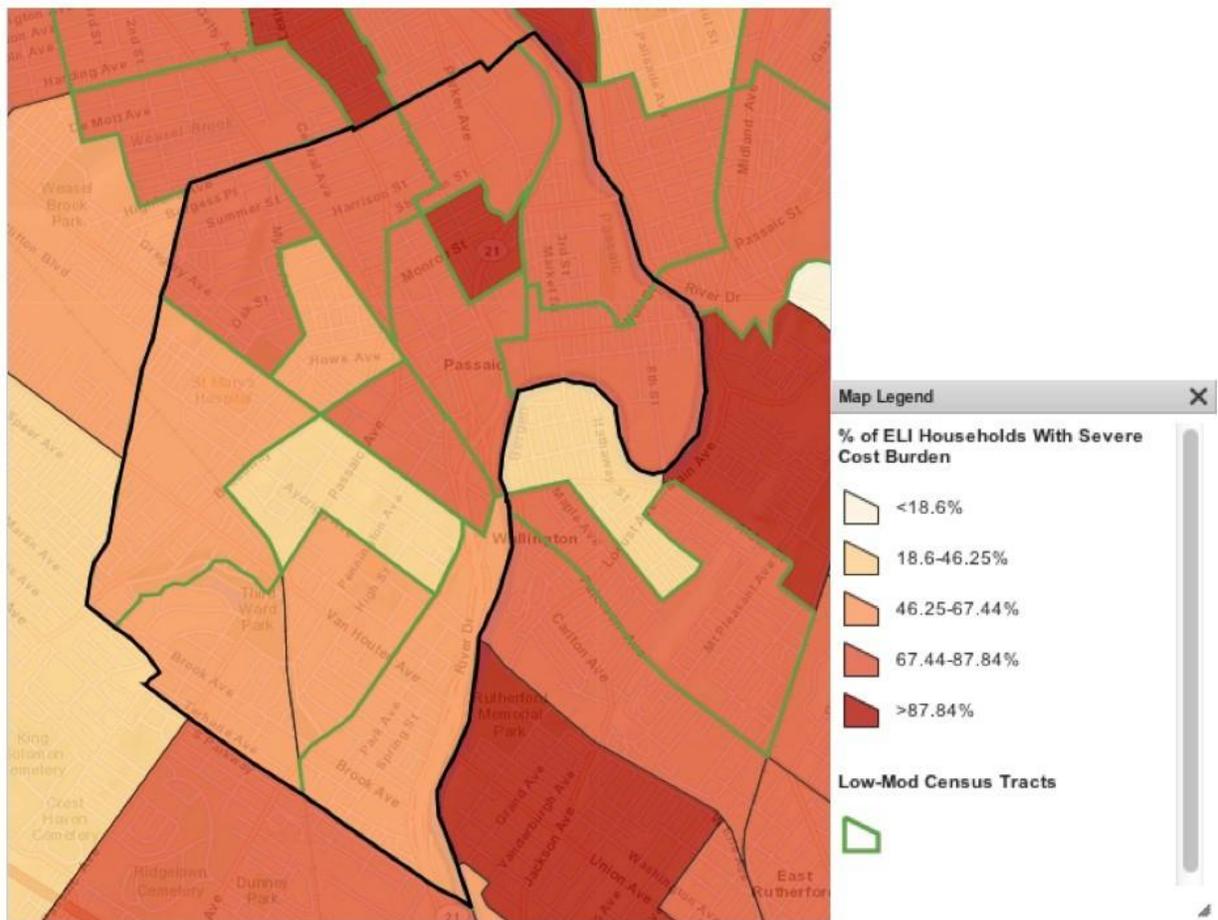
This table displays CHAS data on cost burdened households in the City of Passaic. HUD defines cost burden as paying more than 30% monthly income on housing costs. This data shows that renters are significantly more cost burdened in terms of total households than owners – with 8,838 renters paying more than 30% of their income on housing as opposed to 2,029 owners or more than 4.4 times more renters than owners. The data further shows that small related renter households represent about 47% of cost burdened renters and 43% of cost burdened owners. The elderly, however, represent a larger percentage of cost burdened owners than renters with about 31% of owners paying more than 30% of their income falling into the elderly category compared to 16% for renters.



Map of Cost Burden > 30%

### Cost Burden > 50% Narrative

The data below highlights the problem of severe cost burden in the City, which is defined as paying more than 50% of household income on housing costs. The trends amongst severely cost-burdened households are largely the same as the cost-burdened information discussed above. On the whole, renters are significantly more cost burdened with 5,429 renter households paying more than 50% of household on housing costs and only 1,525 owner households- or close to 3.6 times more renters than owners. Likewise, small related households make up the majority of cost burdened renters at 45% of the total. Further, the elderly continue to represent a larger percentage of cost burdened owners than renters with about 33% of owners paying more than 50% of their income falling into the elderly category compared to 21% for renters.



**Map of Cost Burden > 50%**

**4. Cost Burden > 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	2,210	230	20	2,460	125	350	150	625

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	910	25	4	939	50	80	110	240
Elderly	1,055	85	10	1,150	290	130	80	500
Other	720	160	0	880	70	75	15	160
Total need by income	4,895	500	34	5,429	535	635	355	1,525

**Table 10 – Cost Burden > 50%**

Data 2011-2015 CHAS  
Source:

### 5. Crowding (More than one person per room)

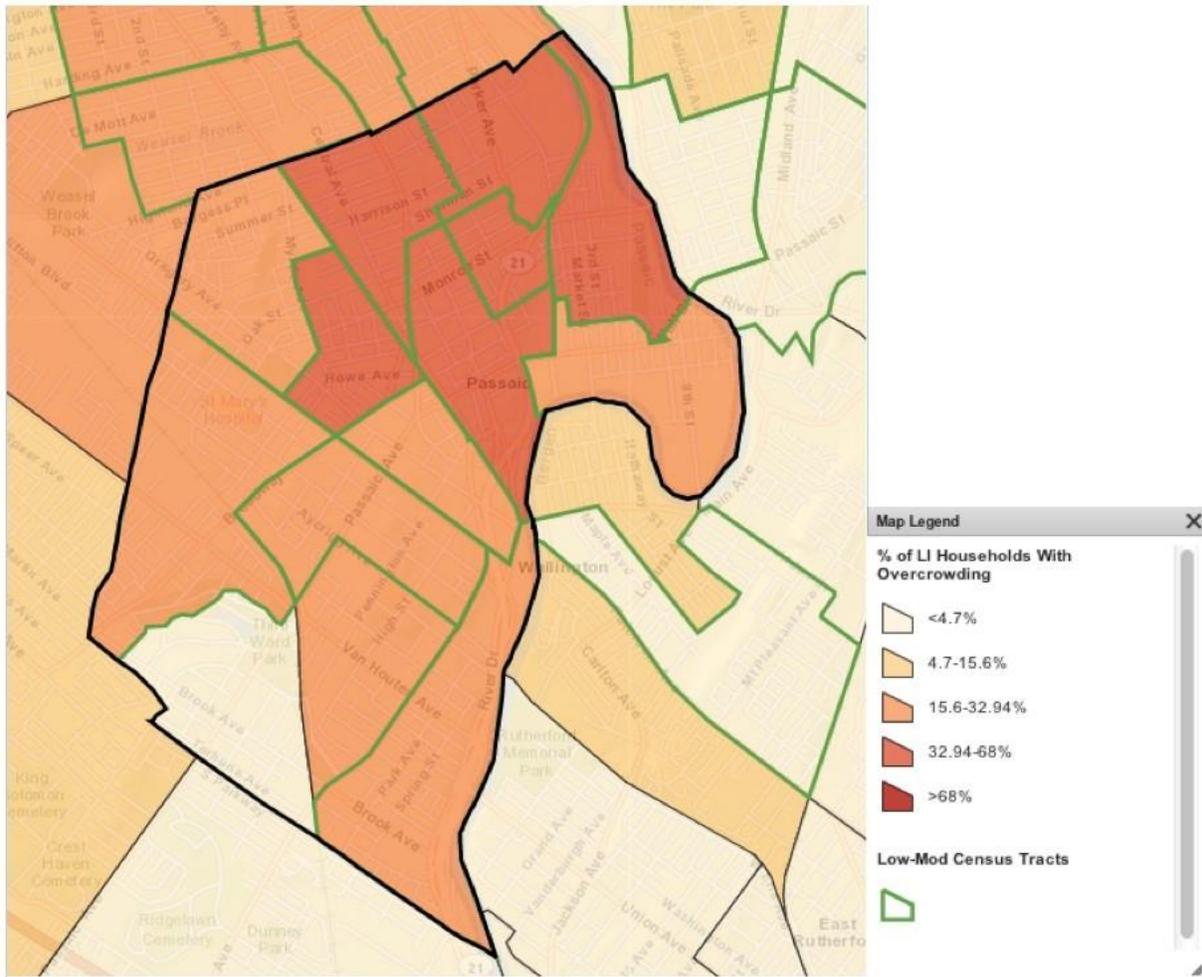
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,850	790	425	220	3,285	55	190	40	0	285
Multiple, unrelated family households	200	210	35	39	484	0	0	24	0	24
Other, non-family households	25	45	0	0	70	0	0	0	30	30
Total need by income	2,075	1,045	460	259	3,839	55	190	64	30	339

**Table 11 – Crowding Information – 1/2**

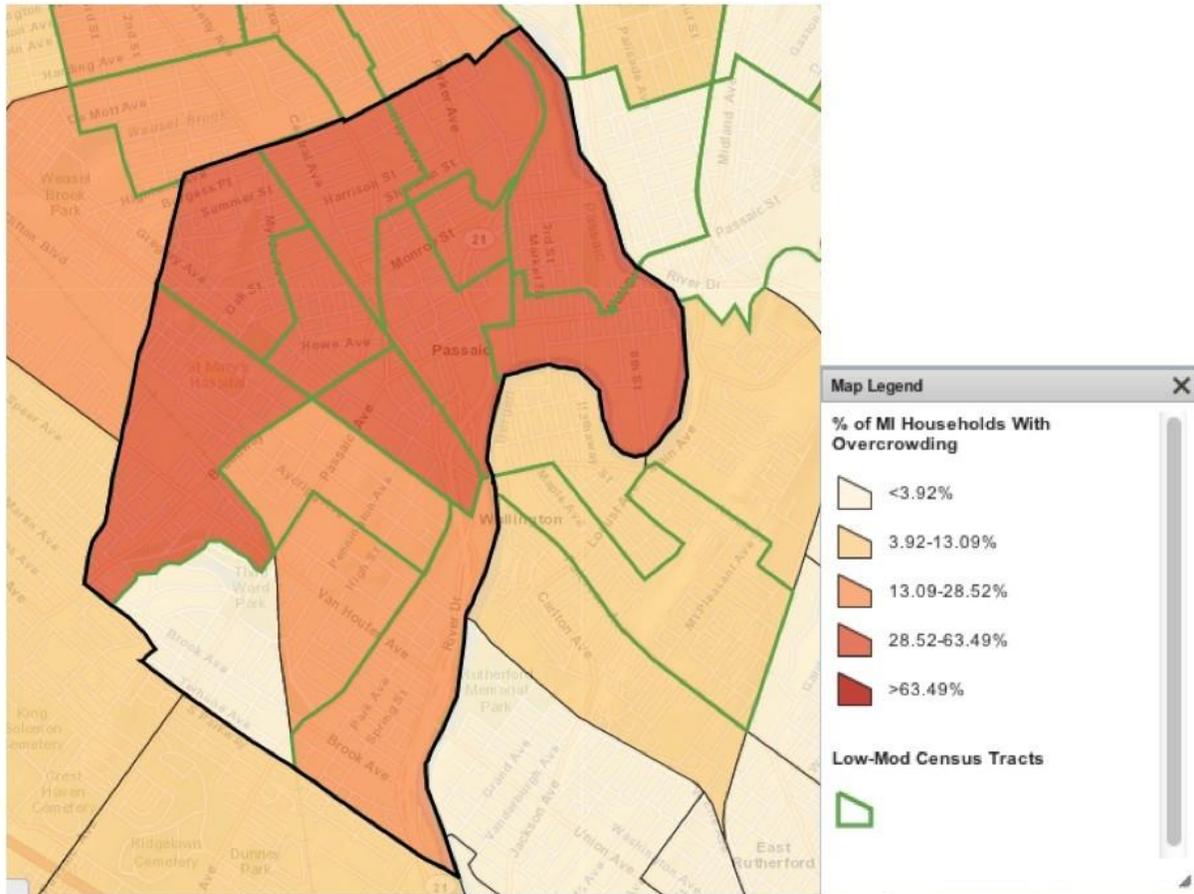
Data 2011-2015 CHAS  
Source:

### Crowding (More than one person per room)

Overcrowding is defined as having more than one person per room in a household. Renters are overwhelmingly more likely to live in an overcrowded household compared to homeowners with 92% of all overcrowded households belonging to renters. Not surprisingly, the data also represents that about 51% of overcrowded households fall in the lowest income band at 0-30% AMI.



**Map of Low Income Households with Overcrowding**



**Map of Moderate Income Households with Overcrowding**

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

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

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

In the City overall there are 3,570 single family households experiencing crowding conditions where there is more than one person per room in the household. Of these, 3,285 are renter households and 285 are owner-occupied households. About 53% of these households fall in the 0-30% AMI category, about 27% fall in the 30-50% AMI category, about 13% fall in the 50-80% AMI range, and about 6% earn over 80% AMI.

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

The City does not have a clear number for those households that are disabled or victims of domestic violence. The City, however, does work closely with the Continuum of Care in identifying and assisting special needs households through the most effective use of its funds.

**What are the most common housing problems?**

Affordability is by far the largest housing problem in the City. In total, the data shows that 10,867 out of 19,800 households pay more than 30% of their household income on housing costs. This equates to 55% of City of Passaic households experiencing housing cost burdens.

Overcrowding- or living situations with more than one person per room- is also a prevalent concern in the City with 4,278 or 22% of all households experiencing overcrowding. As discussed above, renter households represent the bulk of overcrowded households (92%), making renters more than 11 times more likely than owners to live in an overcrowded household.

The City has 320 units of substandard housing - defined as either lacking complete plumbing or complete kitchen facilities. While substandard housing is not a large problem when viewed as a percentage of the entire housing stock, having 320 households living without adequate, basic facilities is problematic.

Further, the maps illustrate that these housing problems are most prevalent in the central, eastern, northern, and northwestern portions of the City.

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

In general, lower income households experience more housing problems across the board. The extremely low-income income range is statistically more likely to have at least one problem than other income ranges. More than half of the households experiencing at least one housing problem falls into the extremely low income category of 0-30% HAMFI category. Further, as discussed, extremely low income renters are much more likely to live in an overcrowded household.

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

These issues are addressed in the Homeless Needs Assessment.

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

N/A

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

These issues are addressed in the Homeless Needs Assessment.

### **Discussion**

The narratives above describe housing needs throughout the City of Passaic.

None of the City's grantees work in the area of furthering access to broadband internet service and we do not have the resources in the City to implement a new program. The City is served by Verizon and Optimum. As per 24 CFR 881.212, all new affordable housing units developed in the City with HUD funding are wired for Internet service. The Free Library of Passaic offers residents free access to WiFi at the library. In addition, the Passaic Senior Center offers seniors free lessons in using tablets and the internet.

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

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

### Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

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

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,815	720	715
White	785	115	75
Black / African American	775	150	135
Asian	125	10	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	5,090	445	495

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### 0%-30% of Area Median Income

This table looks at housing problems amongst different racial populations in the 0-30% AMI range. Overall, of the 8,250 households represented in this data, 83% experience one or more of the four housing problems. The majority of households living with at least one housing problem are

Hispanic (75%). Within Hispanic households, about 84% of households experience one or more housing problems. In contrast, among White households about 80% experience one or more housing problems and within Black households about 73% experience these issues. While Asians represent only a small number of households (135), 93% of Asian households in this income category are living with one or more housing problems.

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,620	440	0
White	425	75	0
Black / African American	245	90	0
Asian	160	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,760	275	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### 30%-50% of Area Median Income

This table looks at housing problems amongst different racial populations in the 30-50% AMI range. Overall, of the 4,060 households represented in this data, 89% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (76%). Within Hispanic households, about 91% of households experience one or more housing problems. In contrast, among White households about 85% experience one or more housing problems and within Black households about 73% experience these issues. While Asians represent only a small number of households (160), 100% of Asian households in this income category are living with one or more housing problems.

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,630	905	0
White	360	145	0
Black / African American	120	140	0
Asian	65	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	1,085	575	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### 50%-80% of Area Median Income

This table looks at housing problems amongst different racial populations in the 50-80% AMI range. Overall, of the 2,535 households represented in this data, about 64% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (66%). Within Hispanic households, about 65% of households experience one or more housing problems. In contrast, among White households about 71% experience one or more housing problems, within Black households about 46% experience these issues, and within Asians households 81% are living with one or more housing problems.

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	530	900	0
White	140	215	0
Black / African American	10	115	0
Asian	10	70	0
American Indian, Alaska Native	0	45	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	370	460	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### 80%-100% of Area Median Income

This table looks at housing problems amongst different racial populations in the 80-100% AMI range. Overall, of the 1,430 households represented in this data, about 37% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (70%). Within Hispanic households, about 45% of households experience one or more housing problems. In contrast, among White households about 39% experience one or more housing problems, within Black households about 8% experience these issues, and within Asians households 13% are living with one or more housing problems.

### Discussion

In all income categories, Hispanics represent the largest percentage of households living with one or more housing needs.

Disproportionate housing needs exist among racial groups within a given income category when the percentage of households within that race experiencing one or more housing problems is 10 percentage points above the percentage of total households experiencing housing needs in that income category. For instance, while the number of Asian households is small in the 0%-30%, 30%-50% and 50%-80% categories; however, 93%, 100% and 81% of Asian households in these categories, respectively have at least one housing problem in comparison to 83%, 89% and 64% of the total households in each category, respectively. Therefore, Asians in the 0%-30%, 30%-50% and 50%-80% categories have disproportionate housing needs. No racial groups have disproportionate housing needs in the 80%-100% income category and the 50%-80% category is the only category where Whites (71%) show a greater need in comparison to Hispanics (65%).

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

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

### Introduction

This section compares the existence of severe housing problems amongst racial groups against that as the jurisdiction as whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,165	1,365	715
White	660	240	75
Black / African American	725	205	135
Asian	120	10	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	4,625	910	495

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

### 0%-30% of Area Median Income

This table looks at severe housing problems amongst different racial populations in the 0-30% AMI range.

Overall, of the 8,245 households represented in this data, 75% experience severe housing problems. The majority of households living with at least one housing problem are Hispanic (75%). Within Hispanic households, about 77% of households experience one or more housing problems. In contrast, among both White and Black households about 68% experience one or more housing problems. While Asians represent only a small number of households (130), 92% of Asian households in this income category are living with one or more housing problems.

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,250	1,810	0
White	295	205	0
Black / African American	95	240	0
Asian	75	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,760	1,275	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

This table looks at severe housing problems amongst different racial populations in the 30-50% AMI range.

Overall, of the 4,060 households represented in this data, 55% experience severe housing problems. The majority of households living with at least one housing problem are Hispanic (78%). Within Hispanic households, about 58% of households experience one or more housing problems and within White households 59% experience one or more housing problems. In contrast, within Black households about 28% experience these issues, and within Asian households about 45% experience severe housing issues.

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	915	1,620	0
White	195	310	0
Black / African American	70	190	0
Asian	10	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	645	1,025	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

This table looks at severe housing problems amongst different racial populations in the 50-80% AMI range.

Overall, of the 2,535 households represented in this data, 36% experience severe housing problems. The majority of households living with at least one housing problem are Hispanic (71%). Within Hispanic households, about 39% of households experience one or more housing problems. In contrast, among White households about 39% experience one or more housing problems, within Black households about 27% experience these issues, and within Asian households about 13% experience severe housing issues.

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	345	1,085	0
White	65	290	0
Black / African American	0	125	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	0	80	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	280	550	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

### **80%-100% of Area Median Income**

This table looks at severe housing problems amongst different racial populations in the 80-100% AMI range.

Overall, of the 1,430 households represented in this data, 24% experience severe housing problems. The majority of households living with at least one housing problem are Hispanic (81%). Within Hispanic households, about 34% of households experience one or more housing problems. In contrast, among White households about 18% experience one or more housing problems. Within Black and Asian households no households experience these issues.

### **Discussion**

In all income categories, Hispanics represent the largest percentage of households living with severe housing needs.

Disproportionate housing needs exist among racial groups within a given income category when the percentage of households within that race experiencing one or more housing problems is 10 percentage points above the percentage of total households experiencing housing needs in that income category. For instance, while the number of Asian households is small in the 0%-30% category, 92% of Asian households have severe housing needs in comparison to 75% of the total households in this income category. In the 80%-100% category, 34% of Hispanic households have severe housing needs in comparison to 24% of the total. Therefore, Asians in the 0%-30% category and Hispanics in the 80%-100% category have disproportionate housing needs.

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

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

### Introduction:

This section compares the existence of housing cost burden amongst racial groups against that of the jurisdiction as whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,240	4,470	7,105	985
White	1,845	660	1,070	100
Black / African American	790	365	795	135
Asian	345	215	160	0
American Indian, Alaska Native	45	0	15	0
Pacific Islander	10	0	0	0
Hispanic	4,030	3,230	5,045	740

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

When looking at housing cost burden, 36% of all households in the City have housing costs in excess of 50% of their monthly household income and an additional 23% have housing costs between 30%-50%. Hispanics make up the largest percentage of households in over 50% category (71%).

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

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

The income categories of less than 30% AMI and greater than 50% AMI contain incidences of greater need for certain racial and ethnic groups than the income category as a whole. As discussed above, Asians experience a greater need in the less than 30% AMI category and Hispanic experience a greater need in the greater than 50% AMI category. Hispanics across all indicators make up the majority of households that have greater needs.

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

These needs have been adequately identified in the above discussions as well as throughout the plan.

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

Concentrations of ethnic and racial groups exist in the City of Passaic. Higher concentrations of Hispanics are located in the 1st and 4th wards of the City. There is a small concentration of Filipino residents in the 2nd and 3rd wards. Further there is a presence of Polish residents in the 4th ward and Jewish residents in the 3rd ward.

## NA-35 Public Housing – 91.205(b)

### Introduction

This section summarized the characteristics and needs of the public housing community in the City of Passaic.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	694	1,380	0	1,380	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	15,947	15,219	0	15,219	0	0	
Average length of stay	0	0	13	7	0	7	0	0	
Average Household size	0	0	2	2	0	2	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	225	390	0	390	0	0
# of Disabled Families	0	0	121	223	0	223	0	0
# of Families requesting accessibility features	0	0	694	1,380	0	1,380	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	428	1,093	0	1,093	0	0	0
Black/African American	0	0	264	285	0	285	0	0	0
Asian	0	0	2	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	435	1,052	0	1,052	0	0	0
Not Hispanic	0	0	259	328	0	328	0	0	0

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

HACP has set aside accessible units in each complex to meet part of the demand. It maintains a separate wheel chair accessible wait list. The high cost of retrofitting a unit often becomes a challenge; however, HACP tries to make reasonable accommodations and place residents in suitable housing as best as possible.

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

HACP currently has 3168 applicants on the Housing Choice Voucher Program Waiting List. At HACP individual properties, there are 1,285 households on the waiting list. Of these households, 437 are seeking one-bedroom units (one to two person households), 540 are seeking two-bedroom units (two to four person households), 291 are seeking three-bedroom units (three to six person households) and 17 are seeking four-bedroom units (four to eight person households).

The most immediate need of public housing residents are for two- and three-bedroom units. There is also a need for job creation and opportunities to become self-sufficient and independent from public assistance.

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

Given the large number of extremely low- and low-income households in Passaic, the needs of public housing residents and the population at large are similar. Both would benefit from job creation and enhanced job training opportunities. The service agencies the Department consulted during the Consolidated Planning process noted job creation and job training as a top priority need for the populations they serve as well.

**Discussion**

The sections above discuss the characteristics and needs of public housing residents in the City of Passaic.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

Homelessness is a complex issue that plagues communities across the nation. Homelessness has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness can be caused by a health issue - as many homeless persons struggle with one more or conditions such as mental illness, physical disability, HIV, or substance abuse. Homeless is also a social problem - with factors such as domestic violence, educational attainment, or race lying at the root. As such, fighting homelessness requires a truly collaborative, community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The City does not have extensive data on the numbers and types of homeless individuals specifically in the City. All available data is compiled by the CoC and most of that data is for Passaic County. According to the 2019 Point In Time, there were 10 homeless households living in the City of Passaic on the night of January 22, 2019 as compared to 391 homeless persons in Passaic County.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	8	2	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is:  Has No Rural Homeless

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

**Nature and Extent of Homelessness: (Optional)**

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

Data Source  
Comments:

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

According to the 2019 Point In Time study, there were only 10 homeless people identified in the City of Passaic and no information is available on the breakdown of families with children or families of veterans. Of the 391 homeless individuals in the County, 64 were children and 7 were veterans.

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

According to the 2019 Point In Time study, there were only 10 homeless people identified in the City of Passaic and no information is available on the racial or ethnic characteristics of these people. Of the 391 homeless individuals in the County, 82 persons identified as white and 143 as African American. Less than 2% of the homeless in the County identified as Asian, Native American or Pacific Islander. 33% identified as Hispanic.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The Point In Time identified 2 sheltered homeless individuals in the City and 8 unsheltered homeless individuals. This is the only category that is broken down by municipality in the Point In Time data.

**Discussion:**

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

### **Introduction:**

Persons with special needs include the Elderly and Frail Elderly, Persons with Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol / Other Drug Addiction, and Public Housing residents. The portion of these populations requiring special housing options has not been quantified. Many persons with such special needs also have very low incomes. Therefore, their needs may have already been taken into account in estimating the housing needs of persons with extremely low and low incomes. However, for some people, supportive housing is needed as they are unable to undertake the Activities of Daily Living (ADL) without assistance. Supportive housing is defined as living units that provide a planned services component with access to a range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing.

### **Describe the characteristics of special needs populations in your community:**

*Elderly and Frail Elderly:* Elderly persons may need housing assistance for either financial or supportive reasons. Supportive housing is needed when an elderly person is both frail and very low income since the housing assistance offers services to compensate for the frailty in addition to the financial assistance. By this definition of need, there are no elderly that require supportive housing, only frail elderly.

*Persons with Severe Mental Illness, Physical Disability or Developmentally Disability:* Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability. Not all persons with disabilities require supportive housing; however, those that cannot live with a supportive family or are in need of help in basic life activities do require supportive housing and/or services. Physically disabled individuals usually require modifications to their living space including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by persons using a wheelchair.

*Alcohol/Other Drug Addiction:* The City of Passaic does not have data on the number of persons within the City with alcohol or other drug addictions. However, The Passaic County Division on Mental Health and Addiction Services is currently conducting needs assessments and developing comprehensive plans for drug and alcohol abuse prevention, and for addiction and mental health treatment and recovery.

*Public Housing residents:* Passaic County Housing Authority has a family self-sufficiency program, including job training, development of employment skills, educational activities, and to save for homeownership. This program serves 81 participant families out of 835 Housing Authority resident families.

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

The needs are determined by the social service agencies most directly in contact with special needs populations.

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

The New Jersey Department of Health, Division of HIV/AIDS Services reports that as of December 31, 2017, there were 4,853 persons in Passaic County living with AIDS and 1,682 persons who are HIV positive.

- Thirty-five percent of the persons with HIV/AIDS are between the ages of 35 and 44 and 33% are between the ages of 25-34.
- Sixty-five percent of Passaic County residents with HIV/AIDS are men.
- Fifty-one percent of Passaic County residents with HIV/AIDS are black and 32% are Hispanic.

The housing needs and problems of people living with HIV and AIDS are similar to those of people of similar health or socio-economic status. Many people living with HIV and AIDS have other psychosocial, health, and emotional problems such as chemical dependency and mental health problems. Key housing problems include affordability, security, transportation, and child care issues. Financial constraints are central to most housing issues faced by people living with HIV and AIDS in the community. Financial problems often appear to be accentuated by the inability to work and expenses for medical care and medicines beyond the scope of insurance.

### **Discussion:**

The preceding sections describe non-homeless special needs in the City of Passaic.

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

### **Describe the jurisdiction’s need for Public Facilities:**

Public Facilities are needed in the community in an effort to strengthen neighborhoods through increased access to quality public and private services that aim to assist low-income family in a multitude of different areas. The City of Passaic has a large population of extremely low- and low-income residents who either walk or use public transportation. In order for this segment of our community to have equal access to serves it is crucial that Passaic create or improve safe, energy-efficient, accessible and well-maintained community and neighborhood facilities.

### **How were these needs determined?**

These needs were determined by collaborating with other entities engaged in related activities that enhance our CDBG initiatives such as with service providers, other grantors, the Passaic School District, other City of Passaic departments, labor union representatives, businesses, the County and State Governments. The social service agencies the Department consulted with during the Consolidated Planning process identified the need for transportation as a priority need among the populations they serve.

### **Describe the jurisdiction’s need for Public Improvements:**

Through the neighborhood planning process, the City promotes sustainable neighborhood revitalization projects such as street and sewer upgrades and replacement, upgrades to curbs and sidewalks and other venues. This will help to alleviate and improve drainage and flooding issues and promote safety for pedestrians and drivers. The City also has a need to create and improve park and recreational facilities and upgrade and improve facilities that provide services to senior citizens.

### **How were these needs determined?**

These needs were determined by collaborating with other entities engaged in related activities that enhance our CDBG initiatives such as with service providers, other grantors, the Passaic School District, other City of Passaic departments, labor union representatives, businesses, the County and State Governments.

### **Describe the jurisdiction’s need for Public Services:**

Public Services are needed to provide activities that will have a long-term impact upon neighborhoods and low- and moderate-income families in improving their quality of life. The needs that were identified

include improving the number and quality of low income housing units and providing for homeownership opportunities, assisting in alleviating homelessness, and expanding access to housing resources, employment opportunities, and recreation/after-school activities for children and adolescents. The City also has a need to expand economic opportunities through job creation and create, enhance or sustain the operation of service providers that provide residents services or opportunities that will provide a neighborhood enhancement.

### **How were these needs determined?**

These needs were determined by collaborating with other entities engaged in related activities that enhance our CDBG initiatives such as with service providers, other grantors, the Passaic School District, other City of Passaic departments, labor union representatives, businesses, the County and State Governments. Further, the social service agencies the Department consulted with during the Consolidated Planning process identified these needs as a priorities among the populations they serve.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This section assesses the housing needs in the City of Passaic by analyzing various demographic and economic indicators. The analysis also develops a picture of the current needs in the community by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by local residents. The main housing problems considered are: (a) cost-burdened households, (b) substandard housing, and (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are certain racial groups more cost-burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These sorts of questions are empirically answered through data analysis. Understanding the magnitude and incidence of housing problems in the City is crucial in aiding the City in setting evidence-based priorities for its programs.

The area's public housing, homeless, and non-homeless special housing needs are also discussed. Finally, non-housing community development needs, such as public services, are considered as well.

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

### Introduction

As shown in the tables below, only 17% of properties in Passaic are single family structures with about 13% detached structures and 4% attached structures. In contrast, about 43% of properties in Passaic are multifamily properties with properties of 5-19 units representing about 29% and properties with 20 or more units representing about 16%. Properties with 2-4 units make up much of the balance representing 38% of properties in Passaic.

Further, Passaic has a large number of no bedroom and one bedroom rental units with 64% of rental units falling in the category. Among owner units 10% have no bedrooms or one bedroom. The result is that 35% of Passaic’s housing stock has no bedrooms or one bedroom. Overall about 31% of all housing units have 2 bedrooms and 33% have three or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,785	13%
1-unit, attached structure	905	4%
2-4 units	8,180	38%
5-19 units	6,280	29%
20 or more units	3,545	16%
Mobile Home, boat, RV, van, etc	25	0%
<b>Total</b>	<b>21,720</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	230	5%	3,840	26%
1 bedroom	255	5%	2,700	18%
2 bedrooms	1,240	26%	4,970	33%
3 or more bedrooms	3,100	64%	3,475	23%
<b>Total</b>	<b>4,825</b>	<b>100%</b>	<b>14,985</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The Department will target single family homes as part of its HOME owner-occupied housing rehabilitation program. Over the next five years, the department expects to assist about 10 households with rehabilitation. The Department will target first-time homebuyers as part of its down payment assistance program. Over the next five years, it expects that 30 households will receive downpayment assistance. For rental housing development, the Department will focus on family units to increase the number of affordable rental units appropriate for families with children. The Department expects to assist the development of about 40 rental units in the next five years. The Department also anticipates working with local CHDO's to develop 5 units of home-ownership housing in the City.

HOME rental units assisted by the Department must be affordable to households earning 60% AMI or less. For the first-time homebuyer and homeowner rehab programs as well as any HOME-assisted owner occupied housing developments, the City will use the uncapped low-income limits provided by HUD. These housing units must be affordable to households below 80% AMI.

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

No units are expected to be lost from the inventory.

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

The demand for affordable units exceeds the supply.

**Describe the need for specific types of housing:**

Affordable rental units, particularly larger units suitable for families, are in the highest demand. There is also need for affordable homeownership opportunities.

One person from the public was in attendance

**Discussion**

Each year the City conducts a housing market overview to assess market conditions in conjunction with our HOME program. For the past three years, the housing market overview has indicated that demand for affordable housing has outpaced supply. Market rate rental housing units are well occupied and the inventory of available houses for sale has been low. These market forces place upward pressure on rents and housing values making affordability an even great issue each year. The City expects these conditions to continue over the next five years.

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

### Introduction

The table below provides information on the changes in median home values and contract rents between 2000 and 2013. According to the data, median home values have decreased by 16%; however, the 2000 Census base year number is in question. When the City conducted the 2014-18 Consolidated Plan the 2000 Census base year median housing value was \$156,600. This number is more in line with Passaic housing values and suggests a significant increase between 2000 and 2013. Median rents have increased by 12% during the same period; however, again the 2000 Census base year number was much lower when the City conducted the last Consolidated Plan (\$587). The majority of rental households (45%) pay monthly rents between \$500 and \$999 while about 35% of renter households pay between \$1,000 and \$1,499 in monthly rent.

Further, the data below shows the number of units affordable to renters and owners for the different area median income ranges. As shown, among renter units, only 9% of units are affordable to households earning 30% or less of HAMI. About 29% are affordable to households earning between 30%-50% HAMI and about 62% are affordable to households in the 50%-80% HAMI range. Among owner units, only 14% of owner units are affordable to households in the 50%-80% range, 32% of units are affordable to the 80%-100% range, and 54% are affordable to those in the 100% and above category.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	359,500	302,200	(16%)
Median Contract Rent	829	932	12%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,085	13.9%
\$500-999	6,805	45.4%
\$1,000-1,499	5,295	35.3%
\$1,500-1,999	715	4.8%
\$2,000 or more	69	0.5%
<b>Total</b>	<b>14,969</b>	<b>99.9%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,705	No Data
50% HAMFI	5,255	410
80% HAMFI	11,290	955
100% HAMFI	No Data	1,605
<b>Total</b>	<b>18,250</b>	<b>2,970</b>

**Table 31 – Housing Affordability**

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,246	1,439	1,691	2,161	2,562
High HOME Rent	1,165	1,249	1,501	1,725	1,905
Low HOME Rent	896	960	1,151	1,330	1,483

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

No there is a shortage of affordable housing units for households below 80% AMI. As the tables above describe, only 9% of renter units are affordable to households earning 30% or less of HAMFI and only 29% of renter units are affordable to households earning 30%-50% HAMFI. For owners, the percentages are 14% of units affordable to households earning 30%-50% HAMFI and 32% affordable to households earning 50%-80% HAMFI. The majority of owner units are affordable to households over 100% HAMFI.

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

Affordability of housing is likely to become more challenging if the trends of the past 10 years continues, this is especially true for homeownership opportunities for low income households as home values have increased significantly in the last 10 years. Rents have also increased, although at a lower rate.

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

The area median contract rent is \$932, which is roughly in the range of the Low HOME Rent for efficiency (\$896) and one-bedroom units (\$960). Considering the majority of units in City are efficiency

and one-bedroom units (64%), the HOME Rents seem to be comparable to the Area Median Rent. This highlights, however, the need for units of three bedrooms or more for larger families. Only 23% of rental units in the City are three bedrooms or more.

Given the need demonstrated for additional affordable rental units of sizes sufficient for families, the Department will focus a portion of its HOME funding for 2019-2023 on the development of new family rental housing. Over the next five years, the Department hopes to produce approximately 40 affordable rental units.

## **Discussion**

The preceding sections describe the cost of housing in the City.

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

### Introduction

As shown below, the housing stock for both renter and owner units in Passaic is very old with only 10% of units built after 1980. The data indicates that there are large numbers of housing units in need of repair and rehabilitation.

### Definitions

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

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

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,550	53%	7,960	53%
With two selected Conditions	330	7%	2,695	18%
With three selected Conditions	4	0%	55	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,935	40%	4,275	29%
<b>Total</b>	<b>4,819</b>	<b>100%</b>	<b>14,985</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data Source: 2011-2015 ACS

### Condition of Units

Across the City, 53% of renter and owner households showed evidence of at least one substandard physical condition. Seven percent of owner-occupied households showed evidence two substandard physical conditions in comparison to 18% of renter households. As shown in Table 38, the housing stock of renter and owner occupied housing is very old, which likely contributes to the findings on housing conditions. Over half, or 59% of owner-occupied units and 53% of renter-occupied units, were built before 1950. Another 32% of owner-occupied units and 37% of renter-occupied units were built between 1950-1979, result in 93% of owner-occupied units and 94% of renter-occupied units built

before 1979. Only 10% of owner-occupied and 11% of renter-occupied units were built since 1980. This means that nearly all of the housing stock in Passaic is at least 40 years old with over half being at least 69 years old.

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	170	4%	395	3%
1980-1999	265	6%	1,160	8%
1950-1979	1,555	32%	5,545	37%
Before 1950	2,830	59%	7,890	53%
<b>Total</b>	<b>4,820</b>	<b>101%</b>	<b>14,990</b>	<b>101%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,385	91%	13,435	90%
Housing Units build before 1980 with children present	414	9%	54	0%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Risk of Lead-Based Paint Hazard

Due to the overwhelming majority of old housing stock, the risk of Lead-Based Paint Hazard due to housing conditions is a concern. Further details are described in the Lead-Based Paint Hazards section of this report.

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,020	0	1,020
Abandoned Vacant Units	273	0	273
REO Properties	121	0	121
Abandoned REO Properties	121	0	121

**Table 36 - Vacant Units**

**Alternate Data Source Name:**

Esri Demographic Data

**Data Source Comments:**

According to Esri, there are an estimated 1,020 vacant properties in the City of which 273 are classified as other vacant. These properties are considered to be vacant and abandoned. The City has a total of 121 vacant foreclosed properties on their list of vacant properties. It is unknown whether any of these properties are suitable or unsuitable for rehabilitation.

## **Need for Owner and Rental Rehabilitation**

Owner occupied housing rehabilitation is a high priority for the City and its partners. Because 90% of the housing stock was built prior to 1980, many properties are in need of rehabilitation and often the cost of the rehabilitation is higher than the City's maximum limit of \$40,000 for a single family home and, therefore, additional funds may need to be invested by the homeowner to bring the units up to building code standards.

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

As discussed, 90% of the units in Passaic were constructed prior to 1980 and so it is possible that a very high percentage of properties in the City have lead-based paint hazards, though many may have been remediated over the years. The Health Department's review indicates that approximately 60-70% of all of the City's stock potentially still have lead based paint hazards with the remainder having been/or in the process of, remediation due to homeowner rehabilitation and/or renovation. It is difficult for the City to give an actual number of units that are specifically occupied by low or moderate income families; yet our Homeowner Rehabilitation is key in assisting those qualified families in remediating this hazard.

## **Discussion**

The preceding sections describe the conditions of the City's housing stock.

The City, through the Office of Emergency Management, works to address emergency issues in the City. The biggest concern that the City has is flooding from the Passaic River. During 2011 and 2012, Hurricanes Irene and Sandy flooded housing complexes on the east side of the City. In 2014, the City secured a \$2.7 million grant to create a lake in the Third Ward Park and install a new retaining wall. These actions have helped to address the problems of overflow of water into the streets. The City is in the process of expanding this project.

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

### Introduction

The Housing Authority of the City of Passaic’s mission is to provide safe, sanitary and decent housing for low income families. HACP currently administers subsidies to 383 public housing units, 316 project based units and over 1300 Housing Choice Vouchers. Twenty five of these units have been allocated for wheelchair accessible and UFAS-Uniformed Accessibility Standard units.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			699	1,828			0	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

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

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
PHA-Wide	76

**Table 38 - Public Housing Condition**

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

The HACP public housing stock requires significant capital improvements that are just not financially feasible to meet through the traditional funding sources. HACP would like to completely renovate its housing stock in order to ensure long-term viability and to improve the quality of life in the units of its residents.

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

The U.S. Department of Housing & Urban Development (HUD) is implementing a program known as the Rental Assistance Demonstration Program (RAD). The RAD Program allows Housing Authorities to convert their current public housing subsidy into Project Based Assistance (PBA) and to leverage private equity sources, which can be utilized to rehabilitate the properties. HACP has converted 5 out of the 6 public housing properties {three (3) senior sites and two (2) family sites}.

**Discussion:**

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

### Introduction

The City is no longer a recipient of ESG funds; however, the City will continue to consult with the Passaic County Continuum of Care (CoC) to address the needs of the homeless population in the City. The lead agency for CoC is the Passaic County Department of Human Services. As of 2013, shelter resources for the County's homeless are provided by 8 organizations and transitional shelter beds are provided by 5 organizations. Additionally, 13 permanent supportive housing organizations provided supportive housing.

### Facilities and Housing Targeted to Homeless Households

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

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** The City does not have any facilities that provide emergency, transitional or permanent supportive housing for homeless individuals. All homeless individuals are provided social services and referred to facilities in other Cities. The City is working to purchase a 4-family house and develop housing for homeless veterans.

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

The services listed below are available to the homeless throughout the County. However, individuals experiencing homelessness have difficulty accessing and enrolling in mainstream resources, securing housing, and obtaining adequate healthcare in the County because of a lack of coordination and communication between agencies. Further, a lack of transportation is among the barriers homeless individuals face when attempting to access resources. In order to prevent homelessness or improve the current homeless situation, these services and resources must be accessible and efficient.

- Case management
- Life skills
- Alcohol and Drug Abuse Treatment
- Mental Health Treatment
- AIDS-Related Treatment
- Education
- Employment Assistance
- Child Care
- Transportation

Further, One-Stop Career Centers provide job readiness and help in assistance in obtaining jobs.

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

The County has a number of homeless service providers who provide a range of services, from housing to counseling. Of the programs listed here, the Department provides CDBG funding to the United Passaic Alliance and will continue consulting with the Continuum of Care to determine how best to assist homeless populations:

Catholic Family and Community Services (CFCS) provides housing and counseling services to homeless individuals and families. CFCS has an Emergency/Housing Assistance Program which includes case management services, including for those with HIV/AIDS, to provide a range of specialized social services. Food Pantry Services provides groceries to meet basic food needs. Homelessness Prevention Services offers financial assistance to aid with one month of rental and utility payments.

Housing Counseling Services provides delinquency/default counseling, rental counseling, and homeless/displacement counseling.

New Destiny Community Corporation/ New Destiny Family Success Center provides a range of social services, from after-school enrichment programs to enhance academic enrichment to case management services and referrals to agencies that provide child care and mental health services.

Collaborative Support Programs of New Jersey provides services to persons with psychiatric disorders. The Collaborative has self-help centers and supportive housing to address individualized needs of persons with mental illness.

United Passaic Organization provides homeless prevention services as well as referrals to agencies on behalf of those with special needs.

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

### **Introduction**

The City is no longer a recipient of ESG funds; however, the City will continue to consult with the CoC and other supportive service providers to address the needs of the special needs residents in the City. The information in this section describes ongoing efforts in the City and County.

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

Persons with special needs include the Elderly and Frail Elderly, Persons with Severe Mental Illness, Developmentally Disabled, Physically Disabled, Alcohol/Other Drug Addiction, and Public Housing residents.

*Elderly and Frail Elderly:* Elderly persons may need housing assistance for either financial or supportive reasons. Supportive housing is needed when an elderly person is both frail and very low income since the housing assistance offers services to compensate for the frailty in addition to the financial assistance. By this definition of need, there are no elderly that require supportive housing, only frail elderly.

*Persons with Severe Mental Illness, Physical Disability or Developmentally Disability:* Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability. Not all persons with disabilities require supportive housing; however, those that cannot live with a supportive family or are in need of help in basic life activities do require supportive housing and/or services. Physically disabled individuals usually require modifications to their living space including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by persons using a wheelchair.

*Alcohol/Other Drug Addiction:* The City of Passaic does not have data on the number of persons within the City with alcohol or other drug addictions. However, The Passaic County Division on Mental Health and Addiction Services is currently conducting needs assessments and developing comprehensive plans for drug and alcohol abuse prevention, and for addiction and mental health treatment and recovery.

*Public Housing residents:* Public Housing residents are in need of job training and self-sufficiency opportunities. Passaic County Housing Authority has a family self-sufficiency program, including job

training, development of employment skills, educational activities, and to save for homeownership. This program serves 81 participant families out of 835 Passaic County Housing Authority resident families.

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

In Passaic, the St. Mary's Behavioral Health Program provides services to persons returning from mental and physical health institutions. This program supports clients of mental health services to function productively and independently. The primary goal is to help clients reach and maintain their highest level of function psychologically, socially, vocationally and economically. Programs include an Adult and Adolescent Partial Hospital program; Adult Acute Partial Hospital Program; Adult and Adolescent Residential Services; Integrated Case Management Services for Passaic County; Outpatient Services serving adults, adolescents, and children; Jail Diversion Program; Crisis & Specialized Residential Program and supported housing.

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

The Department plans to provide CDBG funds to the various City agencies to provide services to special needs populations including the elderly and persons with substance abuse issues. The Department also plans to provide CDBG resources to complete Phase II of the Dignity House facility which will house services to assist the homeless.

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

The Department plans to provide CDBG funds to the various City agencies to provide services to special needs populations including the elderly and persons with substance abuse issues. The Department also plans to provide CDBG resources to complete Phase II of the Dignity House facility which will house services to assist the homeless.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The Fair Housing Act of 1968 mandates that the Department of Housing and Urban Development (HUD) affirmatively further 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.

The City of Passaic conducted an Analysis of Impediments to Fair Housing in 2012, 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 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 partners with the Paterson Task Force in the delivery of fair housing counseling sessions for residents 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 as well.

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

### Introduction

The table below details the extent of business sector employment throughout Passaic. The top sectors include Education and Health Care Services, which employed 21% of workers, manufacturing, which employed 14% of workers, and retail trade, which employed 16% of workers.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	24	0	0	0	0
Arts, Entertainment, Accommodations	2,086	694	10	6	-4
Construction	887	478	4	4	0
Education and Health Care Services	4,325	3,586	21	30	9
Finance, Insurance, and Real Estate	1,427	547	7	5	-2
Information	439	500	2	4	2
Manufacturing	2,783	1,334	14	11	-3
Other Services	765	471	4	4	0
Professional, Scientific, Management Services	1,762	322	9	3	-6
Public Administration	0	0	0	0	0
Retail Trade	3,323	2,551	16	21	5
Transportation and Warehousing	1,265	538	6	5	-1
Wholesale Trade	1,510	899	7	8	1
Total	20,596	11,920	--	--	--

**Table 40 - Business Activity**

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	28,865
Civilian Employed Population 16 years and over	26,160
Unemployment Rate	9.44
Unemployment Rate for Ages 16-24	10.17
Unemployment Rate for Ages 25-65	6.24

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	2,740
Farming, fisheries and forestry occupations	1,435
Service	3,120
Sales and office	4,955
Construction, extraction, maintenance and repair	2,580
Production, transportation and material moving	3,350

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,370	61%
30-59 Minutes	7,610	30%
60 or More Minutes	2,365	9%
<b>Total</b>	<b>25,345</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,530	755	3,970

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,720	705	3,800
Some college or Associate's degree	3,840	340	1,570
Bachelor's degree or higher	3,870	330	880

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	250	1,570	2,500	3,070	1,765
9th to 12th grade, no diploma	1,190	1,005	1,360	1,760	660
High school graduate, GED, or alternative	3,145	3,935	3,435	4,860	1,905
Some college, no degree	2,270	1,985	1,005	1,585	410
Associate's degree	190	435	295	450	190
Bachelor's degree	430	1,290	720	1,330	350
Graduate or professional degree	75	465	455	820	285

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment

As shown in the data, 68% of the population 18 years old and over have attained only a high school degree or less, with about 31% of people 18 and over not having attained a high school degree. Over 19% have not obtained higher than a 9th grade education. About 9% have attained a bachelor's degree, about 3% have attained an associate's degree, while 15% have attended some college but did not achieve a degree. Only 4% has a graduate or professional degree. Table 51 shows median earnings in the last 12 months based on educational attainment. This data shows that with more education, income levels rise. Because 68% of Passaic's population has attained only a high school education or less, the effect is lower incomes overall.

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,258
High school graduate (includes equivalency)	25,159
Some college or Associate's degree	30,581

Educational Attainment	Median Earnings in the Past 12 Months
Bachelor's degree	34,568
Graduate or professional degree	70,688

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The top sectors include Education and Health Care Services, which employed 21% of workers, manufacturing, which employed 14% of workers, and retail trade, which employed 16% of workers. This data is based on information collected by the 2009-13 ACS. The Passaic County Workforce Development Center reported that the healthcare industry has shifted over the past few years away from hospitals being the major employers because of the closure of multiple hospitals. The healthcare industry is now focusing on home healthcare and employees with these skills.

**Describe the workforce and infrastructure needs of the business community:**

Similar to Passaic’s housing stock, Passaic’s physical infrastructure for offices or manufacturing is very old. This aging infrastructure makes it difficult to attract new business to the City; however, Passaic’s proximity to New York City is a benefit. The City has a number of redevelopment plans underway to address their aging infrastructures, which are discussed below. With respect to workforce, as discussed, the majority of Passaic’s workforce has attained only a high school degree or less with 19% of the population over the age of 18 having attained only a 9th grade population or less. A greater emphasis on education is needed, and the City funds after-school programs with its CDBG funds to help in this regard. The Passaic County Workforce Development Center reports that jobs in manufacturing and commercial transportation are increasing in demand. Passaic is home to one of the largest distributors of Mexican food products on the East Coast.

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

The Passaic Redevelopment Agency has been working with various developers and investors to implement several large scale developments throughout the City. These projects are substantial in adding new housing stock and retail space as well as rehabilitation of existing structures. The projects include:

- 220 Passaic Street Associates has completed an initial phase of the reuse of a former industrial property. The 200,000 sq. ft. building now has a set of businesses in operation including: a banquet facility, restaurant, health clinic, furniture manufacturer and several retailers.
- Casa Bella LLC recently completed a 40 unit apartment project on Hope Avenue
- Riverstone, by Contempo is developing a 114 unit housing project that is currently under construction at 125 South Street.
- 2 Market Street by Stonegate is under construction. The project will include retail on the first story and 66 loft-style apartments.
- Pennington Passaic is under construction with a 147 apartment unit project at the former St. Mary's Hospital building at Pennington Avenue.
- Concord Estates is under construction with a mixed use project including a supermarket, retail and residential units at 217 Brook Avenue.
- Advanced Properties is designated developer for an 8 unit project at 308 Sherman Street. Construction is 90% complete.
- 18-20 Van Houten LLC by Stonegate was also designated redeveloper for 127-129 South Street for a 50 unit apartment project.
- Meredia has been designated redeveloper of the Ethan Allen Site at 1 Market Street. Their plan includes 300 residential units and first floor retail, including a restaurant.
- Passaic Street Associates has been designated as redeveloper for a site on Sixth Street and expects to construct approximately 120 residential units and retail along the corridor of Passaic Street and Sixth Street.
- 3X Development has been designated as redeveloper of a 7 unit project at 29 Broadway.
- Has been designated redeveloper for a unit project at 18-20 Van Houten Avenue
- IDIL has received all approvals related to an 111,000 warehouse/light industrial new construction project at 26 Jefferson Street.

Several of the housing programs anticipate an affordable housing component and some of these will likely include a combination of subsidies from the following programs: HOME, CDBG-DR, Federal Low Income Housing Tax Credits, and the State Tax Credits from the Economic Recovery and Growth (ERG) Program. The City also anticipates that many of the commercial developments will be catalysts to new economic growth and jobs in the City.

These projects will result in certain infrastructure needs regarding local roads, the riverfront and public spaces, and anticipated structured parking.

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

As discussed, 68% of the City's workforce has attained only a high school degree or less, with only 3% holding associate degrees, 9% holding bachelor's degrees, and 4 percent holding graduate or professional degrees. Because the top employment sectors include retail and manufacturing, the skills

and education may be sufficiently aligned to the sector although job training programs are needed to teach hands-on skills. Further, because healthcare is an important industry in the area, home health education for nurses and nurse's assistants is needed so overall additional education is needed for Passaic's workforce to attract and maintain vibrant workforce opportunities.

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

The City participates in the State's Community Work Experience Program (CWEP), which provides work and training individuals to help them adjust to, and learn how to function in, an employment setting. CWEP placements are directed towards organizations and agencies directly involved in useful public service areas, such as health, recreation, child and adult care, education, environmental protection, social services, etc.

Further, in Passaic, the Passaic Workforce Development Center (WDC) cooperates with the Department of Labor to conduct work fairs to recruit qualified applicants to attend educational programs funded by the Workforce Incentive Act. Many of these positions are in the fields of commercial driving and healthcare certifications. The WDC also networks with community colleges to conduct job fairs a few times a year.

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

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

The City of Passaic does participate in a multi-county CEDS. In 2012, Thomas Edison State College, together with the New Jersey Urban Mayor's Association, collected the baseline data on economic, demographic and social characteristics, and metrics on industry, occupation and other essential trends that are needed for the CEDS.

[https://campussuite-storage.s3.amazonaws.com/prod/1280306/3a32f069-629b-11e7-99ef-124f7febbf4a/1687434/d87ffd08-fedc-11e7-9df5-12c2bc3cee30/file/Economic\\_Analysis\\_North\\_Central\\_Region\\_NJ.pdf](https://campussuite-storage.s3.amazonaws.com/prod/1280306/3a32f069-629b-11e7-99ef-124f7febbf4a/1687434/d87ffd08-fedc-11e7-9df5-12c2bc3cee30/file/Economic_Analysis_North_Central_Region_NJ.pdf)

In 2015, Thomas Edison State College, together with the New Jersey Urban Mayor's Association, completed an Urban Focused Comprehensive Economic Development Strategy.

<https://campussuite-storage.s3.amazonaws.com/prod/1280306/3a32f069-629b-11e7-99ef-124f7febbf4a/1687433/d87ff326-fedc-11e7-9fe1-12c2bc3cee30/file/CEDS-FINAL-September-2015.pdf>

The City recently completed its 2013 Master Plan to guide redevelopment plans throughout the City. Additionally, the City is currently working toward implementation of the East Side Redevelopment Plan. The Department has coordinated with both of these local plans, which include affordable housing components in which HOME funds will play integral roles. These plans will impact economic growth through revitalizing distressed neighborhood. For instance, the East Side Redevelopment Plan is guiding redevelopment efforts in this area in a comprehensive manner. The Plan intends to reposition and concentrate existing industrial activities to the southeast portion of the area, with new commercial, retail, and residential opportunities to the north and west of the area around available roadway and waterfront resources.

## **Discussion**

The preceding sections describe the non-housing community development needs in the City of Passaic.

## **MA-50 Needs and Market Analysis Discussion**

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

The City used the HUD definition for racial or ethnic concentration for areas of concentration of households with multiple housing problems - geographic areas where the percentage of households with multiple housing problems is at least 10% points higher than the City overall. The most common housing problem for low-moderate income households in the City is being cost burdened. This is most evident in low-moderate income renter households. As the maps in previous sections have identified, the largest numbers of cost burdened households are found in the eastern, central, northern, and northwestern parts of the City. Other problem include lacking complete plumbing facilities and cost burdened households. These households are also concentrated in the eastern, central, northern, and northwestern parts of the City.

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

According to HUD, areas of racial or ethnic concentration are geographic areas where the percentage of ethnic groups is at least 10% points higher than the City overall. Hispanics are concentrated in the 1st and 4th wards, which are the northern and northeastern portions of the City. Further, these are the areas with the highest concentration of extremely-low and low-income families. The 3rd ward on the west side of the City also has a high concentration of low income households and is home to many of the City's Filipino population.

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

The housing markets in the 1st and 4th wards are characterized by old, turn of the century walk-up style properties and two-three family structures. Businesses in these areas tend to be small ethnic restaurants, small neighborhood grocery stores, and beauty shops. Throughout the early part of the 20th century, the area was a vibrant industrial center, but the decline of industry in this area has left the neighborhood with many older, partially closed factories. A few adaptive reuse projects are underway in this area to convert old industrial and commercial spaces into residential living. This neighborhood is also part of the City's overall East Side Redevelopment Plan that will guide the redevelopment in this area in a comprehensive manner. The 3rd ward has similar characteristics of aging housing stock and industrial properties that have since declined.

### **Are there any community assets in these areas/neighborhoods?**

Community assets in these areas include public schools, parks, recreation centers with public pools, fire stations and bus lines.

**Are there other strategic opportunities in any of these areas?**

These areas are home to distribution centers, including a major distributor of Mexican food products. Further, the 1st and 4th wards are included in the East Side Redevelopment Plan, which will result in substantial investment in this area through a comprehensive redevelopment strategy.

Further, old vacant industrial buildings in these neighborhoods present an opportunity to be repurposed into modern office space or residential uses. Those buildings that have deteriorated beyond repair present an opportunity to clear the site for large-scale new housing development.

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

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

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

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

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

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This section of the Consolidated Plan outlines a strategy for the City to follow in using CDBG and HOME funding to achieve the program goals and in accordance with the Department of Community Development's mission. The Department's mission is to promote and support a variety of housing and community development activities by focusing primarily on projects that enhance the living environment of low and moderate income families and by providing direct services and assistance to citizens through available grant resources.

### Priority Needs

The City's has established strategies that strengthen the community of Passaic and increase access to affordable housing free from discrimination. To fulfill these goals, the City will follow its standards of ethics, management, and accountability. It will continue to form new partnerships that leverage resources and reach out to populations that the City is unable to fully serve through its own funding. The City will also work to expand its outreach in the Hispanic community through increased coordination with community groups that serve as liaisons.

The City coordinated with intra-governmental offices, local agencies, and community citizens to develop its strategic plan. This collaboration aided in avoiding duplication of efforts as well as improving the timing of projects. The successful implementation of the Strategic Plan will require continue coordination within the City and through the county.

The City has identified affordable housing and community development as high priority needs for the next five years.

High priorities for FY 2019-2023 include improving and expanding the existing supply of housing for low-income households; improving public facilities; improving, maintaining and expanding infrastructure; and supporting public services.

Based on the 2019-20 HUD allocations to the City, the City anticipates receiving approximately \$6,469,835 in CDBG entitlement funding over the next five years (or an average of \$1,293,967 annually) and approximately \$3,712,600 in HOME funds over the next five year (or an average of \$742,520 annually).

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

### Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	PASSAIC
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The boundaries are the City of Passaic
	<b>Include specific housing and commercial characteristics of this target area.</b>	<p>The City has a very diverse housing stock that includes single-family detached houses, 2-family houses and multi-family buildings. The housing stock ranges in age but the majority of the housing stock consists of older units built before 1979.</p> <p>The commercial space throughout the City ranges from small retail stores to office buildings along Main Avenue and industrial buildings, most of which line the rail lines throughout the City.</p>
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The City was designated as a Target Area so that the City can serve all low to moderate income residents throughout the entire City.

	<p><b>Identify the needs in this target area.</b></p>	<p>Affordable housing and structural rehabilitation of older houses and commercial buildings are the primary need in this area. Further, identifiable needs in this community include all or a combination of the following:</p> <ul style="list-style-type: none"> <li>• Jobs</li> <li>• After-school programs</li> <li>• Senior Services</li> <li>• Job skills training</li> <li>• Recreational opportunities</li> <li>• Assistance with housing repairs &amp; rehabilitation</li> <li>• Access to affordable housing opportunities</li> <li>• Public infrastructure improvements such as roadways, sewers and public parks</li> </ul>
	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>There are multiple opportunities including new and renovated housing, improved parks and open space, new and improved roads, enhanced public facilities and beautification initiatives that also combine community building and economic development.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>The largest barrier to improvement is the lack of resources, both financial and organizational capacity, to implement a comprehensive redevelopment program. Other barriers include the age and deteriorated condition of some of the infrastructure and the housing stock.</p>
<p><b>2</b></p>	<p><b>Area Name:</b></p>	<p>East Side Redevelopment Plan Area</p>
<p><b>Area Type:</b></p>	<p>Local Target area</p>	
<p><b>Other Target Area Description:</b></p>	<p></p>	
<p><b>HUD Approval Date:</b></p>	<p></p>	
<p><b>% of Low/ Mod:</b></p>	<p></p>	
<p><b>Revital Type:</b></p>	<p>Comprehensive</p>	
<p><b>Other Revital Description:</b></p>	<p></p>	

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The East Side Redevelopment Area is roughly bounded by Route 21 on the west, the Passaic River on the south and east, and an irregular line following local streets to the north and northeast. Madison Street forms the northern most boundary of the Area unit its intersection with First Street. The boundary then follows First Street to Passaic Street. The boundary then follows Passaic Street, Market Street, and South Street. At Seventh Street the boundary turns to the south until Lodi Street, where it again turns to the east to Eighth Street. At Eighth Street, the boundary proceeds to the north for about 400 feet before turning to the east until it meets the Passaic River.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Housing in this neighborhood is characterized by old, turn-of-century walk up style properties and two-three family structures. Throughout the early part of the 20th century, the area was a vibrant industrial center, but the decline of industry in this area has left the neighborhood with many older, partially closed factories. A few adaptive reuse projects are underway in this area to convert old industrial and commercial spaces into residential living. This neighborhood is also part of the City’s overall East Side Redevelopment Plan that will guide the redevelopment in this area in a comprehensive manner. The Plan intends to reposition and concentrate existing industrial activities to the southeast portion of the area, with new commercial, retail, and residential opportunities to the north and west of the area around available roadway and waterfront resources.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>This area was selected as a target area through collaborative efforts with the City’s Planning department to assist in and capitalize on the leveraging of private and other public resources.</p>

<p><b>Identify the needs in this target area.</b></p>	<p>This community is strained by issues such as aging housing stock and industrial sites. Further, identifiable needs in this community include all or a combination of the following:</p> <ul style="list-style-type: none"> <li>• Jobs</li> <li>• After-school programs</li> <li>• Senior Services</li> <li>• Job skills training</li> <li>• Recreational opportunities</li> <li>• Assistance with housing repairs &amp; rehabilitation</li> <li>• Access to affordable housing opportunities</li> </ul> <p>Public infrastructure improvements such as roadways and sewers</p>
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	<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Economic Opportunity: The major economic opportunity for improvement in this area is the effort that will be undertaken through the East Side Redevelopment Plan. Further, there is ongoing revitalization in this area by private developers that are converting old industrial spaces into residential living spaces.</p> <p>Transportation: Capital improvements to roadways is needed throughout the city.</p> <p>Housing Rehabilitation: Throughout Passaic, the housing stock is aging and in need of rehabilitation. The need is for public assistance in bringing these older dwellings both up to code and to appropriate hygienic and humane living standards.</p> <p>Housing Development: The East Side Redevelopment Plan contemplates the development of new affordable rental housing. The City anticipates that it will invest HOME funds in these units.</p> <p>Public services and infrastructure: The City works with non-profit and community groups across the city and other agencies within the City government to ensure that each neighborhood receives its fair share of community services. Services and infrastructure improvements in this target area will be designed to complement and support the efforts of the East Side Redevelopment Plan.</p>
	<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Barriers to improvement in this target area include lack of resources and the logistics of a coordinated effort required to implement these redevelopment plans.</p>
<p><b>3</b></p>	<p><b>Area Name:</b></p> <p><b>Area Type:</b></p> <p><b>Other Target Area Description:</b></p> <p><b>HUD Approval Date:</b></p> <p><b>% of Low/ Mod:</b></p> <p><b>Revital Type:</b></p> <p><b>Other Revital Description:</b></p>	<p>Ward 2</p> <p>Local Target area</p> <p></p> <p></p> <p></p> <p>Comprehensive</p> <p></p>

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>Ward 2 is roughly bounded by Aycrigg Avenue to the west, Gregory Avenue to the east, and the Passaic River to the southeast.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Housing throughout the area is characterized by old, turn-of-the-century walk up style properties and two-three family structures.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Consultation with local community groups and nonprofits as well as research into Passaic housing data highlighted a strong need for new affordable rental housing in the City.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>Affordable housing and structural rehabilitation is a primary need in this area. Further, identifiable needs in this community include all or a combination of the following:</p> <ul style="list-style-type: none"> <li>• Jobs</li> <li>• After-school programs</li> <li>• Senior Services</li> <li>• Job skills training</li> <li>• Recreational opportunities</li> <li>• Assistance with housing repairs &amp; rehabilitation</li> <li>• Access to affordable housing opportunities</li> </ul> <p>Public infrastructure improvements such as roadways and sewers</p>

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Housing Rehabilitation: Throughout Passaic, the housing stock is aging and in need of rehabilitation. The need is for public assistance in bringing these older dwellings both up to code and to appropriate hygienic and humane living standards.</p> <p>Housing Development: The City intends to assist the development of between 4-8 HOME-assisted units at 585 Main Avenue and another potential project on Paulison Street. This will be a mixed income, mixed use property to include residential and retail space. Further the City is planning to assist the development of up to 8 for-sale housing units in this target area as well.</p> <p>Public services and infrastructure: The City works with non-profit and community groups across the city and other agencies within the City government to ensure that each neighborhood receives its fair share of community services. Services and infrastructure improvements in this target area will be designed to complement and support the efforts of existing city plans for this area.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Barriers to improvement in this target area include lack of resources and the logistics of a coordinated effort required to implement these redevelopment plans.</p>

**General Allocation Priorities**

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

All the CDBG funds (100%) will benefit LMI clientele and LMI areas throughout the City. Likewise, all HOME funds will be directed to serve very low-, low- and moderate-income households throughout the City. The City, however, has identified priority areas in which it plans to direct resources based on specific needs identified through the planning process as well as input from area residents, stakeholders and local officials.

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

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Rental Housing Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	PASSAIC East Side Redevelopment Plan Area Ward 2
	<b>Associated Goals</b>	Increase and Preserve Affordable Housing
	<b>Description</b>	New Construction and rehabilitation of existing housing units for affordable rental housing
	<b>Basis for Relative Priority</b>	The City has a large percentage of one bedroom and efficiency rental units and is in need of larger, multi-bedroom units that are suitable for families. Further, the City experiences high incidences of overcrowding and illegal occupancy that may be addressed, in part, through adding additional units of affordable housing.
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Low Moderate Large Families Families with Children
<b>Geographic Areas Affected</b>		PASSAIC East Side Redevelopment Plan Area Ward 2
<b>Associated Goals</b>		Increase and Preserve Affordable Housing

	<b>Description</b>	Development of new construction and rehabilitation of existing housing units for affordable home ownership housing opportunities
	<b>Basis for Relative Priority</b>	The City has a large percentage of renter-occupied housing units. Owner-occupied housing units create greater neighborhood stability and helps families build wealth.
<b>3</b>	<b>Priority Need Name</b>	Affordable Housing - Homeowner Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	PASSAIC East Side Redevelopment Plan Area Ward 2
	<b>Associated Goals</b>	Increase and Preserve Affordable Housing
	<b>Description</b>	Rehabilitation of owner-occupied housing units to preserve affordable housing units
	<b>Basis for Relative Priority</b>	The cost burden experienced by low and very low income homeowners makes it difficult for existing homeowners to complete general repairs and maintenance on their homes. Over 90% of the housing stock in Passaic was built before 1980 with over 70% built before 1955. Preserving the existing affordable housing stock represents a significant need in the City.
<b>4</b>	<b>Priority Need Name</b>	Affordable Housing- Down Payment Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	PASSAIC East Side Redevelopment Plan Area Ward 2

	<b>Associated Goals</b>	Increase and Preserve Affordable Housing
	<b>Description</b>	First-Time Homebuyer Program
	<b>Basis for Relative Priority</b>	With very low median incomes in the City, increasing property values and the majority of larger units being homeowner units, the City has identified that many households need assistance with down payments and closing costs. The City is interested in creating greater neighborhood stability by promoting homeownership opportunities.
5	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	PASSAIC East Side Redevelopment Plan Area Ward 2

	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Provide an array of public services to assist extremely low to moderate income households throughout the City.
	<b>Basis for Relative Priority</b>	The City has identified a range of public service needs with an emphasis on programs that enrich the lives of children and youth and seniors. The City has also identified assisting residents with economic development opportunities.
6	<b>Priority Need Name</b>	Public Facilities and Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	PASSAIC East Side Redevelopment Plan Area Ward 2

	<b>Associated Goals</b>	Public Facilities & Infrastructure
	<b>Description</b>	Renovating and new development of public facilities throughout the City that benefit the lives of residents.
	<b>Basis for Relative Priority</b>	This program will support the planning and development of adequate public facilities and improvements, including but not limited to, streets, sewer, parks, playgrounds, and assistance with improvements to the Passaic Public Library and the Boys and Girls Club.
7	<b>Priority Need Name</b>	Fair Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	PASSAIC East Side Redevelopment Plan Area Ward 2

	<b>Associated Goals</b>	Fair Housing Program
	<b>Description</b>	Fair Housing Counseling and Training- The City contracts with the Paterson Task Force to provide Fair Housing Counseling services to the residents of the City of Passaic.
	<b>Basis for Relative Priority</b>	To increase opportunities for affordable housing, information and assistance is needed in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, age, sexual orientation or religion. This is especially important for individuals with limited English proficiency.
<b>8</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	PASSAIC
	<b>Associated Goals</b>	Economic Development
	<b>Description</b>	The City will address the need of creating and retaining jobs and assisting new businesses.
	<b>Basis for Relative Priority</b>	The City is faced with the challenge of assisting small businesses to retain employment and increase new business opportunities in the City.

**Narrative (Optional)**

This section describes the priority needs identified by the City after consultation with the community and assessment of housing and market data.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A - The City does not administer a TBRA program.
TBRA for Non-Homeless Special Needs	N/A - The City does not administer a TBRA program.
New Unit Production	As described in previous sections, the City will continue to provide HOME funding for the planning and development of affordable rental and for sale housing.
Rehabilitation	As described in previous sections, the City will continue to provide HOME funding support for owner-occupied housing rehabilitation programs for households at or below 80% AMI in an effort to preserve affordable ownership opportunities.
Acquisition, including preservation	N/A - The City does not intend to make any acquisitions.

**Table 49 – Influence of Market Conditions**

### Demographics Narrative

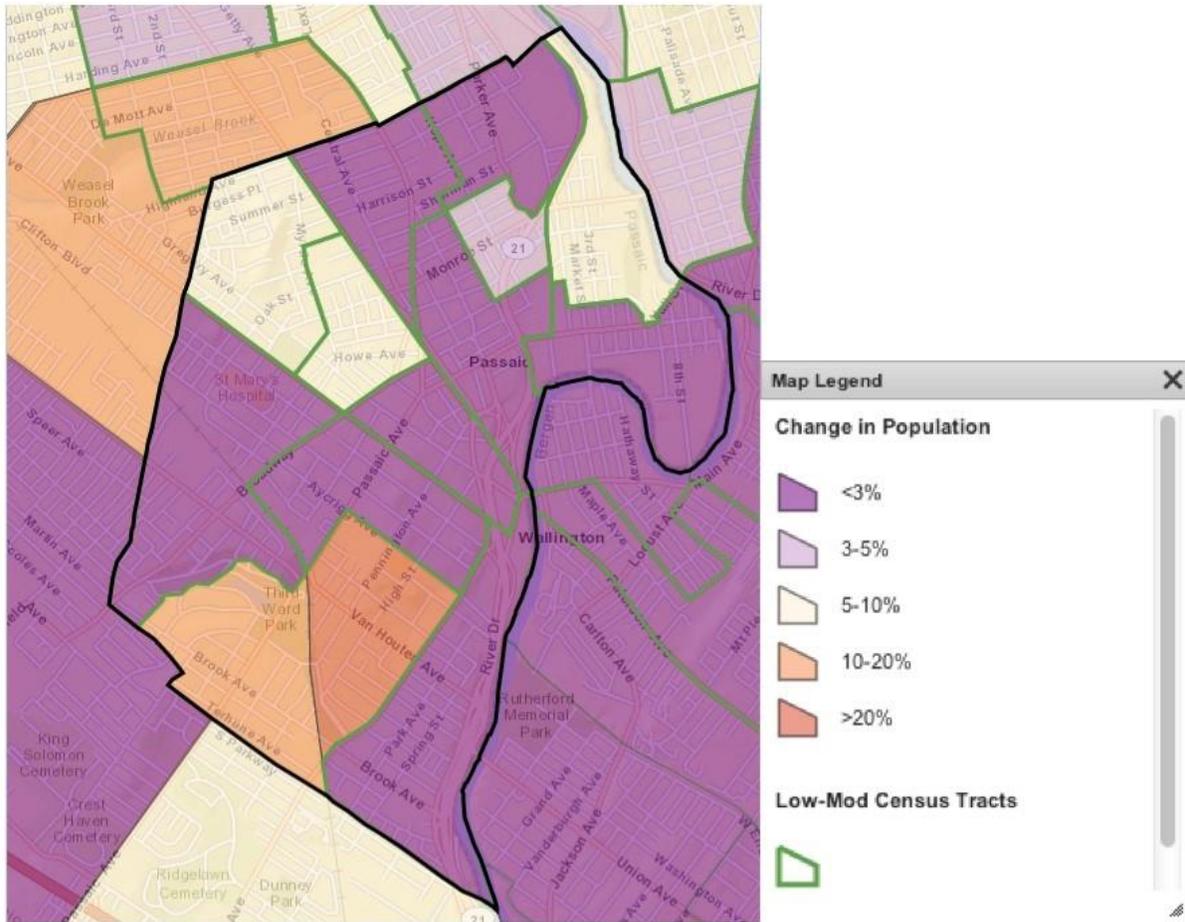
The City of Passaic has experienced mild growth since the 2000 Census. According to 2009-13 ACS data, the 2013 population of Passaic was 70,620. That represents a 1.2% population growth since the year 2000 with a similar growth in households of 1.4%. Incomes of households have increased by 2.6% over the last 10 years with the average median income increasing by only \$810 from to \$31,832. The table highlights demographic changes in population, number of households, and income between 2000 and 2013.

### Demographic Maps

This series of maps visually displays the geographic distribution of demographic trends in Passaic across a few key indicators. Due to data constraints in HUD’s CPD Maps tool, the maps contain data from the 2009 American Community Survey (ACS). The actual data used in the tables and text throughout the plan is from the more current 2010 Census. This disparity in the source data between the tables and maps does not lessen the value or usefulness of the maps because the purpose of the maps is to show geographic concentrations, not precise values.

### Population Change

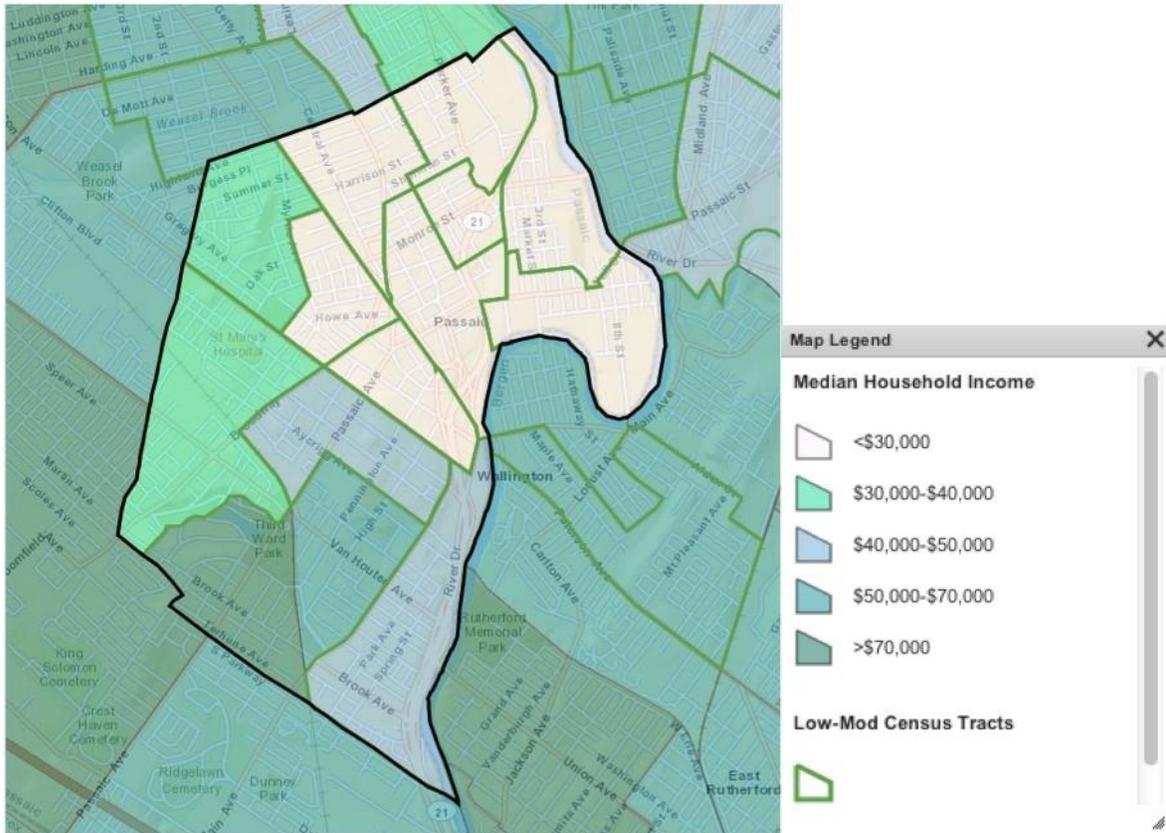
The map below visually displays the distribution of Passaic’s population growth over the last decade and shows that growth is generally focused in the southern part of the City in the third ward with population growth ranging from 10% to 20% over the past 10 years. Areas with 5-10% population growth are located in pockets in the west and northeast portions of the City.



**Map of Population Change**

**Median Household Income**

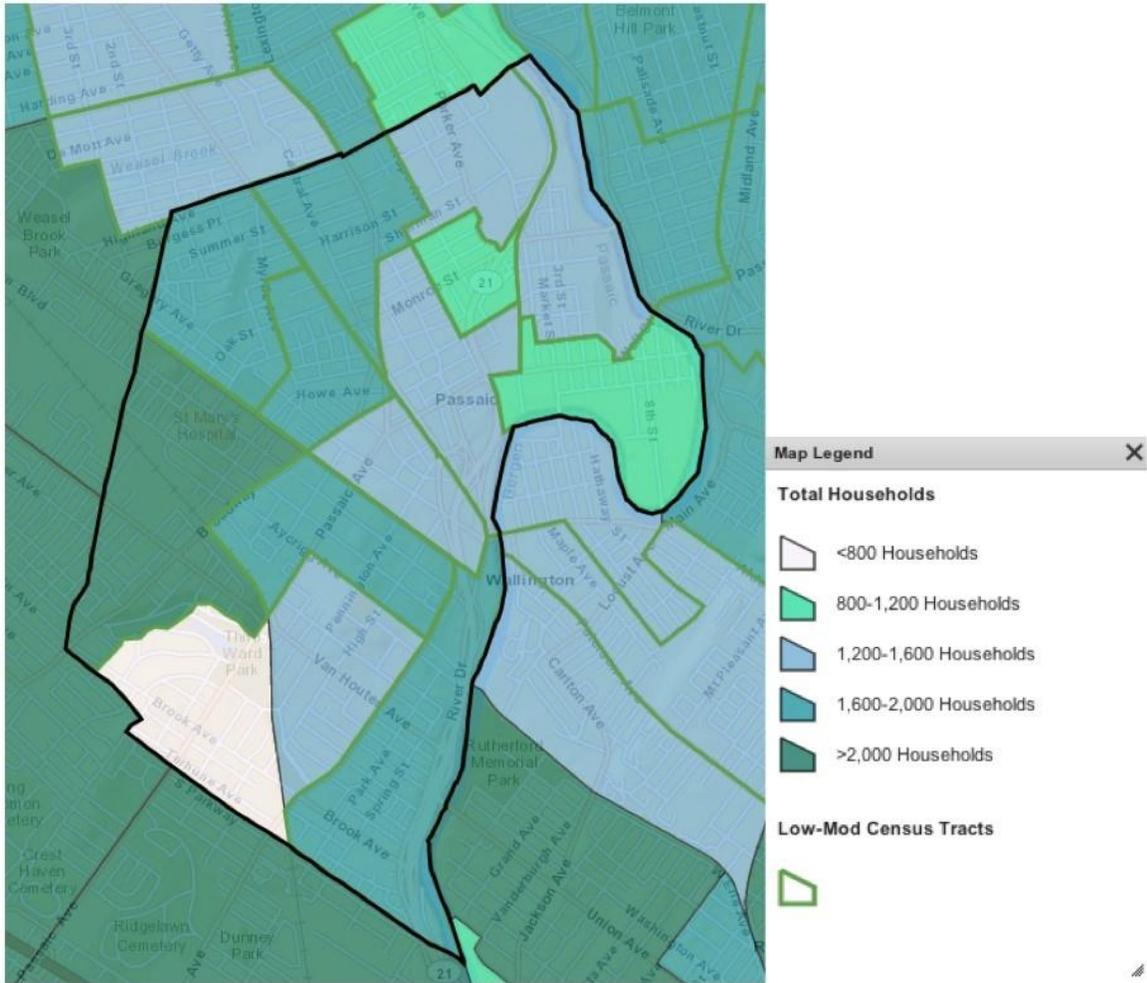
The map below displays median household income levels throughout Passaic . When compared to the last map on population growth, you can see that the census tracts with the largest population growth are also the tracts with the highest median income in the City.



## Map of Median Household Income

### Housing Density

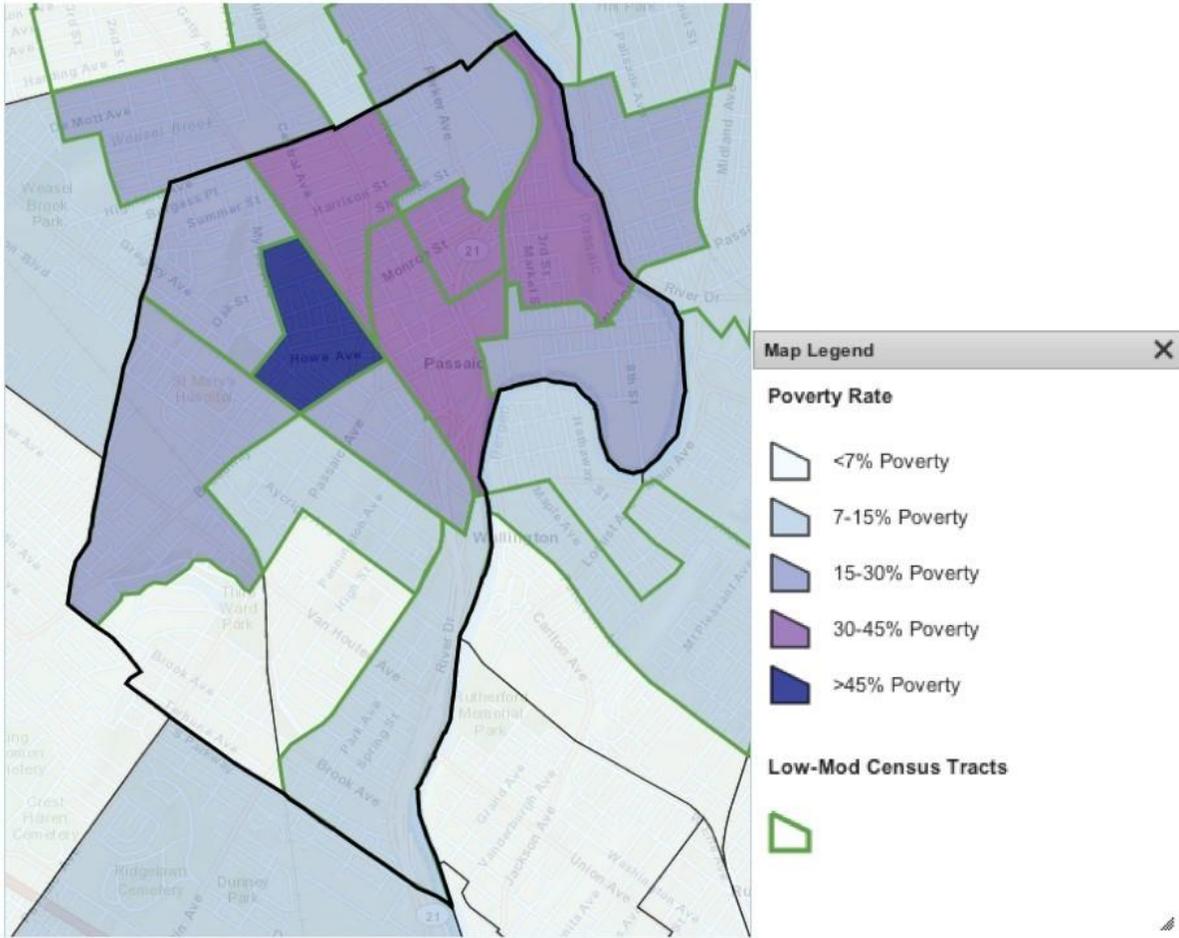
The map below shows the distribution of households in Passaic. When compared to the previous map on median household income, it illustrates that the tracts where population is most dense are those at the lower range of median household incomes.



**Map of Housing Density**

**Poverty Rate**

This map shows the distribution of poverty throughout the City of Passaic. As shown, the tract with the highest poverty rate is located in the central part of the City with other high poverty areas in the north and northeast portion of the City.



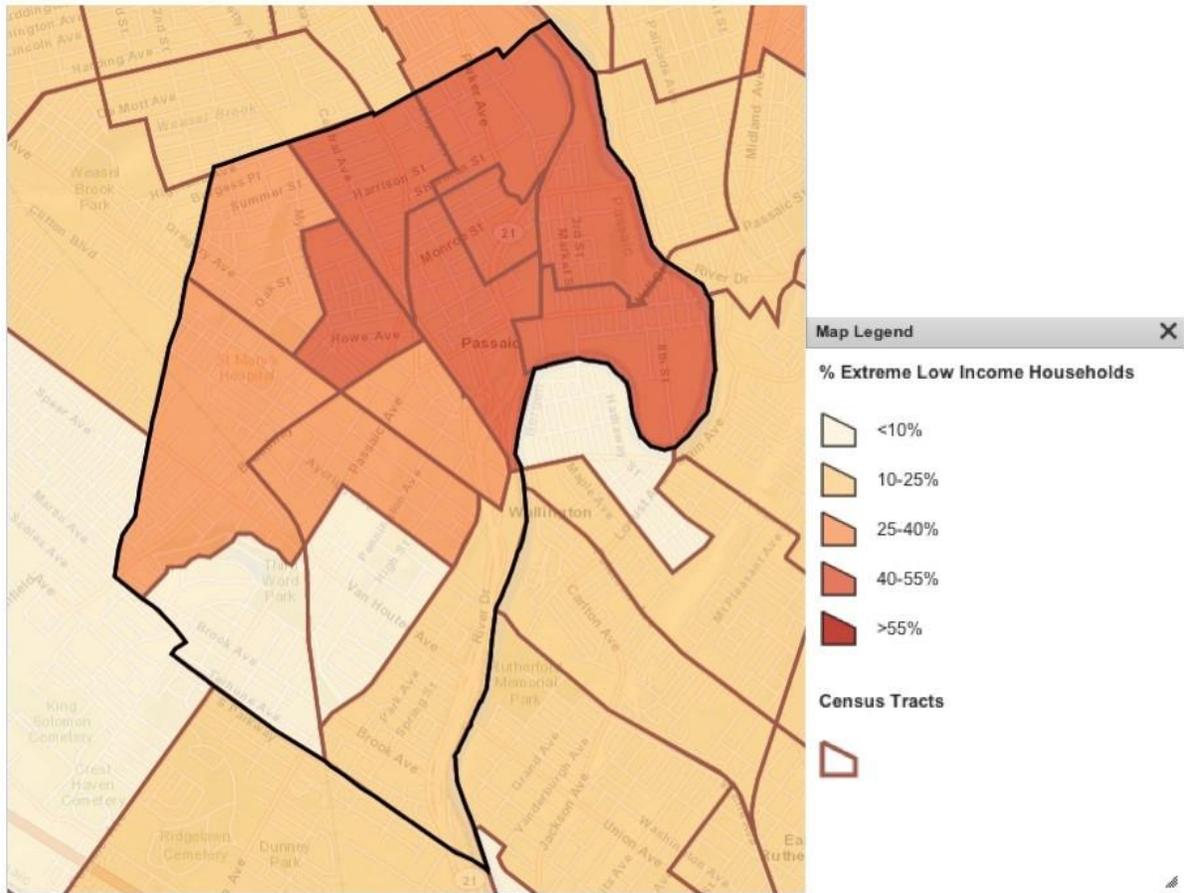
**Map of Poverty Rate**

**Household Incomes**

The maps below detail the prevalence of Extremely Low Income, Low Income, and Moderate Income households in the City of Passaic.

**Extremely Low Income Households**

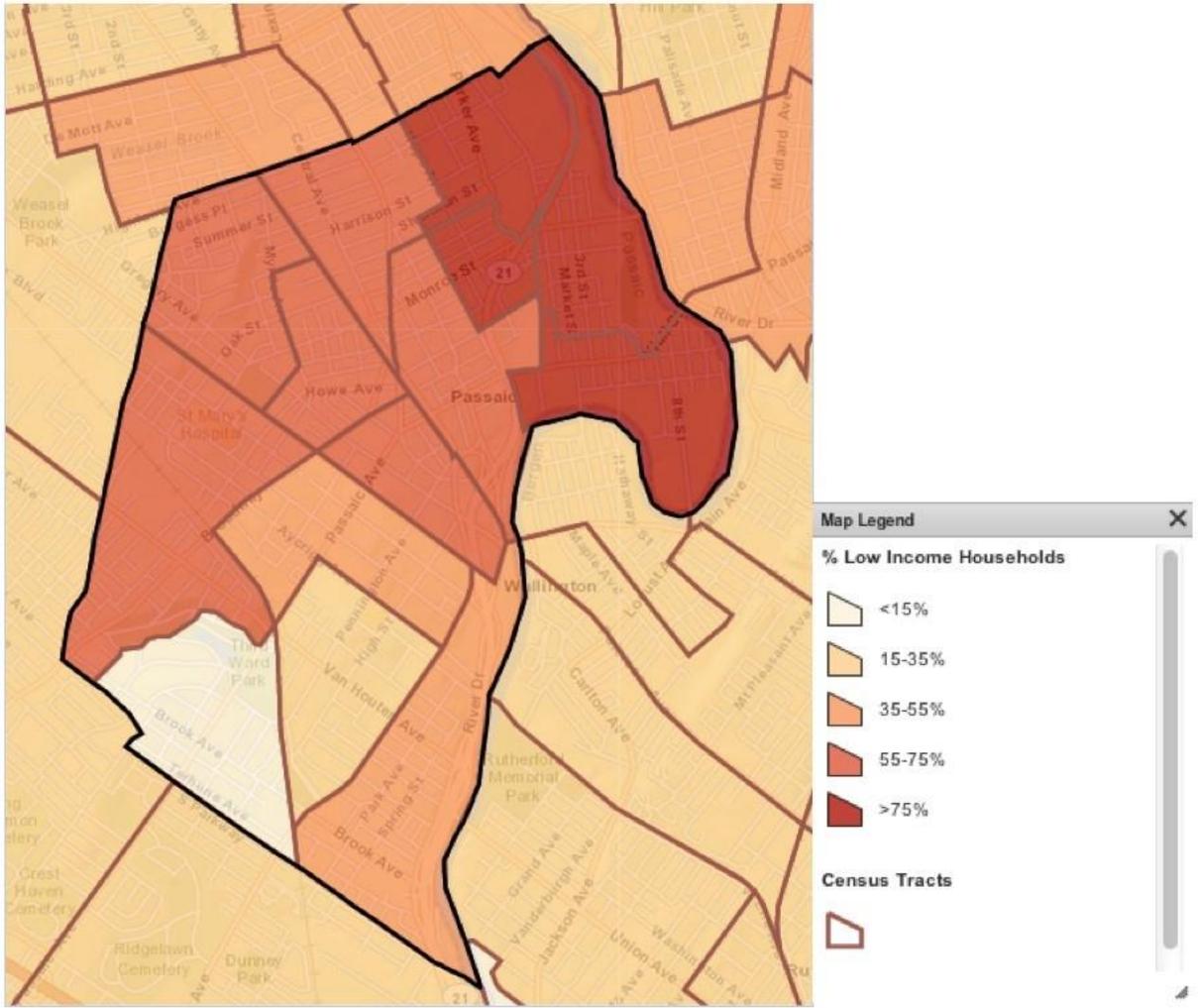
Again, areas with the highest percentage of extremely low income people are in the central, north and northeast portions of the City greater than 55% of the households are have extremely low incomes.



### Map of Extremely Low Income Households

#### Low Income Households

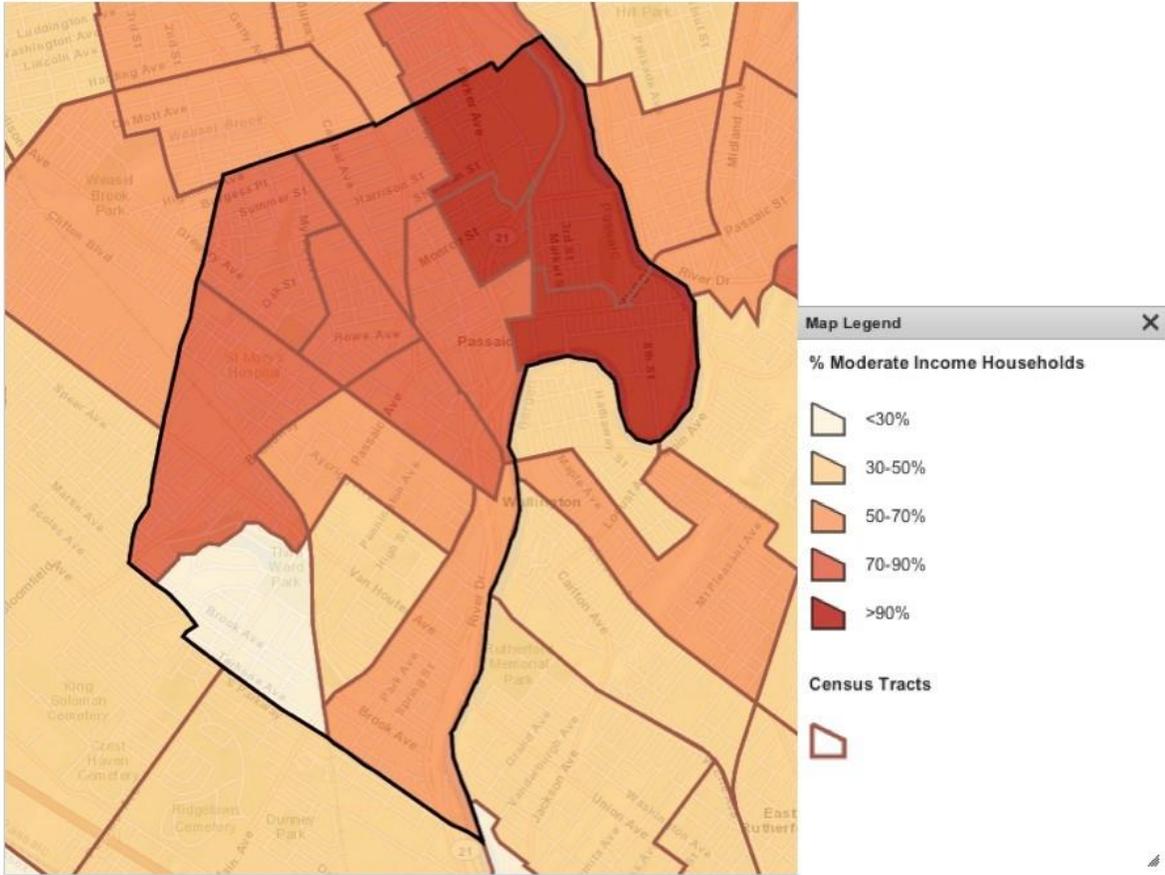
The map below shows that 75% of households in the areas of the northeast portion of the City are low income households. Further, areas in central and western Passaic have a 55-75% concentration of low income households.



**Map of Low Income Households**

**Moderate Income Households**

The map below shows areas of concentration for moderate income households.



**Map of Moderate Income Households**

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

### Introduction

The City anticipates resources from HUD for the CDBG and HOME programs. The amounts in this Plan are anticipated amounts. Once the City receives its notice of the actual allocation from HUD, the Plan will be adjusted to reflect the actual amounts.

### 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	1,293,967	0	65,687	1,359,654	5,175,868	This is based on the actual HUD allocation of CDBG funding for FY 2019 and \$65,687 in repaid CDBG funds from disallowed activities.

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 TBRA	742,520	0	0	742,520	2,970,080	This is based on the actual HUD allocation of HOME funding for FY 2019.
Other	public - federal	Acquisition Admin and Planning Economic Development Public Improvements Public Services Other	1,952,247	0	0	1,952,247	0	The City received \$801,051 in Round 1 CDBG-CV resources and \$1,151,196 in Round 3 CDBG-CV resources from HUD to prevent, prepare for and respond to the coronavirus outbreak and to assist residents with the economic and housing challenges created by the virus.

Table 50 - Anticipated Resources

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

The City of Passaic has a 100 percent reduction in HUD’s matching requirement for the HOME program. The City will leverage CDBG funds with additional resources from the private sector, philanthropic support, federal, state and local funds to implement the various programs and community improvement projects. The City will leverage HOME funds with 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-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. This year, The City anticipates allocating resources to redevelop a publicly owned building into a facility for homeless individuals.

**Discussion**

The City is also allocated resources from prior year activities that were disallowed. These include the following amounts: \$50,687 in year 2010 CDBG funds, \$5,000 in year 2011 CDBG funds and \$10,000 in year 2012 CDBG funds.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
City of Passaic Department of Community Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
City of Passaic Department of Human Services	Departments and agencies	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public services	Jurisdiction
City of Passaic Department of Recreation, Cultural and Senior Affairs	Departments and agencies	Economic Development Non-homeless special needs Planning neighborhood improvements public services	Jurisdiction
Housing Authority of the City of Passaic	PHA	Homelessness Planning Public Housing Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Passaic County Continuum of Care	Continuum of care	Homelessness	Region

**Table 51 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The City of Passaic, Department of Community Development is the lead agency for carrying out the activities described in this Five-Year Plan. The City will support the activities of other entities and City agencies as they seek funding to carryout activities identified in this plan. A certification of consistency with the Plan will be provided when required for these activities. Other activities will involve the more direct participation of the City for funding, or in convening meetings of various agencies to develop strategies and pursue opportunities that arise.

The City will continue to administer the CDBG program and the HOME development and down payment assistance programs. The City contracts with Community Grants Planning & Housing to administer the homeowner rehabilitation program.

The City is seeking a more active role in the Continuum of Care process, which is facilitated by the Passaic County Department of Human Services.

The City works collaboratively with the Paterson Task Force on Fair Housing Counseling, and is building stronger bonds with community groups that support Passaic’s Hispanic population.

The City understands how important it is for the integration and cooperation among the housing providers, community development, and social service providers in order to fill the gaps in its delivery system. Through active engagement of partners, the City works to strengthen its relationships to better utilize programs and resources and avoid duplication of efforts. The City is an active participant in coordinating activities among community partners in the affordable housing and community development delivery systems.

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

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

<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

Through Passaic County, non-profit service providers play a role in the County’s Plan to End Homelessness. The comprehensive scope of services addresses the needs of persons seeking to end homelessness and become self-sufficient or who require supportive housing.

One of the primary goals of the Continuum of Care is to link persons to mainstream resources.

In order for people to successfully exit the homeless system, they have to have access to stable housing which means a stable source of income. Emergency shelters work to ensure that each person leaving the shelter has a source of income either through benefits that they are eligible to receive or a job. Those at-risk of homelessness are assisted with similar access to services in addition to short-term rent or utility assistance. The City shall support these efforts and services in any capacity that it can given its limited resources.

In the City of Passaic, the Passaic County Community Action for Social Affairs (CASA) provides job counseling and referrals to the homeless, and the Salvation Army operates a food pantry and food kitchen.

All services to persons with HIV, including expenditure of the Bergan/Passaic HOPWA funds, are coordinated through the Paterson Department of Health & Human Services.

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

Passaic County and the local service providers have made great strides in addressing the needs of the homeless population throughout the County.

It remains a challenge for the homeless service providers to assist clients with access to mental health and substance abuse treatment. The long waiting lists and limited funding for services present obstacles. Only those with severe and persistent mental illness are eligible for Medicaid mental health treatment.

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

The Passaic County Division on Mental Health and Addiction Services conducted a children and family needs assessment and found that among the top priority needs was safe, affordable, permanent housing, in addition to shelter availability across all populations. The cost of housing is still out of reach of many who experience homelessness.

General Assistance, Supplemental Social Security and other welfare programs provide insufficient funds to afford even the more modest housing available in the county.

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

The City is working to improve our service delivery system through recruitment of qualified individuals and the education and training of staff.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Preserve Affordable Housing	2019	2023	Affordable Housing Public Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance	HOME: \$3,712,600	Rental units constructed: 40 Household Housing Unit  Homeowner Housing Added: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 10 Household Housing Unit  Direct Financial Assistance to Homebuyers: 30 Households Assisted
2	Public Services	2019	2023	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Services	CDBG: \$970,475 CDBG-CV: \$801,051	Public service activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities & Infrastructure	2019	2023	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Facilities and Infrastructure	CDBG: \$5,415,047 CDBG-CV: \$1,151,196	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 65000 Persons Assisted
4	Fair Housing Program	2019	2023	Affordable Housing Fair Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Fair Housing	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	Economic Development	2020	2023	Economic Development	PASSAIC	Economic Development	CDBG: \$100,000	Other: 1 Other

Table 53 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Increase and Preserve Affordable Housing
	<b>Goal Description</b>	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	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	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	<b>Goal Name</b>	Public Facilities & Infrastructure
	<b>Goal Description</b>	The City will invest in adequate public facilities and improvements, including but not limited to, streets, sewers, parks, playgrounds, and other public facilities.
4	<b>Goal Name</b>	Fair Housing Program
	<b>Goal Description</b>	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.
5	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	The City will use CDBG resources and our CDBG-CV resources to implement economic development activities that will create employment opportunities, retain jobs and assist in new business formation that benefit extremely low to moderate income households.

**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 rental development, homeownership development, homeowner rehabilitation, and down payment assistance program for first-time homebuyers. In total, the City anticipates assisting about 110 extremely low (10 households)-, low (50 households)- and moderate (50 households)-income households with access to affordable housing through these programs. In the next 5 years (2019-2023) it is expected that the City will use its HOME funding to rehabilitate at least 10 single family housing units and develop 5 single family homeownership units. In addition, it is expected that at least 30 individuals will receive first-time homebuyer assistance. Further, 40 rental affordable housing units may be built using various public and private funds, including HOME funds. The City is looking to develop a four-unit housing development for extremely low-income homeless veterans.

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

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

N/A

### **Activities to Increase Resident Involvements**

HACP is exploring what is available to assist residents in increasing their self-sufficiency. HACP has resident councils at each of their properties. These Councils provide management with feedback on problems, issues, crime, maintenance, programs and areas for improvement. Through outreach and civic engagement, public housing residents are encouraged to become active with the resident Council at their property.

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

No

### **Plan to remove the ‘troubled’ designation**

N/A

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

### **Barriers to Affordable Housing**

The Fair Housing Act of 1968 mandates that the Department of Housing and Urban Development (HUD) affirmatively further 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.

The City of Passaic conducted an Analysis of Impediments to Fair Housing in 2012, 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 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 partners with the Paterson Task Force in the delivery of fair housing counseling sessions for residents 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 as well.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Passaic is committed to providing equal opportunity in all programs and services to ensure full compliance with all civil rights laws, including Title VI of the 1964 Civil Rights Act which requires non-discrimination on the basis of national origin. Equal opportunity includes physical and program access for persons with disabilities and program access for persons with Limited English Proficiency (LEP). Program and physical access for persons with disabilities is covered in the Americans with Disabilities Act of 1990 and the Rehabilitation Act of 1973 as amended, Section 504. This policy is based on HUD's suggested four prong analysis which examines the number of limited English proficiency persons served, the frequency with which those persons come into contact with services, the nature and importance of services provided and the costs to the City of Passaic.

This policy is intended to ensure Passaic’s compliance with the Department of Housing and Urban Development’s Executive Order 13166, “Improving Access to Services for Persons with Limited English Proficiency” and was drafted upon consideration of the services offered, the community served, the resources of the City of Passaic’s Housing Services, and the costs of various language service options. It is the policy of this agency 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 following rights:

- A right to qualified interpreter services at no cost to them
- A right not to be required to rely on their minor children, other relatives, or friends

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Continuum of Care is working to develop a centralized intake and relationship with over 50 providers that will continue to combat homelessness throughout the County. The COC outreach plan includes the following:

1. Targeted referrals and coordinated service provision through the county's centralized intake
2. Utilizing partnership with eviction courts
3. Outreach and program advertisement with COC and CEAS members and community meetings and events including Project Homeless Connect.

All Point in Time (PIT) Interviewers received extensive training when reaching out to homeless persons. The training included sample interviews with homeless individuals as well as the HUD definition of homelessness and sub-populations to ensure that each PIT interviewer had the expertise to complete the survey correctly. Trained interviewers surveyed the unsheltered homeless through special outreach teams that did street based counts, at Project Homeless

Connect sites in the region, and in public places where unsheltered homeless persons congregate such as soup kitchens, hospital emergency rooms and libraries.

As a previous grantee of ESG funds, the Department consults with the Continuum of Care on programs for homeless and special needs programs.

### **Addressing the emergency and transitional housing needs of homeless persons**

The County's Continuum of Care provides several shelters for persons who are homeless. The County is working with shelter providers to decrease the period of time someone experiences homelessness. Transitional Housing is being phased out. As the process moves forward to Housing First, several Transitional Housing programs have been converted to Permanent Supportive Housing. As a previous grantee of ESG funds, the Department consults with the Continuum of Care on programs for homeless and special needs 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.**

The 10 Year Plan for Ending Homelessness in Passaic County (H.O.P.E.) is working to achieve its goals through implementation of these strategies:

1. Create a single point of entry;
2. Continue to expand housing first to reach a total of 600 units for chronically homeless persons and families;
3. Increase the capacity of the non-profit sector to develop, manage, and operate permanent supportive housing;
4. Develop partnerships with public housing authorities and have them adopt a preference for the chronically homeless;
5. Create a central list of eligible chronically homeless individuals and families so that those most in need of housing secure a place to live.

The COC is working to shorten the length of time persons are homeless. To this end, transitional housing is being phased out and more permanent supportive housing created.

As a previous grantee of ESG funds, the Department consults with the Continuum of Care on programs for homeless and special needs programs.

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

The 10 Year Plan to End Homelessness places a prevention emphasis on discharge planning and access to a safety net of services. The Coalition continues to:

Work with the State of New Jersey and local public and private entities to establish an effective homelessness prevention program in Passaic County.

- Create 'minimum standard' discharge policy to be adopted county-wide.
- Create affiliation agreements between various discharging agencies and shelters.
- Improve discharge planning policy for prisons and jails.
- Improve discharge planning for youth aging out of the DYFS system.

Partnerships with the school homeless liaisons will be strengthened through coordinated training sessions with providers. The Mainstream Committee of the COC has incorporated education and early child care issues in their monthly meetings. The COC works with the

Children's Inter-Agency Coordinating Council (CIACC) to build partnerships with the healthcare system, child protective services and homeless services system to better identify homeless students and coordinate services.

The Passaic Department of Human Services, the COC lead, has hired a full-time veterans' services staff member to coordinate the goal for ending homelessness for veterans.

As a previous grantee of ESG funds, the Department consults with the Continuum of Care on programs for homeless and special needs programs.

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

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

The US Government’s Consumer Product Safety Commission banned lead paint in 1977 (16 CFR 1303). This action was taken to reduce the risk of lead poisoning in children who may ingest paint chips or peelings.

While lead based paint has been banned it still exists in older structure. Over 90% of housing units in the City of Passaic were built before 1980, which means that the majority of housing units have or have had a presence of lead paint. It should be noted, however, that not all units containing lead paint pose a lead paint hazard. Dwelling units that are relatively well-maintained may not pose a threat to the safety and well-being of those households. However, a large segment of the dwelling units are occupied by low to moderate income renters who may not possess the resources or the authority to remedy the condition. The majority of lead poisoning cases to date have been in older rental housing built prior to 1940 when the percentage of lead in paint has was common to be about 50% by weight as compared to .06% after the Consumer Product Safety Commission ban in 1978.

The City of Passaic Department of Health activity test children for elevated blood lead levels (EBL). The state requires that children are tested for elevated blood lead levels as young as age one. Approximately 5 homes per year undergo risk assessments and have lead-based paint hazards addressed through the Home Improvement Program.

The Department intends to use the following strategies to evaluate and reduce lead-based paint hazards:

- Inform families with young children about the dangers of lead-based paint hazards.
- Coordinate public health services and screening with referrals to home repair, lead reduction, and rehabilitation programs.
- Enforce local ordinances designed to reduce lead paint hazards.
- Continue to allow a higher per unit subsidies for projects that involve lead paint reduction.
- Monitor federally-funded rehabilitation projects for compliance with Federal standards.

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

Because the extent of hazards may be significant, materials on lead-based paint are distributed to all participants in the City’s housing programs.

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

The City’s Homeowner Rehabilitation program follows HUD Lead Safe Housing Rule 24 CFR Part 35. The program performs a lead risk assessment on all program participant houses built prior to 1978. If lead based paint hazards are found, remediation is incorporated into the program’s scope of work. The

homeowner is provided a copy of the lead risk assessment report as well as the HUD *Renovate Right* pamphlet and signs off on receipt of both documents. The contractor awarded the job must meet the requirements (HUD and lead certification) to perform the lead work whether its interim controls or abatement. The lead related work must pass final lead clearance. The homeowner is provided a copy of the final lead clearance and signs off on receipt of this document.

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

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

The City has targeted significant CDBG and HOME resources within the low-income areas described in this Plan. These resources will act as catalysts to invite additional public and private investment of capital and services, to increase the quantity and quality of affordable housing, and to help low to moderate income residents acquire needed information, knowledge, and skills to improve their employment and housing opportunities.

The anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as a comprehensive plan for reducing the number of families that fall below the poverty level. The strategic plan, goals, and objectives throughout the City Consolidated Plan promote self-sufficiency and empowerment.

The key principles of the City's anti-poverty strategy are evident throughout the Consolidated Plan in the Priority Needs of housing, housing objectives, homeless, and other community development sections. The County's goals, programs, and policies to help reduce the number of poverty level families in the City, involve a plethora of activities and programs, including the provision of public services in conjunction with area service providers, the construction of new affordable housing units in the City, rehabilitation of the existing housing stock, and homeless and special needs assistance programs.

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

The City will coordinate efforts among its many partner organization to ensure that the goals outlined in the Consolidated Plan are met. These partners include other departments of the city government and neighboring jurisdictions, neighborhood residents, representatives from health and human service agencies, school district, businesses, churches, non-profit developers, lenders, and for-profit entities. The City will continue to target CDBG and HOME resources within the revitalization areas that are low to very low income areas to execute its anti-poverty strategies.

## **SP-80 Monitoring – 91.230**

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

The Department will serve as the lead in recording, monitoring and evaluating the City's progress in achieving the goals and objective outlined in this plan and will ensure that all activities comply with the requirement of the CDBG, HOME, and ESG programs as well as achieve their performance objectives on schedule and within the prescribed budgets.

The *HUD Monitoring Desk Guide, Policies and Procedures for Program Oversight* is a Guide produced by HUD that provides the basis for the Department of Community Development's monitoring practices. This document provided the methodology for conducting onsite and desk reviews of activities to ensure they are carried out in compliance with Federal Requirements.

Each agency allocated funding from the Department of Community Development will submit an application, which is formalized through a contract that outlines all requirements, regulations, procedures and accomplishments. As part of the application process, each grantee will be notified of the Department's monitoring and performance measurement requirements and the data to be collected for projects, programs, and activities. Recipients that are unable to provide measurable outcomes or progress appropriate to the eligible category will jeopardize future funding.

A monitoring visit may consist of onsite monitoring or desk monitoring. The evaluation criteria that will be applied when evaluation a project or program includes the following:

- Financial Management
- Physical asset maintenance and operations
- Management
- Client Satisfaction
- Services

### **Housing Activities:**

The Department will make periodic site visits for all housing rehabilitation and minor home repair projects as necessary and appropriate depending on the nature and scope of each activity. Before approving any partial or final reimbursements for such work the Department will inspect all work covered within the reimbursement request to insure it has been completed in accordance with specifications.

Regular monitoring will be conducted to ensure compliance with occupancy and affordability requirements. Where assistance is provided to homeowners for housing activities the city will follow written residential rehabilitation program procedures.

**Minority Business Outreach:**

The Department shall encourage participation by minority-owned businesses in assisted housing and other activities. The Department shall maintain records concerning the participation of minority-owned businesses to assess the results of its efforts and to complete the semi-annual Minority Business Enterprise Report.

**Section 3 Economic Opportunities:**

The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent possible provide job training, employment, and contract opportunities for low or very low income residents in connection with projects and activities in their neighborhoods.

The Department makes Section 3 a part of all contracts it enters into in which a contractor receives HUD funds.

## Expected Resources

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

#### Introduction

The City anticipates resources from HUD for the CDBG and HOME programs. The amounts in this Plan are anticipated amounts. Once the City receives its notice of the actual allocation from HUD, the Plan will be adjusted to reflect the actual amounts.

#### 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	1,293,967	0	65,687	1,359,654	5,175,868	This is based on the actual HUD allocation of CDBG funding for FY 2019 and \$65,687 in repaid CDBG funds from disallowed activities.

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 TBRA	742,520	0	0	742,520	2,970,080	This is based on the actual HUD allocation of HOME funding for FY 2019.
Other	public - federal	Acquisition Admin and Planning Economic Development Public Improvements Public Services Other	1,952,247	0	0	1,952,247	0	The City received \$801,051 in Round 1 CDBG-CV resources and \$1,151,196 in Round 3 CDBG-CV resources from HUD to prevent, prepare for and respond to the coronavirus outbreak and to assist residents with the economic and housing challenges created by the virus.

Table 54 - Expected Resources – Priority Table

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

The City of Passaic has a 100 percent reduction in HUD’s matching requirement for the HOME program. The City will leverage CDBG funds with additional resources from the private sector, philanthropic support, federal, state and local funds to implement the various programs and community improvement projects. The City will leverage HOME funds with 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-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. This year, The City anticipates allocating resources to redevelop a publicly owned building into a facility for homeless individuals.

**Discussion**

The City is also allocated resources from prior year activities that were disallowed. These include the following amounts: \$50,687 in year 2010 CDBG funds, \$5,000 in year 2011 CDBG funds and \$10,000 in year 2012 CDBG funds.

## 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 Public Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance	HOME: \$742,520	Rental units constructed: 8 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted
2	Public Services	2019	2023	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Services	CDBG: \$194,095 CDBG-CV: \$701,051	Public service activities other than Low/Moderate Income Housing Benefit: 6000 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 East Side Redevelopment Plan Area Ward 2	Public Facilities and Infrastructure	CDBG: \$906,766 CDBG-CV: \$1,151,196	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 17000 Persons Assisted
4	Fair Housing Program	2019	2023	Affordable Housing Fair Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Fair Housing	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted

Table 55 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Increase and Preserve Affordable Housing
	<b>Goal Description</b>	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	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	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.

<b>3</b>	<b>Goal Name</b>	Public Facilities & Infrastructure
	<b>Goal Description</b>	<p>The City will invest in adequate public facilities and improvements, including but not limited to, streets, sewers, parks, playgrounds, and other public facilities.</p> <p>The City will use Round 3 CARES Act funding to acquire and renovate a facility that will assist the City with preventing, preparing for and responding to the COVID-19 pandemic.</p>
<b>4</b>	<b>Goal Name</b>	Fair Housing Program
	<b>Goal Description</b>	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.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City will use its CDBG and HOME funds to assist extremely low, low and moderate income households throughout the City. During the 2019-20 Program Year, the City will undertake the activities described in this section.

#### Projects

#	Project Name
1	CDBG Administration - 2019-20
2	Public Services - 2019-20 CDBG
3	Public Facilities Improvement - 2019-20 CDBG
4	Affordable Housing - 2019-20 HOME
9	CDBG-CV Tenant Rental Assistance (Public Services)
11	CDBG-CV Administration
12	CDBG-CV3 Public Facilities Development
13	CDBG-CV3 Admin

Table 56 – Project Information

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

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	CDBG Administration - 2019-20
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Services Public Facilities & Infrastructure Fair Housing Program
	<b>Needs Addressed</b>	Public Services Public Facilities and Infrastructure Fair Housing
	<b>Funding</b>	CDBG: \$258,793
	<b>Description</b>	This project category 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).
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	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.
	<b>Location Description</b>	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.
<b>Planned Activities</b>	<ol style="list-style-type: none"> <li>1. This project category will include all eligible CDBG Administration activities. \$248,793</li> <li>2. Fair Housing Counseling services will be available 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) - \$10,000</li> </ol>	
<b>2</b>	<b>Project Name</b>	Public Services - 2019-20 CDBG
	<b>Target Area</b>	PASSAIC

<b>Goals Supported</b>	Public Services
<b>Needs Addressed</b>	Public Services
<b>Funding</b>	CDBG: \$194,095
<b>Description</b>	This project will include all CDBG funded Public Services activities to be undertaken during the 2019-20 Program Year.
<b>Target Date</b>	6/30/2020
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 6,000 extremely low to moderate income residents of the City of Passaic will benefit from these services this year.
<b>Location Description</b>	Public Service projects serve residents throughout the entire City of Passaic.

<p><b>Planned Activities</b></p>	<p>Bella Chanel Educational and Cultural Mentoring Program - The Juvenile Education and Awareness Project, with the Mayor’s Office, will provide cultural experiences to low income youth via the creation of a mural at TBD locations. - \$2,000.00</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 at 23 Schneider Place 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. - \$5,000.00</p> <p>Swim Program - The City of Passaic-Recreation will provide City youth ages 3-19 with swimming classes and activities at the Boys and Girls Club at 14 Hudson Street. - \$9,000.00</p> <p>Youth Enrichment - The City of Passaic-Recreation will offer a variety of six-week courses at Passaic City Hall on weekday evenings year-round, available to youth ages 6 to 17 - \$5,000.00</p> <p>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 - \$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 to low income youth in the City. - \$30,000.00</p> <p>Summer Camp Program - The City of Passaic Department of Recreation will provide employment opportunities at various locations throughout the City for 100 low income Passaic youth ages 16-21 during the summer months. - \$4,000.00</p> <p>Community Engagement Events - The City of Passaic-Recreation will offer residents with outdoor entertainment and fitness coaching to low-income residents of various ages throughout the City - \$22,095.00</p> <p>Learn to Skate Program - The City of Passaic-Recreation will offer City residents the ability to learn to skate at the new rink - \$18,000.00</p> <p>Senior Affairs - The City of Passaic Senior Center, located at 330 Passaic Street, will offer activities and outings that encompass fitness, enhance</p>
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		<p>physical and mental well-being and assist low income Passaic seniors with daily living. - \$25,000.00</p> <p>Employment Assistance- Jewish Family Services &amp; Children Center will offer job coaching, vocational counseling and job development at 110 Main Street. - \$5,000.00</p> <p>Youth Program - The Coaches Association of Passaic will offer services at various locations throughout the City to low 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 - \$6,000</p> <p>Job Training Program - The City of Passaic will offer several job training courses at Passaic City Hall where qualified applicants can receive licenses and/or certifications to secure employment - \$10,000.00</p> <p>"Safe Harbor" 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 - \$15,000</p>
<b>3</b>	<b>Project Name</b>	Public Facilities Improvement - 2019-20 CDBG
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Facilities & Infrastructure
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$906,766
	<b>Description</b>	This project category will include all Public Facilities and Infrastructure Improvement activities.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City anticipates that we will assist 12,000 extremely low, very low and low income Passaic residents.
	<b>Location Description</b>	Projects will be carried out in extremely low to moderate income neighborhoods throughout the City of Passaic

	<b>Planned Activities</b>	<p>Dignity House - The City of Passaic, in collaboration with Passaic Alliance, is developing the Dignity House and Homeless Assistance Resource Center at 276 Broadway. The new facility will assist low income homeless and special needs individuals with showers and sleeping quarters, medical services, job training and employment, mental health counseling, substance abuse treatment and legal services. (\$500,000.00)</p> <p>Boys and Girls Club of Passaic – Facility improvement to replace the generator at their facility located at 14 Hudson Street. (\$30,000.00)</p> <p>Passaic Public Library, Reid &amp; Fortsmann Branch Installation of a security system (\$9,000.00)</p> <p>3rd Ward Park Improvements – City of Passaic Engineering will install a new rubberized path in the park for improved safety (\$90,000.00)</p> <p>Pulaski Park Improvements - City of Passaic Engineering will install a new rubberized path in the park for improved safety (\$100,000.00)</p> <p>VFW Hall - The Passaic VFW Hall will undergo a building needs assessment to determine improvements that need to be implemented at their facility located at 135 Summer Street. (\$10,000.00)</p> <p>Street and Sewer Improvement Projects - The Passaic Department of Engineering will improve streets and sewers at the following locations (\$102,079.00)</p> <ul style="list-style-type: none"> <li>• Pine Street between Summer &amp; Mckinley Sewer &amp; Street Improvement</li> <li>• Hillside Way between Van Houten &amp; Richard Sewer &amp; Street Improvement</li> <li>• Park &amp; Elliot Manhole Improvement</li> <li>• River Dr. &amp; Brook Ave Manhole Improvement</li> <li>• Parker Ave between Sherman &amp; Quincy 9Sewer Improvement</li> <li>• Central Ave Manhole Improvement at various locations</li> <li>• 3rd St Manhole Improvement at various locations</li> <li>• 4th St Manhole Improvement at various locations</li> <li>• River Dr &amp; Westervelt PI Sewer Improvement</li> <li>• Hudson St between First &amp; Third</li> </ul>
<b>4</b>	<b>Project Name</b>	Affordable Housing - 2019-20 HOME
	<b>Target Area</b>	PASSAIC

	<b>Goals Supported</b>	Increase and Preserve Affordable Housing
	<b>Needs Addressed</b>	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance
	<b>Funding</b>	HOME: \$742,520
	<b>Description</b>	This project category will include all Affordable Housing Activities.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 17 low to moderate income households will benefit from the proposed HOME activities over the next year.
	<b>Location Description</b>	Affordable housing projects will benefit low to moderate income households throughout the City of Passaic.
	<b>Planned Activities</b>	Specific projects are chosen through an open application process, however, the City expects to generally fund projects in the following categories: <ol style="list-style-type: none"> <li>1. Program Administration - (\$74,252.00)</li> <li>2. Affordable Rental and Homeownership Housing Developments at TBD locations in the City depending on need and identified projects - (\$352,781.00)</li> <li>3. First Time Homebuyer Program at TBD locations in the City depending on need - (\$50,000.00)</li> <li>4. Property Rehabilitation Program at TBD locations in the City depending on need - (\$154,109.00)</li> <li>5. CHDO Rental and Homeownership Housing Developments at TBD locations in the City - (\$111,378.00)</li> </ol>
<b>5</b>	<b>Project Name</b>	CDBG-CV Tenant Rental Assistance (Public Services)
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG-CV: \$688,000

<b>Description</b>	The City will create various programs designed to assist area very low to moderate income area residents to prevent, prepare for and respond to the COVID-19 pandemic.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>The City anticipates assisting the following types of individuals and families:</p> <p>Medical technician job training program - 10 extremely low to moderate income individuals</p> <p>Meals on Wheels program - 180 extremely low to moderate income individuals</p> <p>Homeless prevention and TBRA - 80 extremely low to moderate income individuals</p> <p>Mortgage Assistance 30 low to moderate income individuals</p>
<b>Location Description</b>	The City will administer these programs from City Hall offices located at 333 Passaic Street and will be offered to residents on a first come /first served basis throughout the City.

	<b>Planned Activities</b>	<p>CDBG-CV Public Services Planned Activities</p> <ol style="list-style-type: none"> <li>1. Medical Technician Training - The City intends to retain the services of an employment training provider to implement a Medical Technician Training program for City residents. CDBG-CV funds will be used to cover the costs of training 10 individuals who are low to moderate-income. The training provider and the location are still to be determined. - \$25,000</li> <li>2. Senior Meals Program - The City Department of Human Services will expand our existing Senior Meals Program to include additional extremely low to moderate income homebound senior and disabled residents. The services will be coordinated from the City's offices at 333 Passaic Street and will be offered to 180 senior residents throughout the City. \$63,000</li> <li>3. Homeless Prevention / Tenant Based Rental Assistance - The City through the Office of the Mayor will provide emergency funds for payment of rent and utilities to the landlords of 80 extremely low to moderate income households who are threatened with homelessness due to nonpayment of rent. The services will be coordinated from the City's offices at 333 Passaic Street and will be offered to residents throughout the City. \$500,000</li> <li>4. Mortgage Assistance - The City through the Office of the Mayor will provide emergency funds for mortgage payments to the mortgage companies of 30 low to moderate income households who are threatened with homelessness due to nonpayment of their mortgage as a result of being impacted by COVID. The services will be coordinated from the City's offices at 333 Passaic Street and will be offered to residents throughout the City. \$100,000</li> </ol>
6	<b>Project Name</b>	CDBG-CV Administration
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG-CV: \$113,051
	<b>Description</b>	The City will use CDBG-CV funds to cover the costs of administering the various projects that the City has created.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable
	<b>Location Description</b>	The City will administer these programs from City Hall offices located at 333 Passaic Street.
	<b>Planned Activities</b>	Administration - The City will use CDBG-CV funds to cover the costs of administering the various projects that the City has created. Administration of this grant will be coordinated from the City's offices at 333 Passaic Street - \$113,051
10	<b>Project Name</b>	CDBG-CV Public Facility Development
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Facilities & Infrastructure
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	\$1,036,077
	<b>Description</b>	The City will acquire and renovate the building at 69 Jefferson Street to use as a public facility to prevent, prepare for and respond to the COVID-19 pandemic.
	<b>Target Date</b>	01/31/22
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that we will serve 5,000 LMI individuals at the new facility.
	<b>Location Description</b>	The City will acquire and renovate the building at 69 Jefferson Street.

	<b>Planned Activities</b>	The City will acquire and renovate the building located at 69 Jefferson Street to use as a public facility to prevent, prepare for and respond to the COVID-19 pandemic throughout the City. Planned services at the new facility will include testing, contact tracing, education, counseling, referral services, distribution of protective gear and immunization. These services will be carried out by the City of Passaic Department of Health and Human Services. The new facility will be open free of charge to the public during normal business hours and the City anticipates assisting 5,000 LMI residents during the first year.
11	<b>Project Name</b>	CDBG - CV3 Admin
	<b>Target Area</b>	Passaic
	<b>Goals Supported</b>	Public Facilities & Infrastructure
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	\$115,119
	<b>Description</b>	The City will use 10% of the total CDBG-CV3 funds for administrative purposes.
	<b>Target Date</b>	01/31/22
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable
	<b>Location Description</b>	Administration of this grant will be coordinated from the City's offices at 333 Passaic Street.
	<b>Planned Activities</b>	Administration - The City will use CDBG-CV funds to cover the costs of administering the implementation of the project that the City has created. Administration of this grant will be coordinated from the City's offices at 333 Passaic Street.

## 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	
Ward 2	

## **Table 57 - 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 2019-20 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 rationale 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 this 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, the City is interested in funding projects that offer a mix of bedroom configurations. Homeowner units, in contrast, tend to be larger and more suited to families. The City’s down payment assistance program will help more families obtain suitable housing environments.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	17
Special-Needs	0
Total	17

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	9
Rehab of Existing Units	2
Acquisition of Existing Units	6
Total	17

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

#### Discussion

The City anticipates assisting 17 low to moderate income households through the HOME program during the 2019-20 Program Year.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

HUD has implemented the Rental Assistance Demonstration Program (RAD). The RAD Program allows housing authorities to convert its current public housing subsidy into Project Based Assistance (PBA) and to leverage private equity sources, which can be utilized to rehabilitate the properties. HACP has converted 5 of the 6 properties approved and implemented the RAD program. They are looking at their options on the best course of action for the Alfred Spear Village complex. Due to budgetary constraints, HACP is not able to proceed at this time with any venture for this complex. The situation is being assessed.

### **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. The options to redevelop the Alfred Spear Village development are still quite challenging. Some of the options HACP is considering include:

- Leave as is – work off the allocated funding
- Convert into a RAD project based voucher
- Demolition disposition – a plan must be in place prior to final application

### **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 has resident councils at each of their properties. These councils provide management with feedback on problems, issues, crime, maintenance, programs and areas for improvement. Through outreach and civic engagement, public housing residents are encouraged to become active with the resident council at their property.

### **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 2019-20 Program Year and so we are not able to fund many of the organizations that serve the homeless and other special needs population. During last year and the current year, the City has allocated CDBG resources to develop a safe harbor facility for the homeless; Dignity House Homeless Assistance and Resource Center. The City is working with Passaic Alliance to renovate and redesign an existing City-owned structure to provide a safe place for homeless individuals, providing them with housing and supportive services.

### **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 renovation and program implementation at The Dignity House Homeless Assistance and Resource Center project. Our facility will endeavor to dignify these individuals by providing not only safe temporary housing, but to further assist in 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 2019-20 Program Year, the City will be using CDBG funds to address the emergency shelter and transitional housing needs of the homeless with the development of Dignity House, discussed above.

#### **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 Passaic Alliance as well as Human Services to develop and offer supportive services to the residents at Dignity House. The service they offer include assistance with securing Section 8 and/or public housing to eliminate the homeless condition. Other programs will include medical services, job training, employment, mental health and substance abuse treatment and

more.

**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 2019-20 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 Passaic Alliance to assist with helping homeless individuals and families and we are 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 2019-20 Program Year to address the needs of homeless individuals and families are discussed above.

During the 2018-19 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.

"Safe Harbor" 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 conducted an Analysis of Impediments to Fair Housing in 2012, 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 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. The City is also participating with Passaic County to conduct a County-wide impediment to fair housing. The final analysis should be completed by the end of the 2019-20 Program Year.

### **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. Further, 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.

### **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.

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.

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.

### **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.

### **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.

### **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 City also is working with HACP to address the needs of public housing residents. A relationship with Passaic Alliance has been formed to provide supportive services to the homeless population.

### **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:**

#### 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
<b>Total Program Income:</b>	<b>0</b>

#### 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 and 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.

## **Attachments**

# Citizen Participation Comments

**NOTICE OF PUBLIC MEETING  
CITY OF PASSAIC  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG), and HOUSING IN-  
VESTMENT PARTNERSHIP (HOME) PROGRAMS  
To All Interested Agencies, Groups, or Persons**

For Program Year 2018-2019, the City of Passaic anticipates receiving an allocation of \$2,000,000.00 in funds from the U.S. Department of Housing and Urban Development for the following programs: Community Development Block Grant (CDBG) and Housing Investment Partnership (HOME). To receive funds the City must file an annual Action Plan, which includes the necessary and activities to address the community development and housing needs.

A public meeting has been scheduled to obtain views and proposals from citizens at the initial steps of preparing the Action Plan and to enable citizens the opportunity to comment on the City's community development programs and performance. Your views on projects to be funded by these grants are welcome. Examples of eligible activities are: direct repair, social service programs, historic preservation, residential and commercial rehabilitation, demolition, code enforcement, research, capacity acquisition, homelessness prevention, and the creation of affordable housing. These activities must primarily benefit low/moderate income persons. Anyone interested in applying for funds should attend the meeting to address any questions and concerns about the program.

**THE MEETING WILL BE HELD AT  
CITY COUNCIL CHAMBERS AT THE CITY HALL COMPLEX  
110 PASSAIC STREET, PASSAIC, NJ  
THURSDAY, JANUARY 31, 2018, AT 10:00 AM-12:00PM**

This facility is handicapped accessible. If the meeting must be postponed due to weather conditions, it will be rescheduled to Friday, February 1st, 2019, during the same time at the same location. For more information, please contact Joyce Gregory-Hunt, Program Manager, Community Development Department, at (973) 890-6841 or via email [jah1@cityofpassaic.com](mailto:jah1@cityofpassaic.com). The applications will be available on the city's website [www.cityofpassaic.com](http://www.cityofpassaic.com) under the line Department of Community Development, on the day of the meeting, January 31, 2018. The application submission deadline is Thursday, February 28, 2018, 12:00 PM (NOON) NO APPLICATIONS WILL BE ACCEPTED AFTER DEADLINE!  
Holds Note: 433636  
Fee: \$37.40  
December 28, 2018



Representative Name	Name of Organization	Mailing Address	Email Address	Phone #	Funded Before? Y/N
MARK RICKLES	JFS of CLIFTON PASSAIC	110 MAIN AVE PASSAIC, NJ 07055	M. RICKLES@ JFSCLIFTON. ORG	973- 771- 7638	Y
Gary Salvatoriello	Passaic Public Library	195 Gregory Ave Passaic NJ 07055	garysal@passaic publiclibrary.org	973 885 5650	Y
Brendan Galvin	First Passaic United Methodist Church	145 Paulson Ave 07055	brendan @umc@gmail	818 983 5518	N
Pauline Vaccaro	Morris Habitat for Humanity	2745 Salem St Randolph 07869	pauline.vaccaro @morris Habitat. org	973.891. 1934	Y
Azarian Clifton	United Passaic Organizations	1 Howe Ave Clifton NJ 07011	aciflton@ unitedpassaic.org	(973) 777 0028	Y
Marion Spruiger	Parish Outreach	9 Bond St Washington NJ	marion@ paoutreach.org	973-617 0719	Y
Wendy McCreive	Boys & Girls Club	1420 Hudson Passaic	wmcgreive@ bgcpnj.org	973-279 3055 x230	Y
Victor Cirilo	Passaic Affordable Housing Coalition	5-8th Avenue Passaic, NJ	Passaic Affordable Housing @ gmail.com	862-266-1847	Y
DEANNA HARRINGTON	City of Passaic	330 PASSAIC ST PASSAIC, NJ	dharrington@ cityofpassaic. gov	973 365 5524	Y
Rossie Barrales	Passaic Recreation	330 Passaic St Passaic NJ	rbarrales@ cityofpassaicnj.gov	973 365-5825	Y
Vivian E. Verga	ENGINEERING	330 PASSAIC ST. PASSAIC NJ	vverg@certipassaic nj.gov	973-365-5621	Y
CAP Dwight Jackson	CAP			(973) 626 5257	Y
Lori Dhuyvetter	Mental Health Clinic of Passaic	1451 vanderhulden Ave Clifton NJ 07011	Ldhuyvetter@ MHC	973-473- 2775	Y
Luis G. Gomez	United Puerto Rican Council	197 Arnie St. Passaic			Y
Amanda Rivera	Certified Angels	PO BOX 1846 PASSAIC, NJ 07055	info@ certifiedangels. org	(973) 245- 0959	N
Dwight Jackson	CAP			973 626 5257	Y
SANDY SELVAGE	JUVENILE EDUCATION + BUSINESS/PROJ	40 MARKET ST, PASSAIC	SANDYST@ webtv.net	862- 668-9386	Y
Jessica Lezcano	City of Passaic Rec	330 Passaic Street Passaic NJ 07055	jlecanol@ cityofpassaicnj.gov	973 365 5525	Y

Jan. 31, 2019 (1)

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**AVISO PÚBLICO – CIUDAD DE PASSAIC  
PROYECTO DEL PLAN DE ACCIÓN 2019-2020**

En o alrededor del 13 de Mayo del año 2019, la Ciudad de Passaic presentará su Plan de Acción 2019-20 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 AEA 2019-20 (1 de Julio, 2019 al 30 de Junio, 2020), 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-Deportivos – Ciudad de Passaic	\$30,000.00
4 • Programa de Natación – Ciudad de Passaic	\$9,000.00
5 • Programa de campamento de verano – Ciudad de Passaic	\$4,000.00(*)
6 • Eventos de compromiso con la comunidad – Ciudad de Passaic	\$27,538.00
7 • Programas de actividades juveniles – Ciudad de Passaic	\$5,000.00
8 • Programa para aprender a patinar en el hielo – Ciudad de Passaic	\$25,000.00
9 • Sendero para caminar en el parque Palaski – Ciudad de Passaic	\$100,000.00
10 • Casa de la Dignidad – Ciudad de Passaic	\$500,000.00
11 • Programas de entrenamiento laboral – Ciudad de Passaic	\$10,000.00
12 • Casa de la Dignidad, parte Administrativa – Ciudad de Passaic	\$15,000.00
13 • Proyectos de Mejoramiento de Calles y Alcance/Iluminado – Ciudad de Passaic	\$129,997.00
14 • Mejoras al parque Memorial – Ciudad de Passaic	\$90,000.00
15 • Bella Chanel Tutoría educativa y cultural – Educación & Proyecto de Concienciación Juvenil	\$2,000.00
16 • Bella Chanel Mural Educativo – Educación & Proyecto de Concienciación Juvenil	\$2,000.00
17 • Talleres de educación de salud – Asistencia Parroquial Intereclesiástica	\$5,000.00
18 • Programas después de la escuela – Ángeles Certificados	\$6,000.00
19 • Instalación de remediación de agua – Club de niños y niñas de Paterson y Passaic	\$30,000.00
20 • Sistema de cámara de seguridad – Biblioteca públicas de Passaic	\$9,000.00
21 • Evaluación de instalaciones – Albert Lawson VFW Post 10117	\$10,000.00
22 • Asistencia de Empleo – Servicios para familias judías	\$5,000.00
23 • Equidad de Vivienda – Peterson Task Force	\$10,000.00
24 • Administración de Ciudad de Passaic	\$257,383.00
<b>Total:</b>	<b>\$1,336,919.00</b>

**HOME Programa Asociaciones de Inversión**

25 • HOME Proyectos de Construcción/ Rehabilitación	\$352,781.10
26 • Compendio de Vivienda por Primera Vez	\$50,000.00
27 • Proyectos de Rehabilitación de Viviendas	\$50,000.00
28 • CHDO	\$90,557.00
29 • Administración del Programa	\$60,570.00
<b>Total:</b>	<b>\$603,709.00</b>

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 29 de Abril 2019. Deben ser enviadas a la dirección antes mencionada, o por correo electrónico a Jenice Camarero en jcamarero@cityofpassaicnj.gov.

\*Por favor note que, a este programa en este año fiscal, se le van a agregar \$36,000 del año anterior (2018-2019), conforme a la resolución #19-04-100.

PUBLIC NOTICE - CITY OF PASSAIC  
PROPOSED 2018-19 ACTION PLAN

On or about May 13, 2019, the City of Passaic will submit its 2019-2020 Action Plan to the U.S. Department of Housing and Urban Development (HUD), which provides funding and activities to address the housing and community development needs in the City for our Program Year 2019-20 (July 1, 2019-June 30, 2020). 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# 19-04-101, proposes the following activities that are designed to primarily benefit lower income persons and households:

<b>Community Development Block Grant</b>	
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. Swim Program - City of Passaic Recreation	\$9,000.00
5. Summer Camp Program - City of Passaic Recreation	\$4,000.00(*)
6. Community Engagement Events - City of Passaic Recreation	\$27,538.00
7. Youth Enrichment Programs - City of Passaic Recreation	\$5,000.00
8. Learn to Skate Program - City of Passaic Recreation	\$25,000.00
9. Rubberized Walking Path at Pulaski Park - City of Passaic Recreation	\$100,000.00
10. Dignity House - City of Passaic Administration	\$500,000.00
11. Job Training Programs - City of Passaic Administration	\$10,000.00
12. "Safe Harbor" Resource Center for the Homeless - City of Passaic Human Services	\$15,000.00
13. Street & Sewer Improvement Projects - City of Passaic Engineering	\$129,997.00
14. 3rd Ward Park Improvements - City of Passaic Engineering	\$90,000.00
15. Bella Chanel Mentoring Program - Juvenile Education & Awareness Project	\$2,000.00
16. Bella Chanel Educational Mural - Juvenile Education & Awareness Project	\$2,000.00
17. Health Educational Workshops - Jewish Nursing Intertfaith	\$5,000.00
18. After School Program - Certified Angnis	\$6,000.00
19. Facility Water Remediation - Boys and Girls Club of Paterson & Passaic	\$30,000.00
20. Security Camera System - Passaic Public Library	\$9,000.00
1. Facility Assessment - Albert Lawson VFW Post 10117	\$10,000.00
2. Employment Assistant - Jewish Family Services	\$5,000.00
3. Fair Housing - Paterson Task Force	\$10,000.00
4. Program Administration	\$257,383.00
<b>Total:</b>	<b>\$1,336,919.00</b>
<b>HOME Investment Partnerships Program</b>	
1. HOME New Construction/Rehab	\$352,781.10
3. First Time Home Buyer Program	\$50,000.00
7. Property Rehabilitation Program	\$50,000.00
1. HOME CHDO	\$90,557.00
1. Program Administration	\$60,370.90
<b>Total:</b>	<b>\$603,709.00</b>

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., April 29, 2019 at the above address, or by e-mailing Jenice Camarena at [jcamarena@cityofpassaicnj.gov](mailto:jcamarena@cityofpassaicnj.gov).

An additional \$35,000 of funding from Fiscal Year 2018-19 will be added to supplement this program for Grant Year 2019-20, as per Resolution# 19-04-101.

Filed News #4328152  
at: \$84.00  
on: April 12, 2019

GOBIERNO MUNICIPAL  
CIUDAD DE PASSAIC  
**PROGRAMAS "COMMUNITY DEVELOPMENT BLOCK GRANT" (CDBG)  
Y "HOUSING INVESTMENT PARTNERSHIP" (HOME)**

**A todas las agencias, grupos o personas interesadas**

La Ciudad de Passaic anticipa que recibirá una asignación de \$2,000,000.00 en fondos del "U.S. Department of Housing and Urban Development" Para el programa del año 2019-20 para los siguientes programas: Community Development Block Grant (CDBG) y HOME Investment Partnership (HOME). Para recibir fondos, la ciudad debe de presentar un Plan de Acción anualmente, incluyendo recursos y actividades enfocándose en expansión de la comunidad y las necesidades de vivienda. Se ha programado una reunión pública para obtener opiniones y propuestas de ciudadanos en la etapa inicial de la preparación del Plan de Acción; permitiendo que los ciudadanos comenten sobre los programas enfocados en el desarrollo de la comunidad de Passaic y su desempeño. Las ideas sobre proyectos que podrían ser financiados por estas subvenciones son bienvenidas. Ejemplos de actividades subvencionables son la reparación de calles, programas de servicio social, preservación histórica, rehabilitación residencial y/o demoliciones, cumplimiento de códigos, alcantarillados, adquisición de propiedades, prevención de personas desamparadas y la creación de viviendas asequibles. Estas actividades deben de beneficiar principalmente a personas con ingresos bajos/moderados. Cualquier persona interesada en solicitar fondos debe asistir a la reunión para abordar cualquier pregunta y preocupación sobre el programa.

**LA REUNIÓN SE LLEVARÁ A CABO EN:  
CITY COUNCIL CHAMBERS – CITY HALL COMPLEX (AYUNTAMIENTO)  
330 PASSAIC STREET, PASSAIC, NJ  
(JUEVES, 31 DE ENERO, 2019, DE LAS 10:00 AM A LAS 12:00 PM)**

Este establecimiento cuenta con capacidad de acceso para personas discapacitadas. Si la reunión fuese pospuesta debido al clima, será reprogramada para el viernes, 1 de Febrero, 2019, mismo lugar y horario. Si necesita información adicional, por favor de contactar a Joyce Gregory-Hunt, Program Manager, en el departamento de Desarrollo Comunitario, al número (973) 365-5641, o por correo electrónico a [jhunt@cityofpassaicnj.gov](mailto:jhunt@cityofpassaicnj.gov). Las aplicaciones serán disponibles solamente por sistemas electrónicos (accesible por la página web de la Ciudad [www.cityofpassaic.com](http://www.cityofpassaic.com) debajo el link; Department of Community Development el día de la reunión el 31 de Enero, 2019. La fecha límite para las aplicaciones es jueves, 28 de Febrero, 12:00p.m. (No se aceptaran copias impresas, todas las solicitudes deberán presentarse electrónicamente. NINGUNA APLICACION SERA RECIBIDA DESPUES DE LAS FECHAS ANUNCIADAS!)

**SIGN-IN SHEET**

**FIRST PUBLIC MEETING – MONDAY, JANUARY 30, 2018  
PASSAIC CITY HALL COUNCIL CHAMBERS**

REPRESENTATIVE NAME	ORGANIZATION NAME	PHONE/EMAIL ADDRESS
Carla Sheppard	St. Paul Baptist Church	201-466-6989 (201) 978-2257
Kenitra Washington	Boys & Girl Club	kwashington@bgcpnj.org
Brittany Gomez	Passaic Affordable Housing	(973) 974-7098
Gary Salvatorjello	Passaic Public Library	(973) 779-0474 ext 22 garys@passaicpubliclibrary.org
Deiby Marston	U.P.O.	973-472-2478 deartinez@uipofpassaic.org
St Ann Marie Paul	Passaic Neighborhood Center for Women	(973) 248-5902 sam@patersndiocese.org
Dennis Brosnan	Boys & Girls Club	973-391-5100 ext. 210 dbrosnan@bgcpnj.org
Rosie Barrales	Recreation Dept	973-365-5535 rbarrales@cityofpassaicnj.gov
Thomas A. Fishett	Passaic Alliance	tfishett@cityofpassaicnj.gov 973-611-0719
Marion Sprangel	Parish Outreach	marion@paoutreach.org
Mary Centorosa	National Development Center	Marycentorosa@gmail.com
Viviana Luman	City of Passaic	viviana@cityofpassaicnj.gov
Rev. Henry Lee Chapp	Saint Paul Baptist Church	hchapls@yahoo.com
Ken J. Trussell	Greater Passaic Community Ctr.	Trussell4545@yahoo.com
Prong Bravo	Mexico Habitat Fund	Humanity 973.891.1934 274 S. Salem St., Rowland

**SIGN-IN SHEET**

**FIRST PUBLIC MEETING – MONDAY, JANUARY 30, 2018  
PASSAIC CITY HALL COUNCIL CHAMBERS**

REPRESENTATIVE NAME	ORGANIZATION NAME	PHONE/EMAIL ADDRESS
Carla Sheppard	St. Paul Baptist Church	201-466-6989 (201) 978-2257
Kenitra Washington	Boys & Girl Club	kwashington@bgcppnj.org
Brianna Gomez	Passaic Affordable Housing	(973) 931-7098
Gary Salvatorello	Passaic Public Library	(973) 779-0474 ext 22 gsalvato@passaicpubliclibrary.org
Deby Martin	U.P.O.	973-472-2478 dmartin@u-p-o.com
Samantha Paul	Passaic Neighborhood Center for Women	(973) 248-5907 sam@patersdiocese.org
Dennis Brosnan	Boys & Girls Club	973-321-5115 ext. 200 dbrosnan@bgcppnj.org
Jessica Liscano Rosie Barrales	Recreation Dept	973-365-5525 rbarrales@cityofpassaicnj.gov
Thomas A. Frisetti	Passaic Alliance	973-365-5740 T.Frisetti@cityofpassaicnj.gov
Marion Sprang	Parish Nursing	973-611-0717 marion@paoutreach.org
Mary Contreras	National Diabetes Center	MaryContreras@gmail.com
Viviana Lamm	City of Passaic	vlamm@cityofpassaicnj.gov
Rev. Henry Lee Choy	Saint Paul Baptist Church	hchoy@yphoo.com
Rev. J. Russell	Greater Passaic Christian Community Ctr.	JRussell4545@yahoo.com
Paul Bravo	MARCO Habitat for Humanity	973-891-1934 274 S. Salem St., Rowland

## Grantee Unique Appendices

City of Passaic  
CDBG CARES Act Funding Round 3 - COVID-19 Response  
Citizen Participation Process

The City of Passaic reached out to the public through various means to notify the public about the Substantial Amendment to our 2019-20 Annual Action Plan and the intended use of the City's CDBG CARES funding. The City requested waivers from HUD for our Citizen Participation Process to allow us to advertise the Substantial Amendment for five days instead of the 30-day required period. The City also requested a waiver from HUD for the in-person public hearing. A copy of the City's letter to HUD is attached.

The City advertised the notices to the public in both English and Spanish in the Herald News and the Spanish speaking paper, El Especialito. Copies of these articles are attached.

The City published notices in English and in Spanish on our Website [www.cityofpassaic.com](http://www.cityofpassaic.com). A link to the public notices on the City's website is below. Copies of the notices are attached.

<https://www.cityofpassaic.com/DocumentCenter/View/2856/-Substantial-Amendment-to-the-2019-Action-Plan-Ad-3rd-Round-Funding-English-and-Spanish>

The City also published the proposed projects in the Substantial Amendment that the City intended to fund on the City's website. This information was posted to the City's website on January 11, 2021 for a minimum of five days.

Despite our efforts, no comments were received from the public.



PUBLIC NOTICE

SUBSTANTIAL AMENDMENT TO  
THE 2019-20 ANNUAL ACTION  
PLAN FOR THE CITY OF PASSAIC

In accordance with U.S. Department of Housing and Urban Development regulations governing the Community Development Block Grant (CDBG) Program, the City of Passaic hereby notifies the public of its intent to amend its 2019-2020 Action Plan. The City of Passaic will accept public comments beginning on Monday, January 11, 2021 on the proposed Substantial Amendment to its 2019 Annual Action Plan.

As a result of the current Coronavirus (COVID-19) pandemic, The Coronavirus Aid, Relief and Economic Security Act (CARES Act) was instituted. Under this Act, a third round of supplemental funding via the City's Community Development Block Grant (CDBG) has been awarded in the amount of \$1,151,196.00 for COVID-19 relief program(s). The City plans to utilize this round of funding as follows:

Development of 69 Jefferson Street, which will encompass the following activities:

- Acquisition
- Rehabilitation
- Furnishings and Equipment

Once the activities have been completed, this building will be utilized to "respond to, prepare for and/or prevent COVID-19 throughout the community by administering and providing COVID-19 related services; testing, tracing, immunizations, counseling and referral services, distribution of personal protective equipment.

Copies of the proposed amendment to the 2019 Annual Action Plan will be available for public inspection and review on the City's website at [www.CityofPassaic.com](http://www.CityofPassaic.com), in the Notices section of the Community Development page. In light of the Waiver issued as a result of this pandemic, the public review and comment period has been reduced to five (5) days. Interested persons are encouraged to express their views on the Amendment in electronic form through Friday, January 15, 2021. Objections must be prepared and submitted via email in accordance with the required procedures (24 CFR Part 58, Sec. 58.76) and shall be addressed to the Newark CPD Field Office at [CPD\\_COVID-19OEE-NK@hud.gov](mailto:CPD_COVID-19OEE-NK@hud.gov). Potential objectors should contact the Newark CPD Field Office via email to verify the actual last day of the objection period.

BY ORDER OF: Hector C. Lora, Mayor



## AVISO PUBLICO

### CIUDAD DE PASSAIC ENMIENDA SUSTANCIAL AL PLAN DE ACCIÓN ANUAL 2019

De acuerdo con las regulaciones del Departamento de Vivienda y Desarrollo Urbano (HUD por sus siglas en inglés), que gobiernan la Subvención Global de Desarrollo Comunitario (CDBG- Community Development Block Grant), la Ciudad de Passaic notifica al público de la intención de enmendar este Plan de Acción. La Ciudad de Passaic aceptará comentarios del público comenzando el lunes, 11 de enero, sobre la propuesta sustancial para enmendar el Plan de Acción Anual 2019.

Como resultado de la actual pandemia de Coronavirus (COVID-19), se ha establecido La Ley de Ayuda, Alivio y Seguridad Económica de Coronavirus (CARES). Bajo esta Ley, se ha otorgado una tercera ronda de financiamiento complementario a través de la Subvención CDBG por la cantidad de \$ 1,151,196.00 para los programas de ayuda COVID-19. La Ciudad planea utilizar esta ronda de financiación de la siguiente manera:

Desarrollo del 69 de la calle Jefferson, que abarcará las siguientes actividades:

- Adquisición
- Rehabilitación
- Mobiliario y equipamiento

Una vez que se hayan completado las actividades, este edificio se utilizará para "responder, prepararse y / o prevenir" COVID-19 en toda la comunidad mediante la administración y prestación de servicios relacionados con COVID-19; pruebas, rastreo, inmunizaciones, asesoramiento y servicios de derivación, e distribución de equipo de protección personal.

Copias de la enmienda propuesta al Plan de Acción 2019 estarán disponibles para inspección y revisión del público en la página web de la Ciudad de Passaic: [www.CityofPassaic.com](http://www.CityofPassaic.com), en la sección de City Offices, vaya a "Community Development" y a "Notices." Debido a la liberación de restricciones dada como resultado de esta pandemia, el tiempo ha sido reducido a cinco (5) días, para las revisiones por parte del público y los comentarios. Animamos a las personas interesadas en expresar sus opiniones, de hacerlo de forma electrónica, hasta el viernes 15 de enero, 2021. Las opiniones deben de ser preparadas y sometidas vía correo electrónico, de acuerdo a las regulaciones (24CFR Part 58, Sec 58.76) y deben de ser dirigidas a la oficina en Newark CPD a: [CPD\\_COVID-19OEE-NK@hud.gov](mailto:CPD_COVID-19OEE-NK@hud.gov). Personas que tienen objeciones deben de contactar la oficina de Newark CPD, por el correo electrónico, para verificar el ultimo día para someter las objeciones.

POR ORDEN DE: Hector C. Lora, Alcalde de la Ciudad de Passaic

## North Jersey Media Group

**Public Notice Advertising**  
 1 Canal Boulevard Plaza  
 PO Box 471  
 Woodland Park, NJ 07624  
 973 529 7417

**Head Office Address**  
 PO Box 60770  
 Newark, NJ  
 07102 0700

PASSAIC, CITY OF  
 300 PASSAIC ST  
 PASSAIC, NJ 07055-5615  
 ATTN: Janice A. Camarero

This is not an invoice

Acct: 380546

Order #	Advertisement/Description	# Col x # Lines	Rate Per Line	Cost
0004540513	Substantial Amendment to the 2018 Action Plan PUBLIC NOTICE SUBSTANTIAL AMENDMENT TO THE 2018-2021 ANNUAL BUDGET AND BOND MEASURES	1 col x 85 lines		\$32.00
		Agency of Publication Charge	1	\$35.00
		Tear sheet Charge	0	\$0.00
		Net Total Due		67.00

Run Dates: 01/08/2021

Check #: \_\_\_\_\_

Date: \_\_\_\_\_

<p><b>CERTIFICATION BY RECEIVING AGENCY</b>                  I, HAVING KNOWLEDGE OF THE FACTS, CERTIFY AND DECLARE THAT THE GOODS HAVE BEEN RECEIVED OR THE SERVICES RENDERED AND ARE IN COMPLIANCE WITH THE SPECIFICATIONS OR OTHER REQUIREMENTS, AND SAID CERTIFICATION IS BASED ON OWNED DELIVERY SLIPS OR OTHER REASONABLE PROCEDURES OR VOUCHER INFORMATION.</p> <p>RECEIVED BY: _____                  TITLE: _____ DATE: _____</p>	<p><b>CERTIFICATION BY APPROVAL OFFICIAL</b>                  I CERTIFY AND DECLARE THAT THIS BILL OR INVOICE IS CORRECT, AND THAT SUFFICIENT FUNDS ARE AVAILABLE TO SATISFY THIS CLAIM. THE PAYMENT SHALL BE CHARGEABLE TO:</p> <p>APPROPRIATION ACCOUNT(S) AND AMOUNTS CHARGED: P.C. # _____</p> <p>RECEIVED BY: _____                  TITLE: _____ DATE: _____</p>
<p><b>CLAIMANT'S CERTIFICATION AND DECLARATION:</b>                  I DO SOLEMNLY DECLARE AND CERTIFY UNDER THE PENALTIES OF THE LAW THAT THIS BILL OR INVOICE IS CORRECT IN ALL ITS PARTS AND THAT THE GOODS HAVE BEEN FURNISHED OR SERVICES HAVE BEEN RENDERED AS STATED THEREIN. NO BONUS HAS BEEN GIVEN OR RECEIVED BY ANY PERSON OR PERSONS WITHIN THE KNOWLEDGE OF THIS CLAIMANT IN CONNECTION WITH THE ABOVE CLAIM. THAT THE AMOUNT HEREIN STATED IS JUSTLY DUE AND OWING, AND THAT THE AMOUNT CHARGED IS A REASONABLE ONE.</p> <p>Date: 01/08/2021 <span style="float: right;">Federal ID #: 061032273</span></p> <p>Signature:  <span style="float: right;">Official Position: Clerk</span></p>	

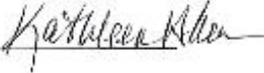
Kindly return a copy of this bill with your payment so that we can assure you proper credit.

Ad Number: 0004540516

# HERALDNEWS

Ad Order Number  
0004540516

STATE OF NEW JERSEY  
COUNTY OF PASSAIC



Of full age, being duly sworn according to law, on his/her oath says that he/she is employed at North Jersey Media Group publisher of the Herald News. Included herewith is a true copy of the notice that was published on the following date(s):

01/08/2021

In Herald News, a newspaper of general circulation and published in Woodland Park, in the County of Passaic and circulated in Bergen, Passaic and Essex Counties. Said newspaper is published seven days a week.

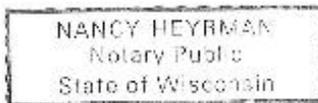
Subscribed and sworn before me this 8 day of January, 2021



A Notary Public, State of Wisconsin, County of Brown

5.15.23

My Commission Expires



**PUBLIC NOTICE**

**SUBSTANTIAL AMENDMENT TO  
THE 2019-20 ANNUAL ACTION  
PLAN FOR THE CITY OF PASSAIC**

In accordance with U.S. Department of Housing and Urban Development regulations governing the Community Development Block Grant (CDBG) Program, the City of Passaic hereby notifies the public of its intent to amend its 2019-2020 Action Plan. The City of Passaic will accept public comments beginning on Monday, January 11, 2021 on the proposed Substantial Amendment to its 2019 Annual Action Plan.

As a result of the current Coronavirus (COVID-19) pandemic, The Coronavirus Aid, Relief and Economic Security Act (CARES Act) was included under this Act. A third round of supplemental funding via the City's Community Development Block Grant (CDBG) has been awarded in the amount of \$1,111,900.00 for COVID-19 relief programs. The City plans to utilize this round of funding as follows:

Development of 69 Jefferson Street, which will encompass the following activities:

- Acquisition
- Renovation
- Furniture and equipment

Once the activities have been completed, the building will be utilized to "respond to requests for shelter, personal COVID-19 diagnostic testing, and other COVID-19 related services, testing, tracing, incubators, processing and referral services, distribution of personal protective equipment."

Copies of the proposed amendment to the 2019 Annual Action Plan will be available for public inspection and review on the City's website at [www.cityofpassaic.com](http://www.cityofpassaic.com) in the toolbar section of the Community Development page. In light of the COVID-19 pandemic, the public review and comment period has been reduced to five (5) days. Interested parties are encouraged to express their views on the Amendment in electronic form through Friday, January 15, 2021. Objections must be prepared and submitted on time in accordance with the applicable procedures (21 CFR Part 58, Sec. 58.70) and shall be addressed to the Newark, NJ Field Office at 610-690-1900. NS@doh.gov. Potential objections should consider the Newark, NJ Field Office site visit to verify the actual use of the objection period.

BY ORDER OF: Hector U. Lora,  
Mayor

The World News Industry, Inc. 2021  
Fax: 531-75-0304/0516



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INVOICE

Bill To

CITY OF PASSAIC/COMMUNITY DEVE  
Attn : A.P. SINNING  
330 PASSAIC ST  
PASSAIC NJ 07055

Invoice Date	1/8/2021
Date	1/8/2021
Order #	
Due By	1/18/2021
Sales Rep.	CC.

Advertiser	CITY OF PASSAIC/COMMUNITY DEVE					
Publication	EL ESPECIALITO PASSAIC					
Invoice Number	Issue Date	Ed. #	Ad Details	Ad Cost	Bill Cost	Prepayment
E938178	1/8/2021	1280	B&W , (4x5.5) 1/2 Page , Display Ad.	\$400.00	\$400.00	\$0.00

Headline: PLAN DE ACCION

Total Due : \$400.00

A finance charge of 1.5% (Annual Rate 18%) is applied to any portion of the balance over 10 days. Minimum charge is 50 cents. Balance is due and payable on invoice.

---  
DETACH HERE

INVOICE

Bill To

CITY OF PASSAIC/COMMUNITY DEVE  
Attn : A.P. SINNING  
330 PASSAIC ST  
PASSAIC NJ 07055

Invoice Date	1/8/2021
Invoice #	E938178
Order #	
Terms	DUE UPON RECEIPT
Total Due	\$400.00

City of Passaic  
CDBG CARES Act Funding - COVID-19 Response  
Citizen Participation Process

The City of Passaic reached out to the public through various means to notify the public about the Substantial Amendment to our 2019-20 Annual Action Plan and the intended use of the City's CDBG CARES funding. The City requested waivers from HUD for our Citizen Participation Process to allow us to advertise the Substantial Amendment for five days instead of the 30-day required period. The City also requested a waiver from HUD for the in-person public hearing. A copy of the City's letter to HUD is attached.

The City advertised the notices to the public in both English and Spanish in the Herald News and the Spanish speaking paper, El Especialito. Copies of these articles are attached.

The City published notices in English and in Spanish on our Website [www.cityofpassaic.com](http://www.cityofpassaic.com). A link to the public notices on the City's website is below. Copies of the notices are attached.

[https://www.cityofpassaic.com/vertical/sites/%7B3C98596C-C765-4FBD-89C6-506904D063B7%7D/uploads/ENGSPAN\\_Coronavirus\\_CDBG\\_Substantial\\_Amendment\\_2019\\_AP.pdf](https://www.cityofpassaic.com/vertical/sites/%7B3C98596C-C765-4FBD-89C6-506904D063B7%7D/uploads/ENGSPAN_Coronavirus_CDBG_Substantial_Amendment_2019_AP.pdf)

The City also published the proposed projects in the Substantial Amendment that the City intended to fund on the City's website. This information was posted to the City's website on May 5, 2020 for a minimum of five days. A link to the projects in the substantial amendment on the City's website is below.

[https://www.cityofpassaic.com/vertical/sites/%7B3C98596C-C765-4FBD-89C6-506904D063B7%7D/uploads/CARES\\_CV\\_Substantial\\_Amendment\\_Final.pdf](https://www.cityofpassaic.com/vertical/sites/%7B3C98596C-C765-4FBD-89C6-506904D063B7%7D/uploads/CARES_CV_Substantial_Amendment_Final.pdf)

Finally, the City held a virtual public hearing with City Council during which the Business Administrator presented the proposed projects the City intended to fund with CDBG CARES funding. This virtual public hearing was held on April 23, 2020 during which a resolution was presented, discussed and approved. See the attached agenda and resolution.

Despite all of our efforts, no comments were received from the public.

CITY HALL  
330 PASSAIC STREET  
PASSAIC, NEW JERSEY 07055

PHONE: 973-365-5633  
PHONE: 973-365-5613  
FAX: 973-365-5552

May 5, 2020

Ms. Annemarie Uebbing  
Acting Field Office/Director  
Community Planning and Development Division  
Newark Field Office  
One Newark Center  
1085 Raymond Boulevard  
Newark, NJ 07102-5260

**Re: Notification of Waivers to be utilized**

**Request via e-mail: CPD\_COVID-19WaiverNK@HUD.gov**

Dear Ms. Uebbing:

The City of Passaic is formally requesting the following waiver(s), as outlined in the U.S. Department of Housing and Urban Development memorandum, Availability of Waivers of Community Planning and Development (CPD) Grant Program and Consolidated Plan Requirements to Prevent the Spread of COVID-19 and Mitigate Economic Impacts Caused by COVID-19. In accordance with 24 CFR 5.110, HUD may, upon a determination of good cause and subject to statutory limitations, waive regulatory provisions. Additional regulatory waiver authority is provided in 24 CFR 91.600.

Requestor Name:	Ronald Van Rensalier
Title:	Director of Community Development
Contact Information:	rvanrensalierr@cityofpassaicnj.gov
Name of City:	Passaic
Name of County:	Passaic
Date for use of Waiver:	May 8, 2020

List of Waivers sought:

Waiver #8	Consolidated Planning Requirements – HOME, CDBG, HTF, ESG, and HOPWA Programs – Citizen Participation Public Comment Period for Consolidated Plan Amendment
Waiver #9	Consolidated Planning Requirements - HOME, CDBG, HTF, ESG and HOPWA Programs - Citizen Participation Reasonable Notice and Opportunity to Comment

Regards,



R. Van Rensalier, Director  
Department of Community Development  
City of Passaic

/

**North Jersey Media Group**

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 1 Canal Mountain Plaza  
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 Woodland Park, NJ 07424  
 973-668-7417

**Remittance Address**  
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 Cincinnati, OH  
 45253-0703

PASSAIC, CITY OF -CO  
 330 PASSAIC ST  
 PASSAIC, NJ 07055  
 ATTN: jenice camarena

**This is not an invoice**

Acct: 402077

Order #	Advertisement/Description	# Col x # Lines	Rate Per Line	Cost
0004174714	ad PUBLICNOTICESUBSTANTIALAMENDMENTTOTHE 20192020ANNUALACTIONPLANFORTHECITYOFPASS	2 col x 41 lines		\$35.26
		Affidavit of Publication Charge	1	\$25.00
		Tearsheet Charge	0	\$0.00
		<b>Net Total Due:</b>		<b>60.26</b>

Run Dates: 05/04/2020

Check #: \_\_\_\_\_

Date: \_\_\_\_\_

**CERTIFICATION BY RECEIVING AGENCY**  
 I, HAVING KNOWLEDGE OF THE FACTS, CERTIFY AND DECLARE THAT THE GOODS HAVE BEEN RECEIVED OR THE SERVICES RENDERED AND ARE IN COMPLIANCE WITH THE SPECIFICATIONS OR OTHER REQUIREMENTS, AND SAID CERTIFICATION IS BASED ON SIGNED DELIVERY SLIPS OR OTHER REASONABLE PROCEDURES OR VERIFIABLE INFORMATION.

SIGNATURE: \_\_\_\_\_

TITLE: \_\_\_\_\_ DATE: \_\_\_\_\_

**CERTIFICATION BY APPROVAL OFFICIAL**  
 I CERTIFY AND DECLARE THAT THIS BILL OR INVOICE IS CORRECT, AND THAT SUFFICIENT FUNDS ARE AVAILABLE TO SATISFY THIS CLAIM. THE PAYMENT SHALL BE CHARGEABLE TO:

APPROPRIATION ACCOUNT(S) AND AMOUNTS CHARGED: P.O. # \_\_\_\_\_

SIGNATURE \_\_\_\_\_

TITLE: \_\_\_\_\_ DATE: \_\_\_\_\_

**CLAIMANT'S CERTIFICATION AND DECLARATION:**  
 I DO SOLEMNLY DECLARE AND CERTIFY UNDER THE PENALTIES OF THE LAW THAT THIS BILL OR INVOICE IS CORRECT IN ALL ITS PARTICULARS; THAT THE GOODS HAVE BEEN FURNISHED OR SERVICES HAVE BEEN RENDERED AS STATED HEREIN; THAT NO BONUS HAS BEEN GIVEN OR RECEIVED BY ANY PERSON OR PERSONS WITHIN THE KNOWLEDGE OF THIS CLAIMANT IN CONNECTION WITH THE ABOVE CLAIM; THAT THE AMOUNT HEREIN STATED IS JUSTLY DUE AND OWING; AND THAT THE AMOUNT CHARGED IS A REASONABLE ONE.

Date: 05/04/2020

Federal ID #: 061032273

Signature:  \_\_\_\_\_

Official Position: Clerk

Kindly return a copy of this bill with your payment so that we can assure you proper credit.

Ad Number: 0004174714

# HERALDNEWS

Ad Order Number  
0004174714

STATE OF NEW JERSEY  
COUNTY OF PASSAIC

Joel Bagno

Of full age, being duly sworn according to law, on his/her oath says that he/she is employed at North Jersey Media Group publisher of the Herald News. Included herewith is a true copy of the notice that was published on the following date(s):

05/04/2020

in Herald News, a newspaper of general circulation and published in Woodland Park, in the County of Passaic and circulated in Bergen, Passaic and Essex Counties. Said newspaper is published seven days a week.

Subscribed and sworn before me this 4 day of May, 2020

Vicky Felty

A Notary Public, State of Wisconsin, County of Brown

9/19/21

My Commission Expires



**PUBLIC NOTICE**  
**SUBSTANTIAL AMENDMENT TO THE**  
**2019-2021 ANNUAL ACTION PLAN**  
**FOR THE**  
**CITY OF PASSAIC**

In accordance with U.S. Department of Housing and Urban Development regulations governing the Community Development Block Grant (CDBG) Program, the City of Passaic hereby notifies the public of its intent to amend its 2019-2020 Action Plan. The City of Passaic will accept public comments beginning Monday, May 4, 2020 on the proposed Substantial Amendment to its 2019 Annual Action Plan.

As a result of the current Coronavirus (COVID-19) pandemic, The Coronavirus Aid, Relief and Economic Security Act (CARES Act) was instituted. Under this Act, supplemental funding via the City's Community Development Block Grant (CDBG) has been awarded in the amount of \$50,051.00 for COVID-19 relief programs, including but not limited to:

- (1) Homeless Prevention
- (2) Meals on Wheels
- (3) Small Business Grants
- (4) Medical Technician Training

Copies of the proposed amendments to the 2019 Annual Action Plan will be available for public inspection and review on the City's website at [www.CityofPassaic.com](http://www.CityofPassaic.com), in the Notices section of the Community Development page. In light of the Waiver issued as a result of this non-emergency, the public review and comment period has been reduced to two (2) days. Interested persons are encouraged to express their views on the Amendment in electronic form through Friday, May 8, 2020. Objections must be prepared and submitted via email in accordance with the required procedures (24 C.F.R. Part 58, Sec. 58.76) and shall be addressed to the Newark CDF Field Office at CDF\_COVID-19COP-NA@hud.gov. Potential objectors should contact the Newark CDF Field Office via email to verify the actual last day of the objection period.

BY ORDER OF: **Hedder E. Lora, Mayor**  
Hedder News: 953-662-2030  
Fax: 953-26-1837-4174714



**AVISO PÚBLICO**  
**CIUDAD DE PASSAIC**  
**ENMIENDA SUSTANCIAL AL PLAN**  
**DE ACCIÓN ANUAL 2019**

De acuerdo con las regulaciones del Departamento de Vivienda y Desarrollo Urbano (HUD por sus siglas en inglés), que gobiernan la Subvención Global de Desarrollo Comunitario (CDBG- Community Development Block Grant), la Ciudad de Passaic notifica al público de la intención de enmendar este Plan de Acción. La Ciudad de Passaic aceptará comentarios del público comenzando el **Sábado, 2 de Mayo, 2020**, sobre la propuesta sustancial para enmendar el Plan de Acción Anual 2019.

Como resultado de la actual pandemia de Coronavirus (COVID-19), se ha establecido La Ley de Ayuda, Alivio y Seguridad Económica de Coronavirus (CARES). Bajo esta Ley, se están suplementando fondos por medio del programa de la ciudad de CDBG, en una cantidad asignada de \$801,051.00 para programas de alivio debido al COVID-19, incluyendo, pero no limitados a:

- (1) Prevención de personas sin hogar
- (2) Comidas a domicilio
- (3) Regalías para pequeños negocios
- (4) Entrenamiento de técnicos médicos

Copias de la enmienda propuesta al Plan de Acción 2019 estarán disponibles para inspección y revisión del público en la página web de la Ciudad de Passaic: [www.CityofPassaic.com](http://www.CityofPassaic.com), en la sección de City Offices, vaya a "Community Development" y a "Notices." Debido a la liberación de restricciones dada como resultado de esta pandemia, el tiempo ha sido reducido a cinco (5) días, para las revisiones por parte del público y los comentarios. Animamos a las personas interesadas en expresar sus opiniones, de hacerlo de forma electrónica, hasta el **Viernes 8 de Mayo, 2020**. Las opiniones deben de ser preparadas y sometidas vía correo electrónico, de acuerdo a las regulaciones (24CFR Part 58, Sec 58.76) y deben de ser dirigidas a la oficina en Newark CPD at: [CPD\\_COVID-19OEE-NK@hud.gov](mailto:CPD_COVID-19OEE-NK@hud.gov). Personas que tienen objeciones deben de contactar la oficina de Newark CPD, por el correo electrónico, para verificar el ultimo día para someter las objeciones.

POR ORDEN DE:  
**Hector C. Lora,**  
 Alcalde de la Ciudad de Passaic

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**Dr. Rosenfeld**

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- Estramiento de la Cara y Cuello



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PUBLIC NOTICE

SUBSTANTIAL AMENDMENT TO THE  
2019-20 ANNUAL ACTION PLAN  
FOR THE  
CITY OF PASSAIC

In accordance with U.S. Department of Housing and Urban Development regulations governing the Community Development Block Grant (CDBG) Program, the City of Passaic hereby notifies the public of its intent to amend its 2019-2020 Action Plan. The City of Passaic will accept public comments beginning Monday, May 4, 2020 on the proposed Substantial Amendment to its 2019 Annual Action Plan.

As a result of the current Coronavirus (COVID-19) pandemic, The Coronavirus Aid, Relief and Economic Security Act (CARES Act) was instituted. Under this Act, supplemental funding via the City's Community Development Block Grant (CDBG) has been awarded in the amount of \$801,051.00 for COVID-19 relief programs, including but not limited to:

- (1) Homelessness Prevention
- (2) Meals on Wheels
- (3) Small Business Grants
- (4) Medical Technician Training

Copies of the proposed amendments to the 2019 Annual Action Plan will be available for public inspection and review on the City's website at [www.CityofPassaic.com](http://www.CityofPassaic.com), in the Notices section of the Community Development page. In light of the Waiver issued as a result of this pandemic, the public review and comment period has been reduced to five (5) days. Interested persons are encouraged to express their views on the Amendment in electronic form through Friday, May 8, 2020. Objections must be prepared and submitted via email in accordance with the required procedures (24 CFR Part 58, Sec. 58.76) and shall be addressed to the Newark CPD Field Office at [CPD\\_COVID-19OEE-NK@hud.gov](mailto:CPD_COVID-19OEE-NK@hud.gov). Potential objectors should contact the Newark CPD Field Office via email to verify the actual last day of the objection period.

BY ORDER OF: Hector C. Lora, Mayor



## AVISO PUBLICO

### CIUDAD DE PASSAIC ENMIENDA SUSTANCIAL AL PLAN DE ACCIÓN ANUAL 2019

De acuerdo con las regulaciones del Departamento de Vivienda y Desarrollo Urbano (HUD por sus siglas en inglés), que gobiernan la Subvención Global de Desarrollo Comunitario (CDBG- Community Development Block Grant), la Ciudad de Passaic notifica al público de la intención de enmendar este Plan de Acción. La Ciudad de Passaic aceptará comentarios del público comenzando el Sábado, 2 de Mayo, 2020, sobre la propuesta sustancial para enmendar el Plan de Acción Anual 2019.

Como resultado de la actual pandemia de Coronavirus (COVID-19), se ha establecido La Ley de Ayuda, Alivio y Seguridad Económica de Coronavirus (CARES). Bajo esta Ley, se están suplementando fondos por medio del programa de la ciudad de CDBG, en una cantidad asignada de \$801,051.00 para programas de alivio debido al COVID-19, incluyendo, pero no limitados a:

- (1) Prevención de personas sin hogar
- (2) Comidas a domicilio
- (3) Regalías para pequeños negocios
- (4) Entrenamiento de técnicos médicos

Copias de la enmienda propuesta al Plan de Acción 2019 estarán disponibles para inspección y revisión del público en la página web de la Ciudad de Passaic: [www.CityofPassaic.com](http://www.CityofPassaic.com), en la sección de City Offices, vaya a "Community Development" y a "Notices." Debido a la liberación de restricciones dada como resultado de esta pandemia, el tiempo ha sido reducido a cinco (5) días, para las revisiones por parte del público y los comentarios. Animamos a las personas interesadas en expresar sus opiniones, de hacerlo de forma electrónica, hasta el Viernes 8 de Mayo, 2020. Las opiniones deben de ser preparadas y sometidas vía correo electrónico, de acuerdo a las regulaciones (24CFR Part 58, Sec 58.76) y deben de ser dirigidas a la oficina en Newark CPD a: [CPD\\_COVID-19OEE-NK@hud.gov](mailto:CPD_COVID-19OEE-NK@hud.gov). Personas que tienen objeciones deben de contactar la oficina de Newark CPD, por el correo electrónico, para verificar el ultimo día para someter las objeciones.

POR ORDEN DE: Hector C. Lora, Alcalde de la Ciudad de Passaic

City of Passaic



New Jersey

CITY COUNCIL

<https://drive.google.com/drive/folders/1ql80162-XRiUtd7Ty-SnVPf-Cqb0pfr?usp=sharing>

REGULAR MEETING AGENDA

April 23, 2020

7:00 P.M.

IN ACCORDANCE WITH CHAPTER 231 PUBLIC LAWS OF 1975, ADEQUATE NOTICE OF THIS MEETING WAS PROVIDED BY RESOLUTION OF THE MUNICIPAL COUNCIL ADOPTED ON JUNE 6, 2019 SETTING FORTH THE SCHEDULE OF REGULAR MEETINGS FOR THE YEAR 2019-2020, SAID NOTICE WAS PUBLISHED AND POSTED ON THE CITY HALL BULLETIN BOARD BY THE OFFICE OF THE CITY CLERK

PLEASE BE FURTHER ADVISED DUE TO COVID-19 THIS MEETING WILL BE VIRTUAL STREAMED. PUBLIC NOTICE AND INSTRUCTIONS FOR THIS MEETING WAS PUBLISHED IN THE HERALD NEWS AND POSTED ON APRIL 13, 2020 ON THE CITY OF PASSAIC WEBSITE AT: [WWW.CITYOFFPASSAIC.COM](http://WWW.CITYOFFPASSAIC.COM) (COUNCIL AGENDAS) INSTRUCTIONS ARE ALSO AVAILABLE IN THE LAST PAGE OF THIS AGENDA.

PLEASE BE GUIDED ACCORDINGLY.

- I. ROLL CALL
- II. INVOCATION
- III. PLEDGE OF ALLEGIANCE
- IV. MINUTES: March 17, 2020 City Council meeting.
- V. HEARING OF CITIZENS

*In Accordance with the Open Public Meetings Act (N.J.S.A. 10:4-1 et seq.). The Council opens every public meeting for comments of the public. However, in accordance with N.J.S.A. 10:4-12 "nothing in this Act shall be construed to limit the discretion of a public body to permit, prohibit or regulate the active participation at any meeting."*

*Therefore, the City Council will not entertain any comments from persons who communicate obscene material, make statements which are considered bias intimidation in which any person attempts to intimidate any individual or group because of race, color, religion, handicap, sexual orientation or ethnicity or makes personally offensive or abusive, defamatory or profane comments, comments intending to harass or speak any offensive or abusive language. The person who makes these statements will relinquish their allotted five minutes for public discussion.*

- VI. ORDINANCE FOR SECOND AND FINAL READING (HEARING IS REQUIRED)

1. **ORDINANCE NO. 2258-20** ORDINANCE TO EXCEED THE MUNICIPAL BUDGET APPROPRIATION LIMITS AND TO ESTABLISH A CAP BANK (N.J.S.A. 40A: 4-45.14)
2. **ORDINANCE NO. 2259-20** ORDINANCE AMENDING THE DESIGNATION OF RESTRICTED PARKING FOR DISABLED PERSONS BY NJ LICENSE PLATE NUMBER
3. **ORDINANCE NO. 2260-20** ORDINANCE AMENDING CITY CODE OF THE CITY OF PASSAIC, ARTICLE VII "OFF-STREET PARKING AND LOADING" SECTION 317-25 "STANDARDS FOR PARKING SPACES AND PARKING AREAS"
4. **ORDINANCE NO. 2261-20** ORDINANCE ADOPTING A REDEVELOPMENT PLAN FOR 948 MAIN AVENUE (BLOCK 4103.01, LOT 23) AS AN AREA IN NEED OF REHABILITATION IN THE CITY OF PASSAIC, NEW JERSEY

**VII. COMMUNICATIONS AND PETITIONS:**

5. Sunny's Liquors, 413 Monroe Street, submitting request to withdraw their loading zone application.

**ALL MATTERS LISTED HEREUNDER ARE CONSIDERED ROUTINE IN NATURE AND WILL BE ENACTED BY ONE MOTION ANY COUNCIL MEMBER MAY REQUEST THAT AN ITEM BE REMOVED FOR SEPARATE CONSIDERATION.**

6. Millenium Strategies submitting their monthly activity report March 2020
7. City of Passaic Parking Authority, submitting the following:
  - Notice cancelling their March 19, 2020 meeting
  - Notice cancelling their April 9, 2020 meeting
8. City of Passaic Alcoholic Beverage Control Board, submitting the following:
  - Notice cancelling their March 19, 2020 meeting
  - Notice cancelling their April 9, 2020 meeting
9. City of Passaic Zoning Board of Adjustment, submitting the following:
  - Notice Cancelling their March 24, 2020 meeting
  - Agenda of their March 31, 2020 meeting (Zoom Meeting)
10. City of Passaic Planning Board, submitting the following:
  - Notice of their April 1, 2020 meeting (Zoom Meeting)
11. Passaic Board of Education, submitting the following:
  - Notice of their march 18, 2020 meeting
  - Notice of their March 30, 2020 meeting (Remote Meeting)
  - Local Tax Levy
12. Passaic Valley Sewerage Commission, submitting the following:
  - Notice of Forum Change for their April 9, 2020 meeting
  - Notice of their April 9, 2020 (Zoom and Telephonic Meeting)
13. North Jersey Water Supply Commission, submitting the following:
  - Minutes of their February 26, 2020
  - Agenda of their March 25, 2020 meeting
  - Notice of their March 25, 2020 Meeting (Teleconference)

14. Passaic Valley Water Commission, submitting the following:
  - Minutes of their January 15 and February 2020 meeting.
  - Agenda of their March 11, 2020 meeting.
  - Notice of their April 8, 2020 meeting.

- Correspondence re: COVID-19
- 15. New Jersey Department of Transportation submitting the following:
  - Correspondence Re: Fiscal Year 2020 Local Freight Impact Fund Program
- 16. T&M Associates, submitting correspondence re: NJDEP Freshwater Wetland General Permit and Flood Hazard Area General No. Application- Replacement of Structure 1600-518 -Pennington Avenue, over McDonald Brook, Passaic County New Jersey  
*(Available for view in the City Clerk's Office)*
- 17. Passaic County Mosquito Control, submitting the following:
  - Information packet in the event that spraying for adult mosquito within a your municipality

**VIII. CY 2020 BUDGET ADOPTION "PUBLIC HEARING REQUIRED"**

***17a. RESOLUTION RE: RESOLUTION TO AMEND 2020 BUDGET***

18. RESOLUTION ADOPTION OF THE CY 2020 MUNICIPAL BUDGET

**IX. RESOLUTIONS:**

19. RESOLUTION AUTHORIZING CLOSED EXECUTIVE SESSION OF THE CITY COUNCIL OF PASSAIC ON PASSAIC ON APRIL 23, 2020 AT 5:30 PM OR ANYTIME THEREAFTER TO DISCUSS PENDING LITIGATION, CONTRACT NEGOTIATIONS AND PERSONNEL MATTERS
20. RESOLUTION ACCEPTING RYAN WHITE PART A AND MINORITY AIDS INITIATIVE GRANT FUNDS 2020 (\$49,476)
21. RESOLUTION AUTHORIZING SUBMISSION OF AN APPLICATION FOR THE WOMEN'S SPORTS FOUNDATION SPORTS 4 LIFE GRANT PROGRAM 2020 (PROPOSED GRANT FOR \$5,000.)
22. RESOLUTION AUTHORIZING THE REALLOCATION OF 2018 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) SWIM PROGRAM FUNDS(\$2,050.00)
23. RESOLUTION AUTHORIZING THE ACCEPTANCE OF SUB-GRANT AWARD FOR 2020 CENSUS PARTICIPATION EFFORTS FROM PASSAIC COUNTY (\$30,000)
24. RESOLUTION DIRECTING A RECOMMENDATION FROM THE PASSAIC CITY PLANNING BOARD REGARDING BLOCK 2173, LOT 26, (258-268 OAK STREET) AS AN AREA IN NEED OF REDEVELOPMENT/REHABILITATION
25. RESOLUTION DESIGNATING BLOCK 4059, LOTS 15, 16 AND 17 WHICH IS LOCATED AT 196-200 DAYTON AVENUE AS AN AREA IN NEED OF REHABILITATION
26. RESOLUTION DESIGNATING BLOCK 2180, LOT 27 WHICH IS LOCATED AT 135 SUMMER STREET AS AN AREA IN NEED OF REDEVELOPMENT WITHOUT CONDEMNATION
27. RESOLUTION AUTHORIZING THE FILING OF THE CITY OF PASSAIC'S 2020-2021 ACTION PLAN AN APPLICATION FOR FEDERAL ASSISTANCE UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME INVESTMENT PARTNERSHIP PROGRAMS

28. RESOLUTION AUTHORIZING EXTENSION OF CURRENT CONTRACT FOR SOLID WASTE TIPPING FEES *(extended to June 30, 2020)*
29. RESOLUTION AWARDING CONTRACT FOR BUILDING MASONRY RESTORATION AND REPAIRS MUNICIPAL COMPLEX 330 PASSAIC STREET PASSAIC, NEW JERSEY *(Awarded to Askari Construction of Wyckoff, NJ in the amount of \$237,000.00)*
30. RESOLUTION AUTHORIZING A CHANGE ORDER TO A CONTRACT WITH MARINI BROTHERS CONSTRUCTION FOR CHRISTOPHER COLUMBUS PARK PAULISON AVENUE PARKING LOT AND DRAINAGE SYSTEM IMPROVEMENTS CITY OF PASSAIC *(Decrease the contract by \$ 22,355.00 to the revised total amount of \$169,472.50)*
31. RESOLUTION AWARDING CONTRACT FOR CONCRETE REPAIRS, STAIRS, RAMP AND APRON EASTSIDE FIREHOUSE PASSAIC NJ *(Awarded to Covino & Sons, Rochelle Park, NJ in the amount of \$ 282,800.00.)*
32. RESOLUTION AWARDING CONTRACT FOR EMERGENCY SANITARY SEWER REPAIR TULIP STREET PASSAIC NEW JERSEY *(Payment to John Garcia Construction, Clifton, NJ be made in the amount of \$15,927.43.)*
33. RESOLUTION AUTHORIZING REFUND OF TAX OVERPAYMENTS RESULTING FROM TAX COURT JUDGMENTS *(99-171 Dayton Avenue, \$17,465.75)*
34. RESOLUTION AUTHORIZING THE PURCHASE OF SPLASH PAD EQUIPMENT FOR THIRD WARD MEMORIAL PARK PASSAIC, NEW JERSEY *(Awarded under NPP Gov Contract #VQ10302 to Commercial Recreation Specialists of Verona, WI in the amount of \$ 35,026.40.)*
35. RESOLUTION AUTHORIZING THE ACCEPTANCE OF DIG IN! HABITAT RESTORATION GRANT AWARD FOR POLLINATOR GARDEN AT DIGNITY HOUSE *(\$500.00)*
36. RESOLUTION AUTHORIZING THE ACCEPTANCE OF DIG IN! HABITAT RESTORATION GRANT AWARD FOR POLLINATOR GARDEN AT CHRISTOPHER COLUMBUS PARK *(\$250.00)*
37. RESOLUTION AUTHORIZING THE ACCEPTANCE OF DIG IN! HABITAT RESTORATION GRANT AWARD FOR POLLINATOR GARDEN AT ARMORY PARK *(\$500.00)*
38. RESOLUTION AUTHORIZING THE ACCEPTANCE OF DIG IN! HABITAT RESTORATION GRANT AWARD FOR "SILVER SENIORS BUTTERFLY GARDEN" AT THE ANNABELLE SHIMKOWITZ SENIOR CENTER *(\$500.00)*
39. RESOLUTION AWARDING CONTRACT FOR WINDOW AND SKYLIGHT RESTORATION MUNICIPAL COMPLEX- 330 PASSAIC STREET PASSAIC, NJ *(Awarded to Panoramic Window & Door Systems, Stockton, NJ in the amount of \$ 1,231,000.00)*
40. RESOLUTION AUTHORIZING SETTLEMENT OF TAX APPEAL CAPTIONED ALPHA MANAGEMENT LLC V. CITY OF PASSAIC (701 Main Avenue-\$3,610.81)
41. RESOLUTION AUTHORIZING SETTLEMENT OF TAX APPEALS CAPTIONED JRW REALTY LLC V. CITY OF PASSAIC & WEINER, RITA M & W JOSEPH H/W V. CITY OF PASSAIC (171 Prospect Street-\$66,272.12)

- 42. RESOLUTION AUTHORIZING SETTLEMENT OF TAX APPEAL CAPTIONED 228 WASHINGTON PLACE LLC V. CITY OF PASSAIC (228 Washington Place \$1,966.61)
- 43. RESOLUTION AUTHORIZING SETTLEMENT OF TAX APPEAL CAPTIONED CHONG, FELIPA & IZABELITA V. CITY OF PASSAIC (354 Lafayette Avenue - \$7,823.98)
- 44. RESOLUTION AUTHORIZING SETTLEMENT OF TAX APPEAL CAPTIONED JEAN RIBBON PROPERTIES, LP V. CITY OF PASSAIC (1-21 Mattimore Street and 23-25 Mattimore Street-\$18,711.30)
- 45. RESOLUTION AUTHORIZING SETTLEMENT OF TAX APPEAL CAPTIONED ABE BERKOWITZ, LLC V. CITY OF PASSAIC (300 Monroe Street-\$40,863.70)
- 46. RESOLUTION AWARDING CONTRACT FOR ONE (1) MUNICIPAL COURT PROSECUTOR CITY OF PASSAIC (*Awarded to James V. Pomaco of Nutley, NJ in the amount of \$ 200.00/session and \$225.00/DWI with a total contract amount exceed \$ 33,750.00 for the period April 1, 2020 through December 31, 2020.*)

***46a. RESOLUTION AUTHORIZING CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT SUPPLEMENTAL FUNDING DISTRIBUTION***

***46b. RESOLUTION AUTHORIZING THE ACCEPTANCE OF THE RECOMMENDATION OF THE PASSAIC VALLEY WATER COMMISSION FOR LATE FEE WAIVERS***

**X. ORDINANCE FOR INTRODUCTION AND FIRST READING:**

- 47. ORDINANCE AMENDING THE CITY CODE OF THE CITY OF PASSAIC, CHAPTER 295, "VEHICLES AND TRAFFIC," TO INCLUDE THE "MONROE STREET COMMERCIAL/RESIDENTIAL ZONE"
- 48. ORDINANCE ADOPTING A REDEVELOPMENT PLAN FOR 135 SUMMER STREET (BLOCK 2180, LOT 27)
- 49. ORDINANCE ADOPTING A REDEVELOPMENT PLAN FOR 196-200 DAYTON AVENUE (BLOCK 4059, LOTS 15, 16 AND 17)

**XI. HEARINGS:**

- 50. Knockout Sports Bar & Grill, submitting request for a loading zone to be placed in front of their establishment (*Adjourned until further notice*)
- 51. Sunny's Liquors, 413 Monroe Street, submitting request for a loading zone to be placed in front of their establishment. (*Submitted request to withdraw loading zone application*) (*See Agenda item no. 5*)

**XII. PAYMENT OF BILLS**

**XIII. ADMINISTRATOR'S REPORT**

**XIV. MAYOR'S REPORT**

**XV. ADJOURNMENT**

JOIN MEETING LINK: <https://www.facebook.com/PassaicCityHall/>

MEMBERS OF THE PUBLIC, WHO WOULD LIKE TO PARTICIPATE DURING  
THE PUBLIC PORTION AND THE BUDGET HEARING FOR PUBLIC COMMENT,  
CAN CALL-IN AT: 929 436 2866 US (New York)  
AND ENTER THE MEETING ID # 917 0437 3304  
For residents dialing in please be advised to  
Press \*6 to mute or unmute your phone  
Press \*9 to raise your hand and indicate you would like to speak

**CITY OF PASSAIC**  
**RESOLUTION NO. 20-04-123**

**RESOLUTION AUTHORIZING THE CORONAVIRUS AID, RELIEF AND ECONOMIC SECURITY  
(CARES ACT) PROGRAM SUPPLEMENTAL FUNDING DISTRIBUTION**

**WHEREAS**, the Care Act was instituted by the United States Government to award supplemental funding to all state participating jurisdictions (PJs) under the Community Development Block Grant (CDBG-CV) in an effort to prevent, prepare for, and respond to coronavirus and;

**WHEREAS**, the City of Passaic was awarded the sum total of EIGHT HUNDRED ONE THOUSAND FIFTY ONE DOLLARS (\$801,051.00) to create and/or expand fiscal year 2019-2020 projects and activities to meet the CDBG-CV initiative and;

**WHEREAS**, after the City's review of all requisite requirements, the following activities have been earmarked to address some of the City's needs:

<i>Activity Name</i>	<i>Amount to be Awarded</i>
Homeless Prevention Rental Assistance Program	500,000.00
Mentis on Wheels Program	100,000.00
Small Business Loan Program	150,000.00
Medical Technician Training Program	25,000.00
<i>Award Subtotal</i>	<i>775,000.00</i>

**WHEREAS**, the balance of SEVENTY SIX THOUSAND FIFTY-ONE DOLLARS (\$76,051.00) will be awarded upon further review of several projects the City currently has pending awaiting feedback from the Department of Housing & Urban Development (HUD).

**NOW, THEREFORE, BE IT RESOLVED** by the City Council of the City of Passaic that the CDBG-CV supplemental funding in the amount of SEVEN HUNDRED TWENTY FIVE THOUSAND DOLLARS (\$725,000.00) be allocated as outlined above with the funding balance of SEVENTY SIX THOUSAND FIFTY ONE DOLLARS being allocated at a later date to other pending projects based on need.

**BE IT FURTHER RESOLVED** that the Mayor of the City of Passaic, as Certifying Officer, is hereby authorized as follows:

- (a) Should any comment received during the required public comment period concerning the Action Plan submission so warrant, to request the City Council of the City of Passaic to modify any portion of the attached budget; and
- (b) To file the 2017 Action Plan submission of the Consolidated Plan with HUD; and
- (c) To serve as the authorized representative of the City of Passaic in connection with the application and to provide such additional information as may be required; and
- (d) To execute contracts with HUD allowing for the expenditure of said funds pursuant to the terms of said contract; and
- (e) To execute agreements with agencies indicated as recipients of the Consolidated Plan funds in the attached "Listing of Proposed Projects" for the purposes specified therein on forms to be approved by the Community Development Attorney; and

The Secretary of Housing and Urban Development is hereby assured of full compliance by the City of Passaic.

INTRODUCED BY COUNCILPERSON: Terrence Love

SECONDED BY COUNCILPERSON: Thania Melo

Record of Council Vote on Final Passage	Aye	Nay	Abstain	Absent
GARCIA, J	x			
LOVE, T.	x			
MELD, T.	x			
MUNK, C.	x			
PATEL, S.				x
SCHAER, G.	x			
SCHWARTZ, D.	x			

ADOPTED ON: April 23, 2020

  
Council President, Gary Schaefer

  
Amada D. Curling, City Clerk

## North Jersey Media Group

### Classified Ad Receipt (For Info Only - NOT A BILL)

**Customer:** PASSAIC, CITY OF -CO

**Ad No.:** 0004411727

**Address:** 330 PASSAIC ST  
PASSAIC NJ 07055  
USA

**Pymt Method:** Invoice

**Net Amt:** \$46.07

**Run Times:** 1

**No. of Affidavits:** 1

**Run Dates:** 10/09/20

**Text of Ad:**

PUBLIC NOTICE

**SUBSTANTIAL AMENDMENT TO  
THE 2019 ANNUAL ACTION PLAN  
FOR THE  
CITY OF PASSAIC**

The City of Passaic will accept public comments until 4:00 p.m. beginning Monday, October 12, 2020 through Friday, October 16, 2020 on the proposed substantial amendment to the 2019 Annual Action Plan. The City wishes to review its CARES Act programming to stimulate \$100,000,000 in funding for financial assistance to small businesses and to include Home Mortgage Assistance programming in the amount of \$100,000,000.

This proposed activity funding supports the use of the CARES Act Coronavirus Aid, Relief, and Economic Security (CARES) Act funds in order to provide programming for home mortgage payment assistance, allowing for the payment of mortgage in arrears for up to 3 months.

Copies of the proposed amendment to the 2019 Annual Action Plan will be available for public inspection and review on the City's website at [www.CityofPassaic.com](http://www.CityofPassaic.com).

Interested persons are encouraged to express their views on the Amendment in writing to Ronald Van Buren, Director of Community Development, at 310 Swaine Street, Passaic, NJ 07055 by Friday, October 16, 2020.

BY ORDER OF: Hector C. Lora,  
Mayor  
Herald News      October 9, 2020  
Page 321 of 7      4411727

3600 Highway 66, Neptune, NJ 07753

## Noticia Pública

### ENMIENDA SUSTANCIAL DEL PLAN DE ACCIÓN ANUAL 2019 PARA LA CIUDAD DE PASSAIC

La ciudad de Passaic aceptara comentarios públicos hasta las 3:00 p.m. a partir del **lunes, 12 de octubre, 2020 hasta el viernes, 16 de octubre, 2020** concerniente a la enmienda sustancial propuesta al Plan de Acción Anual 2019. La ciudad desea reprogramar los fondos del programa CARES para eliminar \$100,000.00 de asistencia financiera para los negocios pequeños e añadir la cantidad de 100,000.00 al programa de asistencia financiera hipotecaria.

Esta financiación de la actividad propuesta amplía el uso de los fondos de la Ley CDBG-CV de Ayuda, Alivio y Seguridad Económica para el Coronavirus (CARES) para incluir el programa de asistencia para el pago de hipotecas, que permite el pago de hipotecas en mora hasta por 3 meses.

Copias de la enmienda propuesta al Plan de Acción 2019 estaran disponibles para inspección y revisión publica en el sitio web de la ciudad en [www.CityOfPassaic.com](http://www.CityOfPassaic.com). Se invita a las personas interesadas a expresar sus opiniones sobre la enmienda por escrito a Ronald Van Rensalier, Director de Desarrollo Comunitario, en 330 Passaic Street, Passaic, NJ 07055 antes del **viernes, 16 de octubre, 2020**.

Por orden de:  
**Hector C. Lora,**  
Alcalde

**CDBG-CV**  
**3<sup>rd</sup> Round**  
**SF-424**

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, insert appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text" value="01/21/2021"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="E-20-09-24-0114"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: <input type="text" value="CITY OF PASSAIC"/>		
* b. Employer/Taxpayer identification number (EIN/TIN): <input type="text" value="225002194"/>	* c. Organizational DUNS: <input type="text" value="0942754310009"/>	
d. Address:		
* Street1: <input type="text" value="330 PASSAIC STREET"/>	Street2: <input type="text"/>	
* City: <input type="text" value="PASSAIC"/>	County/Parish: <input type="text"/>	
* State: <input type="text" value="NJ: New Jersey"/>	Province: <input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input type="text" value="07055-5992"/>	
e. Organizational Unit:		
Department Name: <input type="text" value="COMMUNITY DEVELOPMENT"/>	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="EDDIE TOR"/>	
Middle Name: <input type="text" value="CARLOS"/>	* Last Name: <input type="text" value="TORA"/>	
Suffix: <input type="text"/>	Title: <input type="text" value="MAYOR"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="973-365-5563"/>	Fax Number: <input type="text" value="973-365-5562"/>	
* Email: <input type="text" value="MAYOR@CITYOFPASSAIC.NJ.GOV"/>		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="City or Township Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.213"/>	
<b>CFDA Title:</b> <input type="text" value="COMMUNITY DEVELOPMENT BLOCK GRANT"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text" value="B-20-MW-24-0114"/>	
<b>* Title:</b> <input type="text" value="Community Development Block Grant"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title:</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="Substantial Amendment to the 2018-2023 Annual Action Plan to include Covid-19 Relief Funding."/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

**Application for Federal Assistance SF-424**

16. Congressional Districts Of:  
 \* a. Applicant: NJ-009 \* b. Program/Project: LC-039

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:  
 \* a. Start Date: 02/01/2021 \* b. End Date: 01/31/2022

18. Estimated Funding (\$):

* a. Federal	1,151,136.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	1,151,136.00

\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?  
 a. This application was made available to the State under the Executive Order 12372 Process for review on   
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.  
 c. Program is not covered by E.O. 12372.

\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)  
 Yes  No  
 If "Yes", provide explanation and attach

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)  
 \*\* I AGREE  
 \*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: DR \* First Name: BOB TOR  
 Middle Name: CARLOS  
 \* Last Name: LORA  
 Suffix:

\* Title: MAYOR

\* Telephone Number: 973-365-5553 Fax Number: 973-365-5552

\* Email: MAYOR@CI.PYORPASSAICNJ.GOV

\* Signature of Authorized Representative:  \* Date Signed: 1/15/2021

# **CDBG-CV SF-424**

Application for Federal Assistance SF-424		
* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
<input type="checkbox"/> Preapplication	<input checked="" type="checkbox"/> New	_____
<input checked="" type="checkbox"/> Application	<input type="checkbox"/> Continuation	* Other (Specify):
<input type="checkbox"/> Changed/Corrected Application	<input type="checkbox"/> Revision	_____
* 3. Date Received:	4. Applicant Identifier:	
09/13/20	_____	
5a. Federal Entry Identifier:	5b. Federal Award Identifier:	
_____	H-20-MW-34-0114	
State Use Only:		
6. Date Received by State:	7. State Application Identifier:	
_____	_____	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Passaic		
* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. Organizational DUNS:	
226002194	064275431000	
d. Address:		
* Street1:	330 Passaic Street	
Street2:	_____	
* City:	Passaic	
County/Parish:	_____	
* State:	NJ: New Jersey	
Province:	_____	
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	07055-5092	
e. Organizational Unit:		
Department Name:	Division Name:	
Community Development	_____	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	Mr.	* First Name:
Middle Name:	Carlton	Becton
* Last Name:	Becton	
Suffix:	_____	
Title:	Mayor	
Organizational Affiliation:		
_____		
* Telephone Number:	973-365-5563	Fax Number:
973-365-5502	_____	
* Email:	mayor@cityofpassaicnj.gov	

Application for Federal Assistance SF-424	
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b></p> <input type="text" value="C: City or Township Government"/> <p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/> <p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/> <p>* Other (specify):</p> <input type="text"/>	
<p><b>* 10. Name of Federal Agency:</b></p> <input type="text" value="Department of Housing and Urban Development"/>	
<p><b>11. Catalog of Federal Domestic Assistance Number:</b></p> <input type="text" value="14.218"/> <p>CFDA Title:</p> <input type="text" value="Community Development Block Grant"/>	
<p><b>* 12. Funding Opportunity Number:</b></p> <input type="text" value="B-20-WA-34-0114"/> <p>* Title:</p> <input type="text" value="Community Development Block Grant"/>	
<p><b>13. Competition Identification Number:</b></p> <input type="text"/> <p>Title:</p> <input type="text"/>	
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b></p> <input type="text"/> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<p><b>* 15. Descriptive Title of Applicant's Project:</b></p> <input type="text" value="Substantial Amendment to the 2016-2020 Annual Action Plan to include COVID-19 Relief Funding"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

**Application for Federal Assistance SF-424**

**16. Congressional Districts Of:**

\* a. Applicant:  \* b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

**17. Proposed Project:**

\* a. Start Date:  \* b. End Date:

**18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="901,051.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="901,051.00"/>

**19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

**20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes  No

If "Yes", provide explanation and attach

**21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)**

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

**Authorized Representative:**

Prefix:  \* First Name:

Middle Name:

\* Last Name:

Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:  \* Date Signed:

# **CDBG-CV**

# **SF4-24D**

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

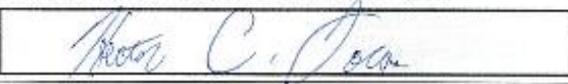
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title or real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §54001 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1688), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 de-3 and 290 de-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 424D (Rev. 7-97)  
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-645) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7326) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 16 U.S.C. §674), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11736; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11989; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 105 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§459a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Buyer
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Pasco	05/29/2020

SF-424D (Rev. 7-97) Back

# **CDBG-CV Certifications**

**CERTIFICATIONS**

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

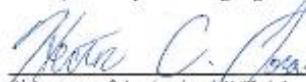
**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

  
Signature of Authorized Official

5/29/2020  
Date

Mayor  
Title

## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

**1. Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

**2. Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2019-2020 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

**3. Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

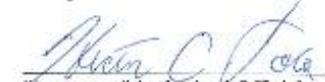
**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
\_\_\_\_\_  
Signature of Authorized Official

5/29/2020  
Date

Mayor  
Title

**OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(e):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

  
\_\_\_\_\_  
Signature of Authorized Official

5/29/2020  
Date

Mayor  
\_\_\_\_\_  
Title

## CERTIFICATIONS AND SF424's

**CERTIFICATIONS**

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

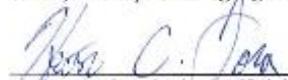
**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701a) and implementing regulations at 24 CFR Part 135.

  
\_\_\_\_\_  
Signature of Authorized Official

5/15/19  
\_\_\_\_\_  
Date

Meyor  
\_\_\_\_\_  
Title

## CDBG CERTIFICATIONS

## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

**1. Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

**2. Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) \_\_\_\_\_ [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

**3. Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(e):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Robert C. Jones  
Signature of Authorized Official

5/15/19  
Date

Mayor  
Title

## CDBG SF424

Application for Federal Assistance SF-424		
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
*3. Date Received: 05/09/2019	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: 342454	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Passaic		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 22600219406	* c. Organizations DUNS: 0642750310090	
d. Address:		
* Street: 330 Passaic Street	<input type="text"/>	
Street2: <input type="text"/>	<input type="text"/>	
* City: Passaic	<input type="text"/>	
County/Parish: Passaic	<input type="text"/>	
* State: NJ: New Jersey	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: USA: UNITED STATES	<input type="text"/>	
* Zip / Postal Code: 07055-0092	<input type="text"/>	
e. Organizational Unit:		
Department Name: Community Development	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: Rector	<input type="text"/>
Middle Name: Carlos	<input type="text"/>	
* Last Name: Lora	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: Mayor	<input type="text"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 973-365-5563	Fax Number: 973-365-5552	
* Email: mayor@cityofpassaic.nj.gov		

Application for Federal Assistance SF-424	
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b></p> <input type="text" value="City or Township Government"/> <p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/> <p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/> <p>* Other (specify):</p> <input type="text"/>	
<p><b>* 10. Name of Federal Agency:</b></p> <input type="text" value="Department of Housing &amp; Urban Development"/>	
<p><b>11. Catalog of Federal Domestic Assistance Number:</b></p> <input type="text"/> <p>CFDA Title:</p> <input type="text"/>	
<p><b>* 12. Funding Opportunity Number:</b></p> <input type="text" value="E42454"/> <p>* Title:</p> <input type="text" value="Community Development Block Grant"/>	
<p><b>13. Competition Identification Number:</b></p> <input type="text"/> <p>Title:</p> <input type="text"/>	
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b></p> <input type="text"/> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<p><b>* 15. Descriptive Title of Applicant's Project:</b></p> <input type="text" value="2019-2020 Annual Action Plan"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: NJ-035	* b. Program/Project: 8C-009
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date: 07/01/2019	* b. End Date: 06/30/2020
18. Estimated Funding (\$):	
* a. Federal	1,293,967.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	1,293,967.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: Mr.	* First Name: Hector
Middle Name: Carlos	
* Last Name: Lopez	
Suffix:	
* Title: Mayor	
* Telephone Number: 973-365-5563	Fax Number: 973-365-5562
* Email: hlopez@cityofpassaicnj.gov	
* Signature of Authorized Representative: 	* Date Signed: 5/15/19

**HOME CERTIFICATIONS**

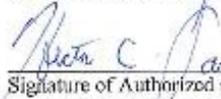
**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

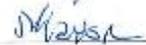
**Tenant Based Rental Assistance** – If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** – It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** – Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
\_\_\_\_\_  
Signature of Authorized Official

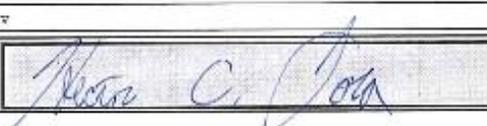
5/15/19  
Date

  
\_\_\_\_\_  
Title

## HOME SF424

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, enter appropriate letter(s): <input type="text"/>  * Other (Specify): <input type="text"/>
* 3. Date Received: 05/05/2019	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: 342454	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Passaic		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 2260218406	* c. Organizational DUNS: 0542150310000	
d. Address:		
* Street1: 330 Passaic Street	<input type="text"/>	
Street2: <input type="text"/>	<input type="text"/>	
* City: Passaic	<input type="text"/>	
County/Parish: Passaic	<input type="text"/>	
* State: NJ: New Jersey	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: USA: UNITED STATES	<input type="text"/>	
* Zip / Postal Code: 07055-0892	<input type="text"/>	
e. Organizational Unit:		
Department Name: Community Development	Division Name: <input type="text"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: Richard	<input type="text"/>
Middle Name: Carlton	<input type="text"/>	
* Last Name: Ierra	<input type="text"/>	
Suffix: <input type="text"/>	<input type="text"/>	
Title: Mayor	<input type="text"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 973-365-5563	Fax Number: 973-365-5532	
* Email: rierra@cityofpassaicnj.gov		

Application for Federal Assistance SF-424	
<p><b>* 9. Type of Applicant 1: Select Applicant Type:</b></p> <input type="text" value="City or Township Government"/> <p>Type of Applicant 2: Select Applicant Type:</p> <input type="text"/> <p>Type of Applicant 3: Select Applicant Type:</p> <input type="text"/> <p>* Other (specify):</p> <input type="text"/>	
<p><b>* 10. Name of Federal Agency:</b></p> <input type="text" value="Department of Housing &amp; Urban Development"/>	
<p><b>11. Catalog of Federal Domestic Assistance Number:</b></p> <input type="text"/> <p>CFDA Title:</p> <input type="text"/>	
<p><b>* 12. Funding Opportunity Number:</b></p> <input type="text" value="B42454"/> <p>* Title:</p> <input type="text" value="Home Investment Partnership Program"/>	
<p><b>13. Competition Identification Number:</b></p> <input type="text"/> <p>Title:</p> <input type="text"/>	
<p><b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b></p> <input type="text"/> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<p><b>* 15. Descriptive Title of Applicant's Project:</b></p> <input type="text" value="2018-2020 Annual Action Plan"/>	
<p>Attach supporting documents as specified in agency instructions.</p> <div style="display: flex; justify-content: space-around;"> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="307-009"/>	* b. Program/Project: <input type="text" value="307-009"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2019"/>	* b. End Date: <input type="text" value="06/30/2020"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="803,709.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="803,709.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach:	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Ector"/>
Middle Name: <input type="text" value="Carlos"/>	
* Last Name: <input type="text" value="Lora"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Mayor"/>	
* Telephone Number: <input type="text" value="973-365-5553"/>	Fax Number: <input type="text" value="973-365-5552"/>
* Email: <input type="text" value="mayor@cityofpassaicnj.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="5/15/19"/>

**SF424D**

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0039  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4729-4783) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1661 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1955 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Standard Form 424D (Rev. 7-97)  
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-648) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§ 1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§ 276a to 276a-7), the Copeland Act (40 U.S.C. § 276c and 18 U.S.C. § 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§ 527-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§ 1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1966, as amended (42 U.S.C. §§ 1401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§ 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. § 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§ 469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	MAYOR
APPLICANT ORGANIZATION	DATE SUBMITTED
CITY OF PASSAIC	5/15/19

SF-424D (Rev. 7-87) Back

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>Esri Demographic Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>The City's technical assistance consultants, RES Advisors, compiled demographic data for the City of Passaic from Esri, an on-line demographic data company.</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The data includes demographic information on the City such as households, population, income, education and housing.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The data is compiled each year to assist the City with determining market support for developing new affordable housing.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>The data compiled is very comprehensive. It covers the entire City of Passaic.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The data was compiled in March 2019 and includes 2010 Census data, 2018 estimates and 2023 projections</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>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.</p>