

Executive Summary

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

1. Introduction

The purpose of the 2023 Annual Action Plan is to establish funding decisions for the use of the City of Passaic's (the City) Community Development Block Grant (CDBG) Program and HOME Investment Partnerships Program (HOME) funding from the U.S. Department of Housing and Urban Development (HUD). Specific attention is paid to the needs of moderate-, low- and very low-income households experiencing housing problems and the needs of special needs populations. This Plan carries out the strategies established in the City's 2019-2023 Five-Year Consolidated Plan 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 Annual Action Plan. The Department administers both CDBG and HOME program funding from HUD.

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

2. Summarize the objectives and outcomes identified in the Plan

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

As part of the Annual Action Plan process, the Department staff members along with our partners in other departments in the City, local service providers, and stakeholders have completed a review of existing services, programs, and projects while assessing the ongoing needs of the community. With its CDBG funds, the City will continue to fund public facilities, infrastructure projects, homeowner rehab and public services; specifically in the areas of youth and senior enrichment programs, after-school programs, and employment programs. The City's focus for its HOME funds will be primarily on developing new affordable housing, and first-time homebuyer down payment assistance. The City has not received an allocation of ESG funds for the past several years; however, the Department continues to work with the Continuum of Care to address the needs of the homeless and special needs populations.

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

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

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

3. Evaluation of past performance

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

The City undertook actions to achieve our goals and improve the delivery of services. The Department worked with the Department of Public Works, the Department of Recreation and the Department of Health and Human Services to administer programs funded through the CDBG program. The City funded job training for four LMI individuals to be EKG technicians and five LMI individuals to be phlebotomy technicians. The City used CDBG funds to provide services to seniors, children and youth, and people with mental health issues. CDBG funds were used to implement several programs to enhance the quality of life for our residents, including the following:

- The Department of Public Works performed sewer improvements at two locations with plans in the works to conduct a major improvement to a sewer line that spans several blocks in an LMI neighborhood.
- Complete construction of the 100 steps and improve the surrounding park area to eliminate this former blighting influence on the community.
- Install rubberized track at Pulaski Park.

- Install new playground equipment at Third Ward Park and Columbia Park.
- The City used our CDBG CARES III funding to purchase a new public facility that will be used to address LMI households that are experiencing negative effects of the aftermath of the COVID pandemic, including counseling, rehabilitation, treatment, testing and vaccination as well as job training and placement. This project is in the design phase.

The Department restructured our Homeowner Rehab Program using CDBG funds and currently have seven LMI homeowners working with our grantee to address repairs to their homes. Two houses are currently under construction. Demand has been high for this program and the City will be allocated additional funds during the 2023 program year.

The Department allocated \$700,000 in HOME funds and \$175,000 in CDBG funds to assist Paterson Habitat for Humanity to develop four homeownership units for LMI veterans and develop a new public facility at the site of the former VFW facility. This project is under construction and Habitat is working with four LMI residents to assist them in securing mortgages.

The City used HOME funds to assist two LMI households with down payment and closing cost assistance under the First-Time Homebuyer program (FTHB) to acquire their first home in the City. Unfortunately, due to the high interest rates, rising house values and low housing inventory, the City's FTHB program has been negatively impacted. The City is working to increase production in this program for 2022.

The bulk of our efforts in addressing the needs of the homeless during the past year has been through Dignity House. The City assisted homeless individuals with case management services resulting in the following:

- Seven homeless individuals obtained their social security cards;
- One homeless individual obtained Military Veteran paperwork DD-214;
- Forty-Seven homeless individuals have obtained a birth certificate;
- Four homeless individuals obtained state ID;
- Three homeless individuals were assisted in finding furnished rooms; and,
- Nine homeless individuals have been assigned mailboxes at the Dignity House.

The City also continued our involvement with the local Continuum of Care (CoC) performing outreach services to the homeless in the City. The City's Director of Human Services represents the City on the CoC Executive Board, working in collaboration with other County representatives on strategies to assist and support homeless in the County. Much of the work this past year was focused on prevention and rapid rehousing services for households negatively impacted by the after-effects of the COVID-19 pandemic.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Department seeks input from a wide range of resources including community leaders, citizens, and local service providers throughout the planning process. Aside from direct citizen participation described below, the Department consulted with the 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; as well as, permanently placed on the City's Website. The Department actively encourages citizens, particularly LMI residents, to participate in the planning process for the Five-Year Consolidated Plan, the Annual Action Plan, the submission of substantial amendments and the development of the Consolidated Annual Performance Evaluation Report (CAPER).

To encourage citizen participation, the Department provides opportunities for public input. On January 3, 2023 notices were published in the North New Jersey Herald News and El Especial alerting interested persons as to the availability of the 2023 CDBG and HOME funding. On January 3, 2022, notices in English and Spanish were also posted on the City's web site: <http://www.cityofpassaic.com/grants> and at the City Hall entrances as well as the Office of the City Clerk. Mailings were also sent to interested parties. Applications for CDBG and HOME funding were made available on January 3, 2023 and due back on February 9, 2023. As described, the City held two public meetings on February 1, 2023 and April 10, 2023 in preparation for drafting the Annual Action Plan. At the February 1, 2023 meeting, only five representatives from the community were in attendance remotely. Those present indicated a need to assist homeless, address mental health issues and create an after-school program for children. The February 1, 2022 public meeting and the April 10, 2023 public hearing were held both in person and remotely due to lingering effects of the COVID-19 pandemic. There were no comments on the Annual Plan received from the public at the April 10, 2023 public hearing.

The final draft 2023 Annual Action Plan was made available for comment for 30 days from April 11, 2023 through May 11, 2023. Copies of the notices in English and Spanish are attached to this document and can be found on the City's website, www.cityofpassaic.com. The 2023 Annual Action Plan was placed on the City web site www.cityofpassaic.com, in the City Clerk's office, the Mayor's office, and the Department of Community Development offices. The City revised the HOME budget to include prior year funds that were made available and readvertised the 2023 Annual Action Plan from June 14, 2023 to July 14, 2023.

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

5. Summary of public comments

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

As described, the City held two public meetings in preparation for drafting the Annual Action Plan on February 1, 2023 and April 10, 2023. At the February 1, 2023 meeting, only five representatives from the community were in attendance remotely. Those present indicated a need to assist homeless, address mental health issues and create an after-school program for children. The February 1, 2022 public meeting and the April 10, 2023 public hearing were held both in person and remotely due to lingering effects of the COVID-19 pandemic. There were no comments on the Annual Plan received from the public at the April 10, 2023 public hearing.

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

The final draft 2023 Annual Action Plan was made available for comment for 30 days from April 11, 2023 through May 11, 2023. Copies of the notices in English and Spanish are attached to this document and can be found on the City's website, www.cityofpassaic.gov. The 2023 Annual Action Plan was placed on the City web site www.cityofpassaic.com, in the City Clerk's office, the Mayor's office, and the Department of Community Development offices.

There were no comments received from this process.

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

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

7. Summary

The City wishes to thank all of the interested parties who played a role in developing the 2023 Annual Action Plan.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Passaic has designated DCD as the lead agency for the grant administration of the CDBG program and the HOME program. DCD is responsible for overseeing the CDBG and HOME program funding to ensure compliance with HUD regulations. The Department staff annually issues the Request for Proposals for use of CDBG funds and accept applications for HOME funds throughout the year. The Department reviews each application with members of the Department’s review committee. HOME and CDBG proposals for housing developments are underwritten by a third-party consultant who specializes in loan underwriting and subsidy layering review. CDBG proposals are ranked and the Department staff makes recommendation to the Mayor and City Council for funding. Eligible and approved HOME proposals are funded on a first-come, first served basis.

The Department is responsible for preparing the Annual Action Plan. The DCD Director, the City Administrator, the Mayor, and the Passaic City Council has the responsibility of approving the Five-Year Consolidated Plan, the Annual Action Plan and ensuring the successful administration of the two programs. The Mayor has the authority to authorize grant awards and execute HUD required documents and agreements. Additionally, the Department is the body that reviews and recommends actions and prepares the Consolidated Annual Performance Evaluation Report each year to examine the performance of the projects funded in whole or in part with HUD funds.

Consolidated Plan Public Contact Information

Joyce Gregory-Hunt

Coordinator Federal and State Aide

City of Passaic

Department of Community Development

330 Passaic Street

Passaic, NJ 07055

jhunt@cityofpassaicnj.gov

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

1. Introduction

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

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

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

The Department has also coordinated its Consolidated Planning process with the City in the development of the City's Master Plan, which included extensive inter-department coordination throughout the City government, significant community outreach and close coordination with social service agencies, nonprofit organizations, and affordable housing providers. The City's master plan and a presentation on the plan is available for public viewing at www.cityofpassaic.com. The Department also worked with several other departments, the Business Administrator, the Mayor, and members of the City Council to arrive at funding priorities for the 2023 program year.

Throughout the Department's coordination with diverse groups and organizations, several themes remain consistent in 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/employment programs, and training opportunities for people with limited English proficiency, all remain the top priority needs in the City. In addition, the need for continued coordination and collaboration between agencies, local governments, other grantors, other City agencies and the schools is an ongoing priority for the Department.

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

The City continues to work with the CoC to perform outreach services to the homeless in the City. St. Joseph's Medical Center, the County's PATH Provider, conducts county-wide street outreach with a focus on connecting with people who have severe mental health with social service agencies.

The City refers homeless persons to 211 First Call for Help and connects them to resources through the Coordinated Assessment system. Additionally, Catholic Families and Community Services (CFCS) is an active partner in the community working with the homeless and at-risk populations. The City connects homeless veterans through their CFCS SSVF outreach program.

The City's Director of Human Services currently serves on the CoC Executive Board representing the City of Passaic. He participates in meetings to identify funding priorities and address the issues of homelessness and special needs populations. He coordinates these needs with the DCD Director to identify funding opportunities to assist the homeless and at-risk populations in the City. The Department acknowledges that the current level of services currently being offered for special needs populations could benefit from improvements; however, without dedicated funding, it is difficult to implement. Improvements include outreach and education services for women and children, the homeless population, elderly, persons with disabilities (mental, physical, and developmental), persons with addictions requiring supportive services, and persons with HIV/AIDS and their families. These populations are underserved, particularly in the areas of mental health, alcoholism, and substance abuse. The Department coordinates on these issues with other agencies and organizations where possible, and if additional funds become available, the Department will expand its efforts to address the special needs of its residents.

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

The Director of Human Services represents the City's interest in allocating resources that assist the homeless population in the County. The City relies on the CoC and our partners to serve the needs of the homeless population. The City has no jurisdiction over how ESG funds in other parts of the County are allocated other than our vote at Board meetings. The CoC is responsible for developing performance standards and each year during the City's reporting process, the Department obtains input from the CoC on their outcomes and meeting their goals and objectives. The Department uses some of our available resources to fund other programs that assist the homeless population, including case management and other services administered out of Dignity House.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Passaic Department of Human Services
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department maintains a close working relationship with the City Department of Human Services. The Department 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, health fair programs, and intervention programs targeting teenagers, Cultural and Senior Affairs. In pursuit of a healthy, lead-free environment, the Department of Human Services works in tandem with the State and County in order to provide lead base informational and outreach programs to Passaic residents.
2	Agency/Group/Organization	City of Passaic Department of Recreation, Cultural and Senior Affairs
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Quality of Life

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department maintains a close working relationship with the City Department of Recreation, Cultural, and Senior Affairs (RCS). The Department regularly meets with RCS to collaborate on services for seniors and youth that include targeted social and personal development opportunities.
3	Agency/Group/Organization	Housing Authority of the City of Passaic
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In consultation with HACP, our unified goals remain consistent; offering the community comprehensive, supportive services, and initiatives that promote long-term economic success and housing self-sufficiency.

4	Agency/Group/Organization	Passaic Department of Engineering
	Agency/Group/Organization Type	Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Infrastructure Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department maintains a close working relationship with the City Department of Engineering. The Department regularly meets with Engineering to discuss infrastructure projects that need to be implemented throughout the low to moderate income communities in the City.
5	Agency/Group/Organization	Passaic Public Library
	Agency/Group/Organization Type	Services-Children Services-Education Services - Narrowing the Digital Divide Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public Services / Education
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department coordinates with the Passaic Public Library on reading and education programs within the City of Passaic.

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

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Passaic has a very large Spanish speaking population and the Passaic Alliance is one of the City's key partners in understanding the needs of the City's large Hispanic population. The City has coordinated with the Passaic Alliance on counseling programs for Spanish speakers that address domestic violence, parenting, and health concerns.
8	Agency/Group/Organization	Jewish Family Services
	Agency/Group/Organization Type	Services-homeless Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to homeless prevention, particularly in the areas of case management.

9	Agency/Group/Organization	BOYS AND GIRLS CLUB OF PASSAIC
	Agency/Group/Organization Type	Services-Children Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services / Children & Youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to services for low to moderate income children and youth in the City.
10	Agency/Group/Organization	Passaic Downtown Merchants Association
	Agency/Group/Organization Type	Services-Employment Business Leaders Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization coordinates already available resources and supplements them to allow unemployed and underemployed individuals pursue educational and training requirements to obtain licenses in the fields of cosmetology, hairstylists, skin care specialists, barbers, beauticians, and manicurists.
11	Agency/Group/Organization	Parish Nursing Interfaith Training & Outreach, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services / Seniors

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to services to LMI seniors to assist them as they age in place in the community.
12	Agency/Group/Organization	JUVENILE EDUCATION & AWARENESS PROJECT
	Agency/Group/Organization Type	Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Services / Children & Youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with this organization on issues related to programs designed to empower young low to moderate income girls in the community to help them succeed in school and grow into contributing members of society.
13	Agency/Group/Organization	Passaic Affordable Housing Coalition
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization works to develop affordable housing for low-income households in the City of Passaic.

14	Agency/Group/Organization	Paterson Habitat for Humanity, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat works toward our vision by building strength, stability, and self-reliance in partnership with families in need of decent and affordable housing. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage here in the City of Passaic. The City is currently partnered with Habitat to create four homeownership units for veterans.
15	Agency/Group/Organization	St Mary's General Hospital
	Agency/Group/Organization Type	Services-homeless Services-Health Publicly Funded Institution/System of Care Major Employer
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

16	Agency/Group/Organization	Passaic IT Department
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Services / Information Technology
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department worked with the City IT Department to enhance the delivery of internet broadband options, increased broadband speed, and create greater competition amongst internet providers.
17	Agency/Group/Organization	Bronze Gate Holding LLC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Experienced in providing affordable housing for the past 40+ years. Currently in talks with City representatives regarding a 16-unit rental housing complex of which 6 units will be affordable HOME assisted units.
18	Agency/Group/Organization	Passaic Urban Enterprise Zone
	Agency/Group/Organization Type	Services-Employment Business Leaders Civic Leaders Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This organization works with local businesses and investors to improve the economic environment within the City, foster new business development and connect local residents with employment opportunities.
19	Agency/Group/Organization	Future Realty
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Affordable Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City is working with this organization to use our HOME-ARP funds to develop 11 units of affordable housing for homeless, at-risk populations and low-income households.

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

There were no known agencies, organizations or community stakeholders who were excluded from the consultation process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Passaic County Continuum of Care	The City works 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 2019-23 Five-Year Consolidated Plan and this 2023 Annual Action Plan have been designed to coordinate with the City's Master Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
East Side Redevelopment Plan	City of Passaic	The goals of the 2019-23 Five-Year Consolidated Plan and this 2023 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.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The organizations that the City consulted with to create the 2023 Annual Action Plan are identified above.

AP-12 Participation – 91.105, 91.200(c)

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

The Department seeks input from a wide range of resources including community leaders, citizens, and local service providers throughout the planning process. Aside from direct citizen participation described below, the Department consulted with the 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.

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

The final draft 2023 Annual Action Plan was made available for comment for 30 days from April 11, 2023 through May 11, 2023. Copies of the notices in English and Spanish are attached to this document and can be found on the City's website, www.cityofpassaic.gov. The 2023 Annual Action Plan was placed on the City web site www.cityofpassaic.com, in the City Clerk's office, the Mayor's office, and the Department of Community Development offices. The City revised the HOME budget to include prior year funds that were made available and readvertised the 2023 Annual Action Plan from June 14, 2023 to July 14, 2023.

There were no comments received from this process.

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

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	5 community members attended the February 1, 2023 Zoom public meeting. The comments included the need for services for the homeless, children and mental health.	The comments included the need for services for the homeless, children and mental health.	The City provides CDBG resources to address these needs. All of the comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The 2023 Annual Action Plan was discussed and adopted by the Municipal Council at a public hearing on April 10, 2023 held in public and via ZOOM due to the pandemic. There were no comments from the public.	There were no comments from the public	There were no comments from the public	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Newspaper ads were placed in the North Jersey Herald News and in the El Especial, a Spanish language newspaper, alerting interested persons to the development of the 2023 Action Plan and soliciting comments from the public.	There were no comments from the public.	There were no comments from the public.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	<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 2023 Annual Action Plan was made available to the public for comment on the City website for 30 days from April 13, 2023 to May 12, 2023.	There were no comments from the public	There were no comments from the public	https://www.cityofpassaic.com/175/Community-Development

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City has been allocated \$1,232,624 in CDBG funds and \$1,096,575 in HOME funds from HUD.

These totals include funds for administration, which are not included in the goals at SP-45 of the Five-Year Consolidated Plan. Additionally, the goal of Fair Housing at SP-45 is funded from the City's CDBG funds.

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	1,232,624	0	0	1,232,624	0	The City has been allocated \$1,232,624 in CDBG funds from HUD. The City does not anticipate any program income nor does the City have remaining unallocated funds from prior years.

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	1,096,575	0	218,875	1,315,450	0	The City has been allocated \$1,096,575 in HOME funds from HUD. The City does not anticipate any program income; however, during the 2022 program year, the City received \$218,875 in repaid homeowner assistance funds and returned HOME funds from a failed project that must be reallocated to new projects.

Table 5 - Expected Resources – Priority Table

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

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

- CDBG-CV
- HOME-ARP
- 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 publicly 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 and the 2023 Annual Action Plan.

Discussion

The City has been notified by HUD of the allocations for funding from the CDBG and HOME programs for the 2023 program year. The amounts above reflect these allocations.

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	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance	CDBG: \$289,206 HOME: \$1,205,793	Rental units constructed: 4 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 8 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Public Services	2019	2023	Non-Housing Community Development	PASSAIC	Public Services	CDBG: \$184,893	Public service activities other than Low/Moderate Income Housing Benefit: 1950 Persons Assisted
3	Public Facilities & Infrastructure	2019	2023	Non-Housing Community Development	PASSAIC	Public Facilities	CDBG: \$801,206	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9872 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Fair Housing Program	2019	2023	Affordable Housing Fair Housing	PASSAIC	Fair Housing	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase and Preserve Affordable Housing
	Goal Description	The City will provide affordable housing opportunities through using HOME funds to support Rental Housing Development, Homeownership Housing Development, and Down Payment Assistance for First-Time Homebuyer. The City will use CDBG resources to support our homeowner rehab program. Rental housing will be affordable to household earning below 60% of area median income or less. For the City's Down Payment Assistance and Homeownership Housing Development programs, the City will use the HUD uncapped income limits for households below 80% area median income.
2	Goal Name	Public Services
	Goal Description	The City will provide assistance for the operations of public services providers. This may include services related to enrichment programs for youth and seniors, after-school programs, employment programs, the homeless and special needs populations, the elderly, and crime prevention.
3	Goal Name	Public Facilities & Infrastructure
	Goal Description	The City will provide assistance for the development and renovation of public facilities that either directly benefit low to moderate income residents or are located in low to moderate income census tracts.

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

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b).

During the 2023 program year, the City anticipates assisting four low-income households with rental housing units, one low- to moderate-income household with homeownership housing, eight low-income household with homeowner housing rehab services and five moderate-income first-time homebuyer.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will use our CDBG resources to fund public services that benefit LMI individuals and families and for improvements to public facilities in LMI neighborhoods. HOME funds will be used to increase and preserve affordable housing for LMI households.

Projects

#	Project Name
1	CDBG Administration 2023
2	Public Services - 2023 CDBG
3	Public Facilities Improvement - 2023 CDBG
4	Park Improvements - 2023 CDBG
5	Street and Sewer Improvements - 2023 CDBG
6	Homeowner Rehab Program - CDBG 2023
7	HOME Administration - 2023
8	First Time Homebuyer Program - HOME 2023
9	Affordable Housing Development - HOME 2023
10	CHDO Housing Development - HOME 2023

Table 7 - Project Information

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

The City allocated our CDBG and HOME resources based on the needs identified in our 2019-23 Consolidated Plan and input from residents and our partners on the needs of the community. Our greatest obstacle continues to be staff capacity and limited resources.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration 2023
	Target Area	PASSAIC
	Goals Supported	Public Services Public Facilities & Infrastructure Fair Housing Program
	Needs Addressed	Affordable Housing - Homeowner Rehabilitation Public Services Public Facilities Fair Housing
	Funding	CDBG: \$246,524
	Description	This project will include all eligible CDBG Administration activities and the costs of contracting for the operation of the City Fair Housing Program (Mandatory by HUD to provide Fair Housing Counseling services to the residents of the City of Passaic, to include information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation, or religion).
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	These funds will be used for administration of all CDBG programs, which benefit both the community at large through public infrastructure projects and direct beneficiaries through service delivery programs. See information on those programs for beneficiary information.
	Location Description	The administration of the CDBG Program will be carried out primarily at the City of Passaic's City Hall located at 330 Passaic Street, Passaic, NJ 07055. The City's homeowner rehab program will be administered from the City's offices at 330 Passaic Street, Passaic, NJ 07055 but will benefit LMI homeowners throughout the City. The Passaic Fair Housing Activities will be available to residents throughout the City.

	Planned Activities	<p>This project category will include all eligible CDBG Administration activities. - \$201,524</p> <p>The City will use our CDBG admin funds to administer the Homeowner Rehab program - \$35,000</p> <p>Fair housing counseling services will be offered by New Jersey Citizen Action and available to 15 extremely low to moderate income residents of the City, including information and assistance in dealing with housing complaints based on discrimination due to race, ethnicity, gender, sexual orientation, or religion. - \$10,000</p>
2	Project Name	Public Services - 2023 CDBG
	Target Area	PASSAIC
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$184,893
	Description	This project category will include all CDBG Public Services activities.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,950 LMI residents of the City will benefit from these services this year.
	Location Description	Public Service projects serve the entire City of Passaic. The service locations are included in the project descriptions below.

<p>Planned Activities</p>	<p>Passaic Celebration Mural - The City will work with local artists and 25 LMI youth to create a mural at a TBD location. - \$1,000.00</p> <p>Bella Chanel Mentoring Program - Provide services at 40 Market Street that enhance youth development, civic engagement, and career development to 30 LMI young ladies. - \$5,000.00</p> <p>Certified Angels After-school program that assists 300+ LMI children and youth The locations are: The Passaic Gifted & Talented Academy School 20, William B. Cruise Veterans Memorial School 11, Daniel F. Ryan School 19, Abraham Lincoln School 24, Mahatma Ghandi School 25, and the Greater Passaic Clifton Community Center. - \$5,000.00</p> <p>Parish Nursing will offer free blood pressure screening, health assessment and referral services to 265 LMI senior residents in their homes, local hospitals, and health fairs. - \$4,000.00</p> <p>Enrichment Program – The Department of Recreation will provide 200 LMI youth/families with enrichment programs at the Senior Center. - \$3,000</p> <p>Special Needs Program - The Department of Recreation will offer programs at the Annabelle Shimkowitz Senior Center to help 60 LMI City residents with special needs gain new skills. - \$31,893.00</p> <p>Multi Sports Program - The Department of Recreation will offer sports programs/activities for 800 LMI youth throughout the City at the Passaic indoor sports facility, the Veterans Memorial Park, Pulaski Park, Christopher Columbus Park, Dundee Island Park Christopher Columbus, Pulaski, Dundee Island and Third Ward Parks. - \$27,000.00</p> <p>Summer Camp Employment Training - The Department of Recreation will offer recreational activities to 350 LMI children at the Passaic indoor sports facility, the Boys and Girls Club, the Senior Center and the Christopher Columbus, Pulaski, Dundee Island, and Third Ward Parks. - \$35,000.00</p> <p>Community Engagement Events - The Department of Recreation will enhance the quality of life for City residents throughout the City by offering outdoor entertainment, socializing events, and fitness coaching at City-owned property, such as parks in LMI neighborhoods, City Hall lobby and courtyard, or the Senior Center - \$14,000.00</p> <p>Ice Skate Activities and Events - The Department of Recreation will assist LMI City residents learn to skate at the rink at Memorial Park - \$7,000.00</p> <p>Senior Affairs - The Senior Center will offer activities and outings that assist 510 LMI Passaic seniors with daily living, instructional classes, events, field trips, fitness, enhance physical/mental wellbeing. - \$24,000.00</p> <p>Jewish Family Services & Children Center will offer employment services to 100 LMI unemployed and under employed residents at 110 Main Street. - \$14,000.00</p> <p>Job Training Program - The City of Passaic will offer job-training courses at locations throughout the City to 60 LMI unemployed and underemployed Passaic residents. - \$9,000.00</p> <p>Dignity House Services and Resource Center for the Homeless - The Department of Human Services will offer referrals, a warming/cooling site, meals, and other services to 50 homeless Passaic residents at 276 Broadway - \$4,000.00</p>
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3	Project Name	Public Facilities Improvement - 2023 CDBG
	Target Area	PASSAIC
	Goals Supported	Public Facilities & Infrastructure
	Needs Addressed	Public Facilities
	Funding	CDBG: \$12,000
	Description	This project category will include Public Facilities and Infrastructure Improvement activities.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates this activity will have an area benefit that will assist 72 LMI Passaic residents.
	Location Description	This project will be located at the Baby Steps Infant & Toddler Playground at 185 Paulison Avenue.
Planned Activities	The City will use CDBG funds to upgrade the facilities at the Baby Steps Infant & Toddler Playground at 185 Paulison Avenue, which will serve 72 LMI children of Passaic high school teen parents.	
4	Project Name	Park Improvements - 2023 CDBG
	Target Area	PASSAIC
	Goals Supported	Public Facilities & Infrastructure
	Needs Addressed	Public Facilities
	Funding	CDBG: \$200,000
	Description	The City will perform improvements to public parks in LMI neighborhoods.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates these activities will have an area benefit that will assist area LMI residents.
	Location Description	The City will be working Third Ward Park, Colonel Johnson Park, Pulaski Park, and Christopher Columbus Park, all of which are in LMI areas.

	Planned Activities	Park Improvements – City of Passaic Engineering will replace damage structures, reseed, install spray pads, improve accessibility, and make general improvements such as but not limited to; improving walkways, installing new and/or additional surfacing, replace fencing, add lighting, etc. in Third Ward Park, Colonel Johnson Park, Pulaski Park, and Christopher Columbus Park, all of which are in LMI districts. - \$200,000.00
5	Project Name	Street and Sewer Improvements - 2023 CDBG
	Target Area	PASSAIC
	Goals Supported	Fair Housing Program
	Needs Addressed	Public Facilities
	Funding	CDBG: \$300,000
	Description	The Passaic Department of Engineering will improve streets and sewers in LMI areas of the City
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The City anticipates these activities will have an area benefit that will assist approximately 9,800 LMI residents.
	Location Description	The locations are in LMI areas of the City and described below in the Planned Activities Section.

	Planned Activities	<p>Street and Sewer Improvement Projects - The Passaic Department of Engineering will improve streets and sewers that will benefit approximately 9,800 LMI residents. The City will perform improvements at the following locations. - \$300,000</p> <ol style="list-style-type: none"> 1. 3rd Street between Essex & Passaic (sanitary sewer improvements) Census tract 1752 2. Park Avenue & Elliot Street intersection (sanitary sewer improvements) Census tract 1757.01 3. Passaic Street & 10th Street intersection (sanitary sewer improvements) Census tract 1759 4. Monroe Street & corner of Louisa Street (storm sewer improvements) Census tract 1754.02 5. Aspen Place between State St. and Columbia Avenue (sanitary sewer improvements) Census tract 1754.02 6. Ridge Avenue; "the Circle" (sanitary sewer improvements) Census tract 1756.01 7. Paulison Avenue between Oak Street to Montgomery Street (sanitary sewer improvements) Census 1755.01
6	Project Name	Homeowner Rehab Program - CDBG 2023
Target Area	PASSAIC	
Goals Supported	Increase and Preserve Affordable Housing	
Needs Addressed	Affordable Housing - Homeowner Rehabilitation	
Funding	CDBG: \$289,207	
Description	The City will use CDBG funds to assist LMI households in the City with basic systems repair.	
Target Date	6/30/2024	
Estimate the number and type of families that will benefit from the proposed activities	The City estimates that we will assist eight LMI household during the 2023 program year	
Location Description	Services are available to LMI households throughout the City and are administered at the City's office at City Hall	
Planned Activities	Homeowner Rehab Program - CDBG funds will be used to assist eight LMI homeowners with basic systems repairs. - \$289,206.00	

7	Project Name	HOME Administration - 2023
	Target Area	PASSAIC
	Goals Supported	Increase and Preserve Affordable Housing
	Needs Addressed	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing- Down Payment Assistance
	Funding	HOME: \$109,657
	Description	The City's HOME funded activities will benefit approximately 10 LMI households during the 2023 program year
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The City's HOME funded activities will benefit approximately 10 LMI households during the 2023 program year
	Location Description	The City will administer the HOME Program from their offices is City Hall
	Planned Activities	Administration of the HOME Program
8	Project Name	First Time Homebuyer Program - HOME 2023
	Target Area	PASSAIC
	Goals Supported	Increase and Preserve Affordable Housing
	Needs Addressed	Affordable Housing- Down Payment Assistance
	Funding	HOME: \$100,000
	Description	The City will use HOME funds to assist LMI households with down payment and closing cost assistance.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The City estimates assisting five LMI households
	Location Description	HOME funds are available to LMI households throughout the City and the program will be administered from the City's office at City Hall.

	Planned Activities	First Time Homebuyer Program - HOME funds will be used to assist five LMI first-time home buyers with down payment and closing costs assistance - \$100,000
9	Project Name	Affordable Housing Development - HOME 2023
	Target Area	PASSAIC
	Goals Supported	Increase and Preserve Affordable Housing
	Needs Addressed	Affordable Rental Housing Development Affordable Home Ownership Housing Development
	Funding	HOME: \$941,306
	Description	The City will use HOME funds to develop new or rehabilitated affordable rental or homeownership housing for LMI residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The proposed activities will benefit four LMI households
	Location Description	Housing development will take place at TBD locations in the City
	Planned Activities	Affordable Rental and Homeownership Housing Developments - HOME funds will be used by to-be-determined housing developers to develop four units of affordable rental or homeownership housing units in the City - \$941,306
10	Project Name	CHDO Housing Development - HOME 2023
	Target Area	PASSAIC
	Goals Supported	Increase and Preserve Affordable Housing
	Needs Addressed	Affordable Rental Housing Development Affordable Home Ownership Housing Development
	Funding	HOME: \$164,487
	Description	The City will provide HOME funds to a qualified CHDO to develop affordable housing in the City
	Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	The City estimates that one LMI household will benefit from the proposed activities.
Location Description	New affordable housing will be developed at a TBD location
Planned Activities	Housing Developed by a Certified CHDO's - HOME funds will be used by a to-be-determined certified CHDO organization to develop one unit of affordable rental or homeownership housing units in the City - \$164,487

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; 174 African American & 1,156 Hispanic/Latinos, with an unemployment rate of 20.0% and 14.6%, respectively.

1754.01; 447 African American & 4,997 Hispanic/ Latino, with an unemployment rate of 13.03% and 8.7%, respectively.

1754.02; 508 African American & 3,458 Hispanic/ Latino, with an unemployment rate of 1.3% and 10.8%, respectively.

1755, 480 African American & 4,478 Hispanic/Latino, with an unemployment rate of 2.7% and 6.8%, respectively.

1757.01; 175 African American & 3,238 Hispanic/Latino, with an unemployment rate of 10.2% and 13.07%, respectively.

1757.03; 345 African American & 2,040 Hispanic/Latino, with an unemployment rate of 10.2% and 13.7%, respectively.

1757.04; 93 African American & 1,480 Hispanic/Latino, with an unemployment rate of 76.3% and 15.08%, respectively.

1758.01; 119 African American & 2,578 Hispanic /Latino, with an unemployment rate of 11.8% and 9.5%, respectively.

1758.02; 171 African American & 4,351 Hispanic /Latino, with an unemployment rate of 25.8% and 6.1%, respectively.

Geographic Distribution

Target Area	Percentage of Funds
PASSAIC	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

HOME funds will be allocated based on specific projects contemplated across the City with an emphasis in the census tracts identified above. The City is committed to working towards the goals of the East Side Redevelopment Plan. 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 in the development of affordable rental and homeowner units. The City is currently working with developers to implement new housing developments in the East Side Redevelopment Area. To date, 66 units have been completed and an additional 50 units are under construction. These housing units are being developed without HOME funds. An additional 200 units are planned for the area to begin construction in 2024, of which a portion will be affordable housing. A 111,000 square foot retail center was recently completed and leased to Lowes Home Improvement Center. The City expects 100 new jobs as a result of this business. Approval was recently granted to build a 300,000 square foot logistics center; however, construction has not begun.

Consequently, CDBG and HOME funds may be invested in that Target Area during the 2023 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 the City’s 2019-23 Five-Year Con Plan, rental units in the City have a heavy concentration in one-bedroom and efficiency units, making it difficult for families to find suitable housing and affordable rents. To address this need, the City is interested in the development of two- and three-bedroom units. Homeowner units, in contrast, tend to be larger and more suited to families. The City’s down payment assistance program will help more families invest in suitable homeownership opportunities. The City is currently using old HOME funds in a partnership with Habitat for Humanity of Paterson to develop four affordable units earmarked for Veterans; three 2-bedroom units and one 1-bedroom unit. These units would be homeownership housing development for four low-income veterans. Program year 2023 funds are being earmarked for a new rental housing development.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	18
Special-Needs	0
Total	18

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	8
Acquisition of Existing Units	5
Total	18

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

Discussion

The City will use HOME funds to develop four units of rental housing, one homeownership housing unit and assist five first time homebuyers. CDBG funds will be used to assist eight homeowners to rehab their houses during the 2023 program year.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

HACP is transitioning its leadership this year. The former Executive Director resigned last year and there is an interim Director, while the organization goes through a search process. HACP is undergoing a comprehensive needs assessment to determine potential upgrades to their portfolio of properties. The organization is still exploring options to redevelop their Alfred Speer Village. In the 2023 program year, HACP plans to evaluate all vacated units for lead-based paint and conduct abatement procedures as necessary.

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

The Department is working with HACP to attach eight Section 8 vouchers to the housing units the City is funding with our HOME-ARP funds.

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

Every opportunity to expose residents to home ownership will be taken. Occasionally, HACP receives an inquiry and has referred the resident to the City's First Time Home Buyer's program. During the 2023 program year, HACP will be exploring the creation of a rent to own program for residents in coordination with public and private partners.

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 does not receive an allocation of ESG funds from HUD, so we do not have the resources to provide significant funding to the organizations that serve the homeless and other special needs population. However, via the City's Dignity House Resource Center facility, which was funded with CDBG dollars, we have created a safe harbor to provide services to this disenfranchised population. During 2022, the City provided services at Dignity House that assisted homeless residents obtain their social security cards, military veteran DD-214 paperwork, birth certificate, and state identification card. The City also assisted homeless households obtain housing and provided mailboxes at the Dignity House facility. In addition, the City assisted homeless households during 40 days of Code Blue with approximately 1,500 meals throughout the day.

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 is to drastically reduce the negative effects of homelessness. We intend to continue our outreach efforts to the homeless population through the various programs offered at the Dignity House Resource Center. This facility is working to dignify homeless individuals by ameliorating their current situation. We have several success stories from our initiatives, and intend to conduct more outreach to the homeless population to use the facility. Services offered at Dignity House that attract homeless individuals to the facility including mailboxes, showers, refrigerators, meals, lockers, haircuts, and laundry facilities. Once contact is made with homeless individuals, the City will continue offering case management services such as counseling; referrals for medical, housing, job training and placement, legal services, substance abuse and financial and social assessments. During the 2023 program year, the City will allocate CDBG resources to Dignity Center to operate the outreach and case management services.

In addition, the City continues to work with the CoC to perform outreach services to the homeless in the City. St. Joseph's Medical Center, the County's PATH Provider, conducts County-wide street outreach with a focus on connecting with people who have severe mental health.

Addressing the emergency shelter and transitional housing needs of homeless persons

For the 2022 program year, the City will continue addressing the emergency shelter and transitional housing needs of the homeless via our support programs offered at Dignity House as discussed above. The City will allocate CDBG resources to Dignity Center to operate case management services.

In addition, City utilizes the 24/7 hotline single point of entry system managed through NJ211. Emergency Shelters and hotel/motel placements are accessible for homeless persons in need. Once a person is connected through coordinated entry, providers work to connect them with the Housing Prioritization list allowing clients to access PH opportunities funded by the CoC.

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 works with the CoC to identify organizations that assist homeless residents in the City with rapid rehousing services and transitioning to permanent housing. Several of our CoC partners offer to provide supportive services and address the unique challenges homeless people face. Most recently, the County funded the Center for Family Services to provide case management and other wrap-around services needed by people who are experiencing homelessness. This is just another resource City residents will be able to access to get assistance for housing. The City also works with St Marys Hospital to provide case management services to households with mental health and substance abuse issues that are being released without secured permanent housing.

The City, is using our prior-year HOME resources to provide funding to Passaic County Habitat for Humanity to develop three 2-bedroom and one 1-bedroom affordable homeownership units for LMI veterans. This project is under construction. Additionally, Catholic Families and Community Services (CFCS) is a partner we connect homeless Veterans through their CFCS SSVF outreach program.

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 did not receive an allocation of ESG funds from HUD for the 2023 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 allocated the bulk of our first round of CDBG-CV funds to assisting households avoid homelessness with rental payments and utility assistance.

The City works with the CoC to identify organizations that assist City residents with homeless prevention services and prevent discharges to homelessness. Our partners, CFCS, County Board of Social Services, and NJ211 are organizations that are available to connect patients to services and temporary hotel

vouchers while they are being reintegrated into the community. Persons who are at risk of homelessness are also referred to the County Board of Social Services for prevention assistance. Additionally, City residents will be eligible to access homeless prevention funds provided through the County with the new Treasury funds.

During the 2022 program year, the City undertook our planning efforts to determine how the City will spend our HOME-ARP funding. Through these efforts, it was identified a need for more permanent housing for homeless and at-risk households. The HOME-ARP Plan has been approved and the City is now in the implementation phase. During 2023, the City will be working with a developer to construct 11 units of housing with the City's HOME-ARP funds. Of these units, eight units will be restricted to homeless and at-risk populations as defined in the HOME-ARP regulations.

Discussion

The programs that the City is looking to undertake over the 2023 program year to address the needs of homeless individuals and families are discussed above. During the 2023 program year, the City will undertake the following activities to address the needs of special needs individuals and families who are not homeless:

Senior Outreach - Parish Nursing will operate the stay home, stay safe program throughout the City that provides seniors with free blood pressure screening, health assessments and referral services 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 well-being and quality of life.

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

Introduction:

The Fair Housing Act of 1968 mandates that HUD affirmatively furthers fair housing through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning 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 works with our partners to make sure that they adhere to these requirements.

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

The City of Passaic last conducted an Analysis of Impediments to Fair Housing in October, 2020. The 2020 study concluded that impediments do exist in the City. Barriers remain consistent and include the following:

- The impact of high-cost housing and the lack of affordable housing units in the City;
- Limited English proficiency of Passaic’s large immigrant population is still an impediment to the population’s access to fair, affordable housing in the City;
- Language barriers create situations that may result in discrimination and may deter the reporting of discrimination when it occurs; and,
- Access to self-sustaining employment opportunities.

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. This program year we have contracted with New Jersey Citizen Action Education Fund who are well versed in this area of expertise. Passaic has a very large Hispanic population and so it is important to provide Spanish language opportunities to learn about fair housing rights.

The City also works with our development partners to ensure that all housing units are marketed and

leased in a fair and equitable manner. Each developer is required to follow the City's affirmative fair housing marketing standards which are provided to the developer prior to sale or lease up.

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 the 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. In October 2020, the City completed our Four Factors Analysis and Language Access Plan for Limited English Proficiency Persons. To address the obstacles outlined in the Plan, the Department will increase its coordination with local community groups that provide outreach to and advocacy for the Hispanic community in Passaic. In addition, the Department will continue to 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. To that end, all notices, ads, flyers, program applications, etc. are disseminated in both English and Spanish. 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. To this end, each of our Departments here in the City of Passaic have bi-lingual employees to assist our constituents when necessary.

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 City is committed to the East Side Redevelopment Plan and is currently working with developers to construct two different housing developments in the East Side Redevelopment Area totally 250 units, of which a portion will be affordable. While the City has not allocated HOME funds to any of these developments, we have begun discussing how HOME funds could assist the housing development initiatives; extending our best efforts to promote affordable housing in the City.

The City is also seeking new development partners to assist us in creating more affordable housing. Over the past two years we have developed a partnership with Habitat for Humanity. Through this partnership we have successfully completed three affordable housing units; all of which have been sold to LMI households and we are currently under construction with a four-unit development to create four

homeownership housing units for LMI veterans. We are currently exploring additional options for future development opportunities with Habitat.

All HOME-assisted projects must remain affordable to and occupied by low and/or moderate-income households. The table below provides the minimum period of affordability over which HOME-assisted units must remain affordable.

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

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

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

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

Actions planned to reduce lead-based paint hazards

Due to the aged housing stock in the City, lead-based paint hazards are prevalent. The City will continue its efforts to educate the public and will continue to follow its lead-based paint policies as part of its homeowner rehabilitation and first-time homebuyer 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. As a result, the City has committed to providing resources to employment programs for the past three years. Through our efforts over the past year, five Passaic LMI residents have been certified as medical technicians in phlebotomy and four have received their certifications in EKG. During 2023, the City intends to continue our job training and placement programs funded with CDBG resources. The City will continue our involvement with other programs administered by the County and elsewhere

where opportunities exist.

The City also requires our development partners to use their best efforts to engage in local hiring, especially LMI local residents and contracting with local minority- and women-owned businesses. Due to staff shortages the City has not been very successful with monitoring and reporting on these efforts in the past. As a result, the City recently completed a Section 3 plan and will be incorporating stronger language in our grant agreements to require our partners to engage in local hiring and contracting with local minority- and women-owned businesses into our developer agreements. We also will be restructuring our grant agreements to require our partners provide more thorough reporting on local hiring practices and any obstacles to meeting these objectives. This will assist the City in developing stronger outreach efforts, enhanced training programs and better placement activities.

Actions planned to develop institutional structure

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

The City is also working to improve the operations of the Department of Community Development through increased staff training and technical assistance from HUD and consultants. Our efforts have resulted in dramatic improvements in the capacity of the Department to administer our programs. This has resulted in more effective and efficient use of federal resources to serve the needs of the community as well as increased housing production and more programs successfully completed with CDBG resources. Recent staff turnover has negatively impacted our capacity during 2022 and remains a problem. We are in the process of recruiting new individuals to join our team and will create additional training programs once they have been hired.

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 (see AP85), which is an area of the City with high concentrations of low- and extremely low-income households. This plan has resulted in significant public and private investment that require intense coordination. The City is working with private sector development partners to implement the housing component of the Plan. The implementation of this Plan has enabled the City to build stronger relationships with private sector housing developers.

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

The Department works with HACP to collaborate with public and private partners in offering residents informational seminars in the areas of homeownership, understanding and maintaining credit, renters'

insurance and credit worthiness, job training programs, and promoting best practices for individuals and families.

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:

The CGBG and HOME program specific requirements are outlined below.

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:

See the Grantee Unique Appendices for a discussion of the City's resale and recapture provisions.

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; however, in instances where HOME funds are used to acquire affordable housing unit by LMI homebuyers, the City will use the Resale and Recapture provisions outlined in the Grantee Unique Appendices.

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 LMI (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 in the Grantee Unique Appendices will be applicable.

Attachments

Citizen Participation Comments

2023 1-YEAR ACTION PLAN TIME TABLE FOR DEVELOPMENT	
MILESTONE	DATE
Submit Notice for Public Meeting to Newspaper (Herald News and Especialito) – Notice will appear approximately on or before January 6, 2023	Monday, December 26, 2022
Notice on City's Website	Tuesday, January 3, 2023
Mail Notice and RFPs to Action Plan mailing list	Tuesday, January 3, 2023
Application available on City's Website	Tuesday, January 3, 2023
First public meeting <u>Action Plan</u> : 10 AM-12 PM (via Zoom)	Wednesday, February 1, 2023
Application Deadline: Hand Delivery/Mail/Email by 12 PM	Thursday, February 9, 2023
Review Applications	Week of February 13, 2023
Prepare a preliminary budget based on meeting with Administration	Week of February 20, 2023
Meeting with ADHOC Council Committee @ 3:00 PM.	Thursday, March 9, 2023
Prepare Resolution to present to full Municipal Council for proposed CDBG and HOME budget.	Tuesday, March 14, 2023
Second public hearing with Municipal Council to approve budget	Tuesday, March 21, 2023
Submit to Newspapers the Summary of 2023 1-Year Action Plan on March 31, 2023 thru April 29, 2023; giving the public 30 days to comment	Friday, March 31, 2023
Submit Action Plan to HUD – Deadline May 15, 2023	Monday, May 15, 2023
Submit to HUD Request for Release of Funds (only construction projects)	

NOTICE OF PUBLIC MEETING
CITY OF PASSAIC
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG), and HOUSING
INVESTMENT PARTNERSHIP (HOME) PROGRAMS

To All Interested Agencies, Groups, or Persons:

For Program Year 2023, the City of Passaic anticipates receiving an allocation of approximately \$2,200,000.00 in funds from the U.S. Department of Housing and Urban Development for the following programs:

Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME). To receive funds the City must file an annual Action Plan, which includes the resources 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 stage of preparing the Action Plan, and to enable citizens the opportunity to comment on the City's community development programs and performance. Your ideas on projects to be funded by these grants are welcome. Examples of eligible activities are street repairs, social service programs, historic preservation, residential and commercial rehabilitation, demolition, code enforcement, sewers, property 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 VIA ZOOM
WEDNESDAY, FEBRUARY 1, 2023 FROM 10:00 AM-12:00PM

Where:

<https://us02web.zoom.us/j/83169833199?pwd=OGFNNWVFekZreGVLYlVnVXA3STluUT09>

Meeting ID: 83169833199

Passcode: 937073

If you need additional information, please contact Joyce Gregory-Hunt, Coordinator of State and Federal Aid, at (973)365-5641, or via email jhunt@cityofpassaicnj.gov. The 2023 Action Plan, timetable and applications will be available on the City's website (www.cityofpassaic.com) under the City Offices tab for Community Development on January 3, 2023.

The application submission deadline is Thursday, February 9, 2023 at 12:00 noon.
NO APPLICATIONS WILL BE ACCEPTED AFTER DEADLINE!

**AVISO DE JUNTA PÚBLICA
CIUDAD DE PASSAIC
PROGRAMAS “COMMUNITY DEVELOPMENT BLOCK GRANT” (CDBG) Y
“HOUSING INVESTMENT PARTNERSHIP” (HOME)**

ATODAS LAS AGENCIAS, GRUPOS O PERSONAS INTERESADAS:

Para el Año del Programa 2023, la ciudad de Passaic anticipa recibir una asignación de aproximadamente \$2,200,000.00 en fondos del Departamento de Vivienda y Desarrollo Urbano de los EE. UU. para los siguientes programas:

Community Development Block Grant (**CDBG**) and HOME Investment Partnership (**HOME**). Para recibir fondos, la Ciudad debe presentar un Plan de Acción anual, que incluye los recursos y actividades para abordar las necesidades de desarrollo y vivienda de la comunidad.

Se ha programado una reunión pública para obtener opiniones y propuestas de los ciudadanos en la etapa inicial de preparación del Plan de Acción, y para permitirles a los ciudadanos la oportunidad de comentar sobre los programas y el desempeño de desarrollo comunitario de la Ciudad. Sus ideas sobre los proyectos que serán financiados por estas subvenciones son bienvenidas. Ejemplos de actividades elegibles son reparaciones de calles, programas de servicio social, preservación histórica, rehabilitación residencial y comercial, demolición, cumplimiento de códigos, alcantarillado, adquisición de propiedades, prevención de personas sin hogar y creación de viviendas asequibles. Estas actividades deben beneficiar principalmente a personas de ingresos bajos a moderados. Cualquier persona interesada en solicitar fondos debe asistir a la reunión para abordar cualquier pregunta e inquietud sobre el programa.

**THE MEETING WILL BE HELD VIA ZOOM
WEDNESDAY, FEBRUARY 1, 2023 FROM 10:00 AM-12:00PM**

LA REUNIÓN SE REALIZARÁ VÍA ZOOM:

<https://us02web.zoom.us/j/83169833199?pwd=OGFNNWVFejZreGVLYiVnVXA3STluUT09>

Identificación de la reunión: 83169833199

Código de acceso: 937073

Si necesita información adicional, comuníquese con Joyce Gregory-Hunt, Coordinadora de Ayuda Estatal y Federal, al (973) 365-5641, o por correo electrónico jhunt@cityofpassaicnj.gov. El Plan de Acción 2023, el cronograma y las solicitudes estarán disponibles en el sitio web de la Ciudad (www.cityofpassaic.com) en la pestaña de Community Development de las Oficinas de la Ciudad el 3 de Enero de 2023.

**El plazo de presentación de solicitudes es el jueves 9 de febrero de 2023 a las 12:00 horas.
¡NO SE ACEPTARÁN SOLICITUDES DESPUÉS DE LA FECHA LÍMITE!**

STATE OF NEW JERSEY
COUNTY OF PASSAIC

Linda Futt

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 in the issue(s) dated on the following :

12/27/2022

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 27 day of December, 2022.

Nicole Jacobs
A Notary Public, State of Wisconsin, County of Brown

8-21-26
My Commission Expires

NICOLE JACOBS
Notary Public
State of Wisconsin

**NOTICE OF PUBLIC MEETING
CITY OF PASCO
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG), and HOUSING
INVESTMENT PARTNERSHIP (HOME) PROGRAMS**

To All Eligible Agencies, Groups, or Persons:

For Program Year 2023, the City of Pasco anticipates receiving an allocation of approximately \$2,200,000.00 in funds from the U.S. Department of Housing and Urban Development for the following programs: Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME). To receive funds the City must file an annual Action Plan, which includes the needs 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 stage of preparing the Action Plan, and to enable citizens the opportunity to comment on the City's community development programs and performance. Your ideas on projects to be funded by these grants are welcome. Examples of eligible activities are home repair, social service programs, health promotion, residential and commercial rehabilitation, demolition, code enforcement, sewage, property 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 VIA ZOOM
WEDNESDAY, FEBRUARY 1, 2023 FROM 10:00 AM TO 12:00 PM**

Where:
<https://us02zoom.us/j/93102921199?pwd=U0FhNWVhZkdrc0VL>
93102921199
Meeting ID: 93102921199
Passcode: 931029

If you need additional information, please contact Judge Gregory Hunt, City Director of Public Works and Code Enforcement, at 509-546-0100 or via email jhu@cityofpasco.wa.gov. The 2023 Action Plan, needs and applications will be available on the City's website (www.cityofpasco.com) under the City Office for Community Development on January 5, 2023.

The application submission deadline is Thursday, February 9, 2023 at 12:00 noon.
NO APPLICATIONS WILL BE ACCEPTED AFTER DEADLINE!
Herald News December 27, 2022
Tel: 509-546-0100 Fax: 509-546-0637

(R2204158)

EL ESPECIALITO
 BILLING@ELESPECIAL.COM
 3711 HUDSON AVE
 UNION CITY NJ 07087
 (201) 348-1999
 Fax(201)348-3385

1 Billing Period 12/2022		2 Advertiser/Client Name CITY OF PASSAIC COMMUNITY DEVE	
23 Total Amount Due 400.00		3 Terms of Payment	
21 Current Net Amount Due N/A	22 30 Days N/A	24 60 Days N/A	25 Over 90 Days N/A
4 Page Number 1	5 Billing Date 12/23/22	6 Billed Account Number 67880	7 Advertiser/Client Number 600

Advertising Invoice

8 Billed Account Name and Address CITY OF PASSAIC COMMUNITY DEVELOPMENT ACCOUNTS PAYABLE 330 PASSAIC ST PASSAIC NJ 07055		9 Amount Paid:
		Comments:

Please Return Upper Portion With Payment

10 Date	11 Reference	12(13)14 Description-Other Comments/Charge	15 Sell Price 16 Billed Units	17 Times Run 18 Rate	19 Gross Amount	20 Net Amount
12/23/22	42215 DISP	2023 ACTION PLAN AD 12/23 PAS	6.0X 5.42 21.68	1 0.00	400.00	400.00

Statement of Account - Aging of Past Due Amounts

Due date: 01/07/23

21 Current Net Amount Due N/A	22 30 Days N/A	23 60 Days N/A	24 Over 90 Days N/A	25 Unapplied Amount	26 Total Amount Due 400.00
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EL ESPECIALITO
 (201) 348-1999

* UNAPPLIED AMOUNTS ARE INCLUDED IN TOTAL AMOUNT DUE

27 Invoice Number 67880	28 Billing Period 12/2022	29 Billed Account Number 600	30 Advertiser/Client Name 600	31 Advertiser/Client Name CITY OF PASSAIC COMMUNI
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North Jersey Media Group

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

Customer: PASSAIC, CITY OF -COMMUNITY DEVELOP
Address: 330 PASSAIC ST
PASSAIC NJ 07055
USA

Ad No.: 0005532637
Pymt Method: Invoice
Net Amount: 63.00

Run Times: 1
Run Dates: 12/27/22

No. of Affidavits: 1

Text of Ad:

**NOTICE OF PUBLIC MEETING
CITY OF PASSAIC
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) and HOUSING
INVESTMENT PARTNERSHIP (HOME) PROGRAMS**

To All Interested Agencies, Groups, or Persons:

For Program Year 2023, the City of Passaic anticipates receiving an allocation of approximately \$2,300,000.00 in funds from the U.S. Department of Housing and Urban Development for the following programs:

Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME). To receive funds the City must file an annual Action Plan, which includes the resources 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 stage of preparing the Action Plan, and to provide citizens the opportunity to comment on the City's community development programs and performance. Your ideas on projects to be funded by these grants are welcome. Examples of eligible activities are street repairs, social service programs, historic preservation, residential and commercial rehabilitation, demolition, code enforcement, sewers, property acquisition, homelessness prevention, and the creation of affordable housing. These activities must primarily benefit low-to-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 VIA ZOOM
WEDNESDAY, FEBRUARY 1, 2023 FROM 10:00 AM-12:00PM

Where:
<https://us2022.zoom.us/j/911198111997?pwd=JkZlNWV1ekZhc0VlYUlnVWk4UkR1Tz09>
YUlnVWk4UkR1Tz09
Meeting ID: 911198111997
Passcode: 937073

If you need additional information, please contact Joyce Gregory Hunt, Coordinator of State and Federal Aid, at 973365 8641, or via email (jhunt@cityofpassaic.gov). The 2023 Action Plan timetable and applications will be available on the City's website (www.cityofpassaic.com) under the City Offices tab for Community Development on January 3, 2023.

The application submission deadline is Thursday, February 9, 2023 at 12:00 noon.
NO APPLICATIONS WILL BE ACCEPTED AFTER DEADLINE!
Herald News December 27, 2022
Pub: \$38.00 (50) 0005532637

3600 Highway 66, Neptune, NJ 07753



AVISO DE JUNTA PÚBLICA



**CIUDAD DE PASSAIC
PROGRAMAS COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG), y HOUSING INVESTMENT PARTNERSHIP (HOME)**

A todas las agencias, grupos o personas interesadas:

Para el Año del Programa 2023, la ciudad de Passaic anticipa recibir una asignación de aproximadamente \$2,200,000.00 en fondos del Departamento de Vivienda y Desarrollo Urbano de los EE. UU. para los siguientes programas:

Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME). Para recibir fondos, la Ciudad debe presentar un Plan de Acción anual, que incluye los recursos y actividades para abordar las necesidades de desarrollo y vivienda de la comunidad.

Se ha programado una reunión pública para obtener opiniones y propuestas de los ciudadanos en la etapa inicial de preparación del Plan de Acción, y para permitirles a los ciudadanos la oportunidad de comentar sobre los programas y el desempeño de desarrollo comunitario de la Ciudad. Sus ideas sobre los proyectos que serán financiados por estas subvenciones son bienvenidas. Ejemplos de actividades elegibles son reparaciones de calles, programas de servicio social, preservación histórica, rehabilitación residencial y comercial, demolición, cumplimiento de códigos, alcantarillado, adquisición de propiedades, prevención de personas sin hogar y creación de viviendas asequibles. Estas actividades deben beneficiar principalmente a personas de ingresos bajos a moderados. Cualquier persona interesada en solicitar fondos debe asistir a la reunión para abordar cualquier pregunta e inquietud sobre el programa.

**LA REUNIÓN SE REALIZARÁ VÍA ZOOM
MIÉRCOLES 1 DE FEBRERO DE 2023 DE 10:00 AM A 12:00 PM**

Dónde: <https://us02web.zoom.us/j/83169833199?pwd=OGFNNWVFejZreGVLYiVnYXA3STluUT09>
Identificación de la reunión: 83169833199
Código de acceso: 937073

Si necesita información adicional, comuníquese con Joyce Gregory-Hunt, Coordinadora de Ayuda Estatal y Federal, al (973) 365-5641, o por correo electrónico jhunt@cityofpassaicnj.gov. El Plan de Acción 2023, el cronograma y las solicitudes estarán disponibles en el sitio web de la Ciudad (www.cityofpassaic.com) en la pestaña de *Community Development* de las Oficinas de la Ciudad el 3 de enero de 2023.

**El plazo de presentación de solicitudes es el jueves 9 de febrero de 2023 a las 12:00 horas.
¡NO SE ACEPTARÁN SOLICITUDES DESPUÉS DE LA FECHA LÍMITE!**

CITY OF PASSAIC
*First Public Meeting
February 1, 2023
Program Year 2023 Action Plan
Community Development Block Grant and HOME Programs
Wednesday, February 1, 2023 - 10AM-12PM
Sign In Sheet*

NAME	Organization Name	ADDRESS/PHONE	EMAIL
Wendy Finerty	Mental Health Center of Passaic	145 Van Houten Ave Clifton, NJ 07013	wfinerty@mhcp.org
Sybil Schreiner			
Jonathan Soto	Prince of Peace Church 70 Howe Ave., Passaic, NJ	70 Howe Ave., Passaic, NJ 07055	Rev. Jonathan Soto
Sae Danneville	Childrens Day Care Preschool & Family Center Jefferson St., Passaic, NJ	104 Jefferson Street, Passaic, NJ	sdanneville@cdnfc.com
Vicky Espino	Childrens Day Care Preschool & Family Center Jefferson St., Passaic, NJ	104 Jefferson Street, Passaic, NJ	vnoval@cdnfc.com



PUBLIC NOTICE – CITY OF PASSAIC
PROPOSED 2023 ACTION PLAN

On or about May 15, 2023, the City of Passaic will submit its 2023 Action Plan to the U.S. Department of Housing and Urban Development [HUD], which includes funding and activities to address the housing and community development needs in the City. For Program Year 2023 (July 1, 2023 - June 30, 2024), the City expects to receive funds from the U.S. Department of Housing and Urban Development under the Community Development Block Grant [CDBG] in the amount of \$1,232,624.00 and HOME Investment Partnerships Program [HOME] in the amount of \$1,096,575.00.

The City’s draft Plan proposes the following activities that are designed primarily to benefit lower income persons and households:

Community Development Block Grant

1. Passaic Celebration Mural – Bella Chanel	\$ 1,000.00
2. Mentoring Program – Bella Chanel	\$ 5,000.00
3. After School Program - Certified Angels	\$ 5,000.00
4. Stay Home/Stay Safe Program - Parish Nursing	\$ 4,000.00
5. Enrichment Programs - Recreation	\$ 3,000.00
6. Special Needs Program - Recreation	\$ 31,893.00
7. Multi Sports Program - Recreation	\$ 27,000.00
8. Summer Camp & Youth Employment - Recreation	\$ 35,000.00
9. Summer Entertainment Series - City Administration	\$ 14,000.00
10. Ice Rink Activities - Recreation	\$ 7,000.00
11. Senior Services - Passaic Senior Center	\$ 24,000.00
12. The Impact Café, A Pop Up Business - Jewish Family Services	\$ 14,000.00
13. Job Training Program – City Administration	\$ 9,000.00
14. Dignity House Services and Maintenance - Human Services	\$ 5,000.00
15. Sewer System and Roadway Improvements - Engineering	\$300,000.00
16. Accessibility & Park Improvements to Local Parks & Playgrounds - Engineering	\$200,000.00
17. Babysteps Infant & Toddler Playground - Mental Health Center	\$ 12,000.00
18. Home Rehab Program – Sustainable Communities, LLC	\$289,206.00
19. Fair Housing- NJ Citizen Action	\$ 10,000.00
20. Program Administration	\$236,524.00
<u>Total:</u>	\$1,232,624.00

HOME Investment Partnerships Program

21. Program Administration	\$109,657.00
22. Affordable Housing New Construction	\$722,431.00
23. First Time Home Buyer Program	\$100,000.00
24. HOME CHDO	\$164,487.00
<u>Total:</u>	\$1,096,575.00

The Draft Plan will be available for public inspection at the Department of Community Development, City Hall, Second Floor, 330 Passaic Street, Passaic, NJ during regular office hours – 8:30 a.m. to 3:30 p.m. Questions or comments regarding the Action Plan will be accepted until 3:30 p.m., May 10, 2023 at the above address, or by e-mailing Joyce Gregory-Hunt at jhunt@cityofpassaicnj.gov.

North Jersey Media Group

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

Customer: PASSAIC, CITY OF -COMMUNITY DEVELOP	Ad No.: 0005662763
Address: 330 PASSAIC ST PASSAIC NJ 07055 USA	Pymt Method: Invoice
	Net Amount: 83.50
Run Times: 1	No. of Affidavits: 1
Run Dates: 04/13/23	

Text of Ad:

**PUBLIC NOTICE – CITY OF PASSAIC
PROPOSED 2023 ACTION PLAN**

On or about May 15, 2023, the City of Passaic will submit its 2023 Action Plan to the U.S. Department of Housing and Urban Development (HUD), which includes funding and activities to address the housing and community development needs of the City. For Program Year 2023 (July 1, 2023 - June 30, 2024), the City expects to receive funds from the U.S. Department of Housing and Urban Development under the Community Development Block Grant (CDBG) in the amount of \$1,232,824.00 and HOME Investment Partnerships Program (HOME) in the amount of \$1,096,575.00.

The City's draft Plan proposes the following activities that are designed primarily to benefit lower income persons and households:

Community Development Block Grant	
1. Passaic Celebration March - Bella Chandel	\$ 1,000.00
2. Mentoring Program - Bella Chandel	\$ 5,000.00
3. After School Program - Certified Angels	\$ 5,000.00
4. Sky HomeKey Care Program - Paris Marling	\$ 4,000.00
5. Enrichment Programs - Recreation	\$ 1,000.00
6. Special Needs Program - Recreation	\$ 11,891.00
7. Multi Sports Program - Recreation	\$ 27,000.00
8. Summer Camp & Youth Employment - Recreation	\$ 35,000.00
9. Summer Enrichment Series - City Administration	\$ 14,000.00
10. Senior Activities - Recreation	\$ 7,000.00
11. Senior Services - Transit Senior Center	\$ 24,000.00
12. The Impact Date & Pop Up Business - Inreach Family Services	\$ 14,000.00
13. Job Training Program - City Administration	\$ 4,000.00
14. Dignity House Services and Maintenance - Human Services	\$ 7,000.00
15. Sewer System and Roadway Improvements - Engineering	\$500,000.00
16. Accessibility & Park Improvements to Local Parks & Playgrounds - Engineering	\$200,000.00
17. BabySteps Infant & Toddler Playground - Mental Health Center	\$ 12,000.00
18. Home Repair Program - Sustainable Communities, LLC	\$289,206.00
19. Fair Housing NJ Citizen Action	\$ 16,000.00
20. Program Administration	\$236,524.00
Total:	\$1,232,824.00
HOME Investment Partnerships Program	
21. Program Administration	\$106,657.00
22. Affordable Housing New Construction	\$722,431.00
23. First Time Home Buyer Program	\$100,000.00
24. HOME CHDO	\$167,487.00
Total:	\$1,096,575.00

The Draft Plan will be available for public inspection at the Department of Community Development, City Hall, Second Floor, 330 Passaic Street, Passaic, NJ during regular office hours - 8:30 a.m. to 3:30 p.m. Questions or comments regarding the Action Plan will be accepted until 3:30 p.m. May 10, 2023 at the above address or by emailing Jaxya Gwary-Hunt at jhunt@cityofpassaicnj.gov.

Harold News 04/13/2023 Fax: 562.550 (Toll) 0005662763

3600 Highway 66, Neptune, NJ 07753

RECEIVED
4/17/2023

(R2301137)

EL ESPECIALITO
BILLING@ELPF.COM
3711 HURON AVE
UNION CITY NJ 07007
(201) 348-1858
Fax(201) 348-3285

21	Billing Period	04/2023	22	Advertiser/Client Name	CITY OF PASSAIC COMMUNITY DEVS
23	Total Amount Due	400.00	24	Unapplied Amount	
25	Current Net Amount Due	N/A	26	Days Past Due	N/A
27	Invoice Number	1	28	Invoice Date	04/14/23
29	Invoice Amount	600	30	Advertiser/Client Name	600

Advertising Invoice

31	Advertiser/Client Name and Address	32	Amount Paid
	CITY OF PASSAIC COMMUNITY DEVELOPMENT ACCOUNTS PAYABLE 330 PASSAIC ST PASSAIC NJ 07055		
			Comments:

Please Refer to the 22th Page of

33	Date	34	Invoice	35	Description	36	Rate	37	Days Past Due	38	Invoice Amount	39	Net Amount
	04/14/23		47381 DISP		PUBLIC NOTICE PROCEED 04/14 PAS		4.0X 5.42 21.68		1 0.00		400.00		400.00

Statement of Account - Aging of Past Due Amounts

Due date: 04/29/23

40	Current Net Amount Due	41	30 Days Past Due	42	60 Days Past Due	43	Over 90 Days Past Due	44	Total Amount Due
N/A	N/A	N/A	N/A						400.00

EL ESPECIALITO
(201) 348-1858

* UNAPPLIED AMOUNTS ARE INCLUDED IN TOTAL AMOUNT DUE

45	Invoice Number	46	Billing Period	47	Invoice Amount	48	Advertiser/Client Name
76225	04/2023	600	600	CITY OF PASSAIC COMMUNI			

¿Qué dice el color de tu auto sobre tu personalidad?

EE

¿Sabías que el color de tu auto puede decir mucho sobre tu personalidad y gustos personales? Descubre qué significan cada color y cómo el color que refleja mejor quién eres. Aquí te dejamos algunos consejos para que encuentres el color perfecto para tu próximo auto!

El color de tu auto puede decir mucho sobre tu personalidad y gustos personales. Si estás en busca de un nuevo auto y te preguntas qué color elegir, aquí te dejamos algunos ideas para que encuentres el color perfecto que refleja tu estilo!

- NEGRO:

Si te gusta el negro, es probable que tengas una personalidad sofisticada y elegante. Los amantes del negro suelen ser personas rítmicas y un poco reservadas, pero también tienen un estilo de vida activo y energético.

- BLANCO:

El blanco es el color de la pureza y la simplicidad, así que, si te gusta este color, eres una persona honesta y caritativa. Además, los que prefieren el blanco suelen ser personas detallistas y organizadas.

- ROJO:

Si te gustan los autos rojos, es probable que tie-



El color del auto puede decir mucho sobre tu personalidad.

gas una personalidad más oscura y energética. Los amantes del rojo suelen ser personas extrovertidas y amigables, que disfrutan estar en el centro de la acción y buscan experiencias emocionantes.

- AZUL:

Si te gusta el azul, eres una persona tranquila y serena, que busca la armonía y la paz en su vida. Los amantes del azul suelen ser personas confiables y leales, que valoran las relaciones duraderas y la estabilidad emocional.

- VERDE:

Si te atrae el color verde, eres una persona que valora la armonía y el equilibrio en su vida. Los amantes del verde suelen ser personas optimistas y equilibradas, que disfrutan de la naturaleza y la tranquilidad. También suelen ser personas leales y comprometidas en sus relaciones personales.

- GRIS:

Si prefieres el gris, eres una persona práctica y segura de sí misma. Los amantes del gris suelen ser personas que buscan la estabilidad y la seguridad en su vida, y son capaces de tomar decisiones bien pensadas. También suelen ser personas inteligentes y analíticas, que valoran la lógica y la razón.

- AMARILLO:

Si te atrae el color amarillo, eres una persona alegre y optimista. Los amantes del amarillo suelen ser personas creativas y energéticas, que disfrutan de la vida y buscan nuevas experiencias. También suelen ser personas sociables y comunicativas, que valoran las relaciones interpersonales y la conexión con los demás.

¿Cuál Personalidad?

El color de tu auto puede decir mucho sobre tu personalidad y gustos personales. Ya sea que prefieras el negro sofisticado, el blanco puro, el rojo apasionado o el azul tranquilo, ¡descubre qué color el color que refleja quién eres!

AVISO PÚBLICO - CIUDAD DE PASSAIC
PLAN DE ACCIÓN PROPUESTO PARA 2023

Anteriormente el 15 de mayo de 2022, la Ciudad de Passaic presentó su Plan de Acción 2022 al Departamento de Vivienda y Desarrollo Urbano de EE. UU. (HUD), que incluye financiamiento y actividades para abordar las necesidades de vivienda y desarrollo comunitario en la Ciudad. Para el Año del Programa 2023 del HUD (del 1 de julio de 2023 al 30 de junio de 2024), la Ciudad espera recibir fondos del Departamento de Vivienda y Desarrollo Urbano de los EE. UU. en virtud de la Community Development Block Grant (CDBG) por un monto de \$1,232,624.00 y el Programa HOME Investment Partnerships (HOME) por el monto de \$1,066,575.00.

El Director del Plan de la Ciudad propone las siguientes actividades que están diseñadas principalmente para beneficiar a las personas y los hogares de bajos ingresos:

Community Development Block Grant		HOME Investment Partnerships Program	
1. Mesa Colaboración Passaic - Halls Chapel	\$ 1,000.00	25. Administración del Programa	\$109,857.00
2. Programa de Manutención - Halls Chapel	\$ 5,000.00	26. Vivienda asequible de nueva construcción	\$224,031.00
3. Programa extracurricular - Ángeles certificados	\$ 5,000.00	27. Programa para Campesinos	\$100,000.00
4. Programa Stay Home/Stay Safe - Educación comunitaria	\$ 4,000.00	28. Vivienda por Primera Vez	\$164,487.00
5. Programas de Enriquecimiento - Recreación	\$ 3,000.00	29. HOME CDDO	\$1,066,575.00
6. Programas de Necesidades Especiales - Recreación	\$31,693.00		
7. Programa Multideportivo - Recreación	\$27,000.00		
8. Campamento de Verano y Empleo Juvenil - Recreación	\$35,000.00		
9. Serie de entretenimiento de Verano - Administración Ciudad	\$ 14,000.00		
10. Actividades Plaza de Hielo - Recreación	\$ 7,000.00		
11. Servicios para personas mayores - Passaic Senior Center	\$ 24,000.00		
12. The Impact Café, Negocio Emergente - Servicios Familiares Judas	\$ 14,000.00		
13. Programa de Capacitación Laboral - Administración Municipal	\$ 9,000.00		
14. Servicios y Mantenimiento de Dignity House - Servicios Humanos	\$ 6,000.00		
15. Mejoras al Sistema de Alcantarillado y Canalización - Ingeniería	\$350,000.00		
16. Accesibilidad y mejoras a los parques y parques infantiles locales - Ingeniería	\$250,000.00		
17. Área de juegos para bebés y niños pequeños Dabysteps - Centro de salud mental	\$ 12,000.00		
18. Programa de Rehabilitación del Hogar - Comunidades Sostenibles, LLC	\$289,206.00		
19. Vivienda Juvenil - Acción Ciudadana de NJ	\$ 10,000.00		
20. Administración del Programa	\$236,624.00		
Total:	\$1,232,624.00		

El Borrador del Plan estará disponible para inspección pública en el Departamento de Desarrollo Comunitario, Alcantarillado, Seguridad Pasaic, 600 Passaic Street, Passaic, NJ durante el horario normal de oficina, de 8:00 a.m. a 4:00 p.m. Se aceptarán comentarios y comentarios por correo electrónico al Plan de Acción hasta las 4:00 p.m. del 10 de mayo de 2023 en la dirección anterior o por un correo electrónico a Gregory.Hunt@ciudadepassaic.com.



**PUBLIC NOTICE – CITY OF PASSAIC
PROPOSED 2023 ACTION PLAN**

On or about July 15, 2023, the City of Passaic will submit its revised 2023 Action Plan to the U.S. Department of Housing and Urban Development [HUD], which includes funding and activities to address the housing and community development needs in the City. For Program Year 2023 (July 1, 2023 - June 30, 2024), the City expects to receive funds from the U.S. Department of Housing and Urban Development under the Community Development Block Grant [CDBG] in the amount of \$1,232,624.00 and HOME Investment Partnerships Program [HOME] in the amount of \$1,315,450.00.

The City’s draft Plan proposes the following activities that are designed primarily to benefit lower income persons and households:

Community Development Block Grant

1. Passaic Celebration Mural – Bella Chanel	\$ 1,000.00
2. Mentoring Program – Bella Chanel	\$ 5,000.00
3. After School Program - Certified Angels	\$ 5,000.00
4. Stay Home/Stay Safe Program - Parish Nursing	\$ 4,000.00
5. Enrichment Programs - Recreation	\$ 3,000.00
6. Special Needs Program - Recreation	\$ 31,893.00
7. Multi Sports Program - Recreation	\$ 27,000.00
8. Summer Camp & Youth Employment - Recreation	\$ 35,000.00
9. Summer Entertainment Series - City Administration	\$ 14,000.00
10. Ice Rink Activities - Recreation	\$ 7,000.00
11. Senior Services - Passaic Senior Center	\$ 24,000.00
12. The Impact Café, A Pop Up Business - Jewish Family Services	\$ 14,000.00
13. Job Training Program – City Administration	\$ 9,000.00
14. Dignity House Services and Maintenance - Human Services	\$ 5,000.00
15. Sewer System and Roadway Improvements - Engineering	\$300,000.00
16. Accessibility & Park Improvements to Local Parks & Playgrounds - Engineering	\$200,000.00
17. Babysteps Infant & Toddler Playground - Mental Health Center	\$ 12,000.00
18. Home Rehab Program – Sustainable Communities, LLC	\$289,206.00
19. Fair Housing- NJ Citizen Action	\$ 10,000.00
20. Program Administration	\$236,524.00
<u>Total:</u>	\$1,232,624.00

HOME Investment Partnerships Program

21. Program Administration	\$109,657.00
22. Affordable Housing New Construction	\$941,306.00
23. First Time Home Buyer Program	\$100,000.00
24. HOME CHDO	\$164,487.00
<u>Total:</u>	\$1,315,450.00

The Draft Plan will be available for public inspection at the Department of Community Development, City Hall, Second Floor, 330 Passaic Street, Passaic, NJ during regular office hours – 8:30 a.m. to 3:30 p.m. Questions or comments regarding the Action Plan will be accepted until 3:30 p.m., **July 14th** at the above address, or by e-mailing Joyce Gregory-Hunt at jhunt@cityofpassaicnj.gov.



**AVISO PÚBLICO - CIUDAD DE PASSAIC
PLAN DE ACCIÓN PROPUESTO PARA 2023**



Aproximadamente el 15 de julio de 2023, la Ciudad de Passaic presentará su Plan de Acción 2023 revisado al Departamento de Vivienda y Desarrollo Urbano de EE. UU. (HUD por sus siglas en inglés), que incluye financiamiento y actividades para abordar las necesidades de vivienda y desarrollo comunitario en la Ciudad. Para el Año del Programa 2023 (del 1 de julio de 2023 al 30 de junio de 2024), la Ciudad espera recibir fondos del Departamento de Vivienda y Desarrollo Urbano de los EE. UU. en virtud de la Subvención Community Development Block Grant (CDBG) por un monto de \$1,232,624.00 y el Programa HOME Investment Partnerships (HOME) por la cantidad de \$1,315,450.00.

El borrador del Plan de la Ciudad propone las siguientes actividades que están diseñadas principalmente para beneficiar a las personas y los hogares de bajos ingresos:

Community Development Block Grant

1. Mural Celebración Passaic– Bella Chanel	\$ 1,000.00
2. Programa de Mentoría– Bella Chanel	\$ 5,000.00
3. Programa extracurricular - Angeles certificados	\$ 5,000.00
4. Programa Stay Home/Stay Safe - Parish Nursing	\$ 4,000.00
5. Programas de Enriquecimiento - Recreación	\$ 3,000.00
6. Programa de Necesidades Especiales - Recreación	\$ 31,893.00
7. Programa Multideportivo - Recreación	\$ 27,000.00
8. Campamento de Verano y Empleo Juvenil - Recreación	\$ 35,000.00
9. Serie de Entretenimiento de Verano - Administración de la Ciudad	\$ 14,000.00
10. Actividades Pista de Hielo - Recreación	\$ 7,000.00
11. Servicios para Personas Mayores- Passaic Senior Center	\$ 24,000.00
12. The Impact Café, Un Negocio Emergente- Jewish Family Services	\$ 14,000.00
13. Programa de Capacitación Laboral – Administración Municipal	\$ 9,000.00
14. Servicios y Mantenimiento de Dignity House - Servicios Humanos	\$ 5,000.00

15. Mejoras al Sistema de Alcantarillado y Carreteras - Ingeniería	\$300,000.00
16. Accesibilidad y Mejoras Parques y Parques Infantiles Locales - Ingeniería	\$200,000.00
17. Area Juegos p/bebés y niños pequeños Babysteps – Centro Salud Mental	\$ 12,000.00
18. Programa de Rehabilitación del Hogar– Sustainable Communities, LLC	\$289,206.00
19. Vivienda Justa- NJ Citizen Action	\$ 10,000.00
20. Administración del Programa	\$236,524.00
Total:	\$1,232,624.00

HOME Investment Partnerships Program

21. Administración del Programa	\$109,657.00
22. Vivienda Asequible de Nueva Construcción	\$941,306.00
23. Programa para Compradores de Vivienda por Primera Vez	\$100,000.00
24. HOME CHDO	\$164,487.00
Total:	\$1,315,450.00

El Borrador del Plan estará disponible para inspección pública en el Departamento de Desarrollo Comunitario, Alcaldía, Segundo Piso, 330 Passaic Street, Passaic, NJ durante el horario normal de oficina, de 8:30 a.m. a 3:30 p.m. Se aceptarán preguntas o comentarios con respecto al Plan de Acción hasta las 3:30 p.m. del **14 de julio** en la dirección antes mencionada, o por enviando un correo electrónico a Joyce Gregory-Hunt a jhunt@cityofpassaicnj.gov.

Grantee Unique Appendices

AP-90 Program Specific Requirements HOME

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 assistance who transfer ownership of the property during the affordability period are subject to recapture provisions 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 up to, but not greater than, the entire amount of the total direct HOME assistance provided. The homebuyer, however, will be permitted to recover their entire investment, including any out-of-pocket closing costs and any capital improvements (as defined below) made by the homeowner since purchase, prior to the City recapturing up to the full amount of the HOME investment. If there are no net proceeds, as defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs, after the homeowner recovers their investment, 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 owner will be in default of the terms of the HOME agreement and the full HOME investment in the activity, including any direct homebuyer assistance provided by the City, all City soft costs, and any City development subsidy, are subject to repayment.

Developer Assistance – When the City uses HOME funds to assist with the construction cost, the City will use the **Resale Restrictions** found at CFR 24 CFR 92.254 (a)(5)(i) 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 City will place a deed restriction on property that stipulates the homeowner must use the HOME-assisted unit as their principal residence. Upon resale, the HOME-assisted unit must be affordable to a range of low-income homebuyers between 50% and 80% of AMI (as defined by HUD); however, the sales price at resale of the HOME-assisted unit must provide the homeowner with a fair return on their investment (as defined below). The original homeowner 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 33 percent of gross income for Principal, Interest, Taxes and Insurance (PITI). To ensure continued affordability, the new homebuyer will assume the City loan and affordability restrictions in the form of a deferred repayment down-payment assistance loan and a new deed restriction will be placed on the property for the remaining term of the affordability

period.

Fair Return on Investment: A fair return is defined as **the lesser of** a four (4) percent annual appreciation on the homeowner's original investment (including out-of-pocket downpayment and closing costs) in the HOME-assisted unit plus any principal payments made on the first mortgage loan and the costs of any capital improvements to the property (as defined below) since the purchase **OR** the original investment in the home plus principal payments made on the first mortgage loan and the costs of any capital improvements, as adjusted by the percentage change in the average consumer price index for all urban consumers, as determined by the U.S. Department of Labor, Bureau of Labor Statistics. The restricted resale price based on a fair return on investment is not guaranteed. If the restricted resale price exceeds the actual market value of the HOME-assisted unit, the original homeowner may have to sell the HOME-assisted unit at the lower price.

Capital Improvements Capital improvements are defined as improvements made to the property that add value (such as kitchen remodel, new roof or HVAC system, new or renovated bathrooms or adding to the size of the house) as documented by receipts of the costs. Cosmetic improvements (such as painting, flooring or new appliances) do not constitute capital improvements.

In instances where the sales price required to provide a fair return to the homeowner exceeds the sales prices to make the property affordable to households below 80% of AMI, the City will provide additional subsidy funding to the subsequent homebuyer to ensure affordability.

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; however, in instances where HOME funds are used to acquire affordable housing unit by low- to moderate-income homebuyers, the City will use the Resale and Recapture provisions listed above.

Grantee SF-424's and Certification(s)

CDBG SF-424

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Pre-application <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): _____ * Other (Specify): _____
* 3. Date Received: 5/13/2023	4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: 15-NL-54-0114	
State Use Only:		
6. Date Received by State: _____	7. State Application Identifier: _____	
B. APPLICANT INFORMATION:		
* a. Legal Name: CITY OF BURGESS		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 25-000291	* c. UCI: 000000000000000000	
d. Address:		
* Street: 500 EMBLETT STREET	_____	
* City: BURGESS	_____	
* County/Parish: BURGESS	_____	
* State: NJ: New Jersey	_____	
* Province: _____	_____	
* Country: USA: UNITED STATES	_____	
* Zip / Postal Code: 07005-0832	_____	
e. Organizational Unit:		
Department Name: SOCIETY DEVELOPMENT	Division Name: _____	
f. Name and contact information of person to be contacted on matters involving this application:		
* Prefix: Mr.	* First Name: ECCOR	_____
* Middle Name: CARLOS	_____	
* Last Name: LOSA	_____	
* Suffix: _____	_____	
* Title: SAVOR	_____	
Organizational Affiliation: _____		
* Telephone Number: 973-365-5563	* Fax Number: 973-365-5562	
* Email: SAVOR@CITYOFBURGESSNJ.GOV		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.215"/>	
CFDA Title: <input type="text" value="COMMUNITY DEVELOPMENT BLOCK GRANT"/>	
* 12. Funding Opportunity Number: <input type="text"/>	
Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div style="display: flex; justify-content: space-around;"> Add Attachment Delete Attachment View Attachments </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="2023 Annual Action Plan"/>	
Attach supporting documents as specified in agency instructions. <div style="display: flex; justify-content: space-around;"> Add Attachments Delete Attachments 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="1,000,000.00"/>
* 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="1,000,000.00"/>

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. The 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 internal site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

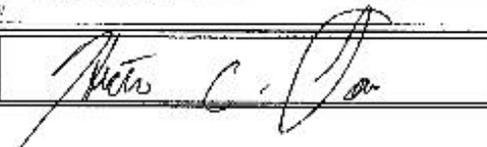
* Last Name:

State:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

HOME SF-424

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Grant/Continued Application	* 2. Type of Application: <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* 3. Revision, award application letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text" value="5/13/2023"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text" value="H-21-2020-15-00002"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text" value="CITY OF PASADENA"/>		
* b. Employer/ taxpayer identification number (EIN/TIN): <input type="text" value="22902154"/>	* c. UEI: <input type="text" value="24-9528-0109"/>	
d. Address:		
* Street: Street 2: * City: County/Parish: * State: Province: * Country: * Zip/Postal Code:	<input type="text" value="100 PASADENA STREET"/> <input type="text"/> <input type="text" value="PASADENA"/> <input type="text" value="PASADENA"/> <input type="text" value="CA 91366-0000"/> <input type="text"/> <input type="text" value="USA: UNITED STATES"/> <input type="text" value="91366-0000"/>	
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"/>	* First Name: <input type="text" value="CARLOS"/>	
Middle Name: <input type="text" value="CARLOS"/>	* Last Name: <input type="text" value="LUNA"/>	
Suffix: <input type="text"/>		
Title: <input type="text" value="CITY OF"/>		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text" value="973 365 5561"/>	Fax Number: <input type="text" value="973 365 5552"/>	
* Email: <input type="text" value="NYORJICIT@CFRPA&ALUNA.GOV"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	
<input type="text" value="City or Township Government"/>	
Type of Applicant 2: Select Applicant Type:	
<input type="text"/>	
Type of Applicant 3: Select Applicant Type:	
<input type="text"/>	
* Other (specify):	
<input type="text"/>	
* 10. Name of Federal Agency:	
<input type="text" value="DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT"/>	
11. Catalog of Federal Domestic Assistance Number:	
<input type="text" value="14.259"/>	
CFDA Title:	
<input type="text" value="HOMER DEVELOPMENT PARTNERSHIPS PROGRAM"/>	
* 12. Funding Opportunity Number:	
<input type="text"/>	
* Title:	
<input type="text"/>	
13. Competition Identification Number:	
<input type="text"/>	
Title:	
<input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.):	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:	
<input type="text" value="2023 Annual Action Plan"/>	
Attach supporting documents as specified in agency instructions.	
<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>

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="1,096,575.00"/>
* 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" value="218,875.00"/>
* g. TOTAL	<input type="text" value="1,315,450.00"/>

*** 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 218, 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 SF-424D

CDBG

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4341-0088
Expiration Date: 02/28/2025

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 this 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

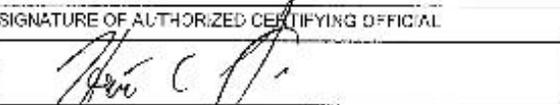
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give 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. §§4728-4763) relating to prescribed standards of mail systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Work System of Personnel Administration (5 C.F.R. 930, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4601 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 handicap; (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. 91-610), 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 1968 (42 U.S.C. §§8901 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.

Previous Edition Usable

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Standard Form 424-1 (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. 91-646) 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-1a-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. §§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 11735; (c) protection of wetlands pursuant to EO 11690; (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 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 11653 (Identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§466a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1998 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) Proving 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, CITY OF PASSAIC
APPLICANT ORGANIZATION	DATE SUBMITTED 4/26/2023

SF-124D (Rev. 7-97) Back

HOME SF-424D

HOME

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4945-0043
Expiration Date: 02/28/2025

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 this 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. §§4726-4763) 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. §§4901 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 1685-1686), 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 (d)-3 and 290 (e) 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.

Previous Edition Usable

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Standard Form 424D (Rev. 7-97)
Prescribed by GSA Circular A-102

11. Will comply, or has already complied, with the requirements of Titles I and II of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) 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. §§1501-1509 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. §276b and 18 U.S.C. §874), 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 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11968; (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 (Clear 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 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11595 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (15 U.S.C. §§168a-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, "Mutuals 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, CITY OF PASSAIC
APPLICANT ORGANIZATION	DATE SUBMITTED
	4/26/2023

SF-4240 (Rev. 7-97) Back

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) one [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

4/26/2023
Date

Mayor, City of Passaic, NJ
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

4/26/2023
Date

Mayor, City of Passaic, NJ
Title

HOME Certifications

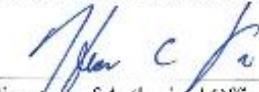
Specific HOME Certifications

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

4/26/2023
Date

✓ Mayor, City of Passaic, NJ

Title

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.

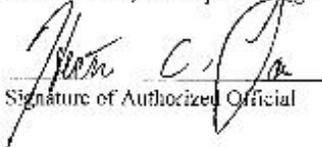
Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

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 75.



7/26/2023
Date

Mayor, City of Passaic, NJ
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.