

# Executive Summary

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

### 1. Introduction

The 2024-2028 Five-Year Consolidated Plan (2024-28 Con Plan) has been developed through a collaboration between the City of Passaic (the City) and public stakeholders, community groups and local officials to determine the use of funding allocated to the City through the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Programs. As an entitlement community, these federal funds are awarded annually via the U.S. Department of Housing and Urban Development (HUD).

The 2024-28 Con Plan provides a detailed analysis of the housing and homeless needs in the community; inclusive of a housing market analysis. Specific attention is paid to the needs of extremely low- to moderate-income households (LMI households) experiencing housing problems, concerns of special needs populations and first time homebuyers. Our 2024-28 Con Plan also outlines the coordination of the City's goals with the goals of the County with respect to housing and non-housing community development needs.

The Department of Community Development (DCD or the Department) within the City is the lead agency responsible for preparing the 2024-28 Con Plan. The Department administers the CDBG and HOME program funding from HUD. According to HUD "*...the Consolidated Plan is designed to help states and local jurisdictions to assess their affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the four CPD formula block grant programs: the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME), the Emergency Solutions Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) program.*" Currently, the City of Passaic only receives CDBG and HOME funding; however, the City has received ESG funding in the past.

Consistent with HUD's mission, the City's goal is to increase homeownership, support community development, improve the quality of life for LMI households, and increase access to affordable housing free from discrimination. To fulfill this mission, the City will continue to embrace high standards of ethics, management and accountability; as well as forming new partnerships in order to leverage resources.

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

As part of the 2024-28 Con Plan process, the DCD staff members, their partner municipal departments, 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 and public services; particularly around the areas of youth, after-school programs, senior enrichment programs, special needs, our homeowner rehab program, job trainings and employment. The City will focus its HOME funds on new and rehabilitated rental and homeownership housing developments, particularly for LMI families and our first-time homebuyer down payment assistance program. To address the needs of the City's homeless population, DCD will continue to consult with the Passaic County Continuum of Care (CoC) in order to identify funding sources and the most effective uses to assist larger numbers of this population.

The overall goals of the 2024-28 Con Plan are consistent with prior years and are as follows:

1. Provide the City with a comprehensive, 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. A major focus over the course of this 5-year span will be concentration on special needs housing; that is, adults who are transitioning to independent living.
4. Create programs to address the needs of our residents with particular emphasis on children, youth, and seniors.
5. Lower the level of unemployment and underemployment among all segments of the Passaic labor force.
6. Enlist the services of the Urban Enterprise Zone (UEZ) in order to expand the number of job training programs offered to residents.
7. Increase the City's tax base through rehabilitation and construction of new and renovated residential, commercial, and industrial structures.
8. Increase the supply of affordable housing for LMI households.
9. Assist LMI households in purchasing their first home.
10. Retain existing affordable housing and preserve viable neighborhoods.
11. Connect homeless individuals and families and people with special needs to services.
12. Increase the housing and support services available to homeless and special needs groups.

For information on specific targeted areas, please refer to the Strategic Plan Section SP-10. Section SP-25 Priority Needs describes the highest needs of the community as determined by the Department, our municipal partners, and community stakeholders. For more details on the annual objectives and goals, please refer to the Action Plan section AP-20 Annual Goals and Objectives. Specific projects and activities to be funded during the 2024 program year are summarized in AP-35.

### **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. Over the past five years the City used our CDBG resources to fund City-sponsored job training programs that trained 51 LMI individuals to improve their employment skills and provided CDBG resources to a subrecipient that provided job training to over 250 LMI residents. 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.
- Completed construction of the 100 steps and improved the surrounding park area to eliminate this former blighting influence on the community.
- Installed rubberized track at Pulaski Park.
- Installed new playground equipment at Third Ward Park and Columbia Park.
- The City used our CDBG CARES III funding to develop 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. This project is in the design phase.

The Department restructured our Homeowner Rehab Program using CDBG funds and completed five homes with two additional currently under rehab and another seven homes approved on the wait list. Demand has been high for this program as indicated by the City's waiting list of LMI homeowners. The City will be allocating additional CDBG funds during the 2024 program year to continue to expand this program.

The Department allocated \$700,000 in HOME funds and \$175,000 in CDBG funds to assist Passaic County Habitat for Humanity (Habitat) to develop four homeownership units for LMI veterans and develop a new public facility at the site of the former VFW facility. The construction on this project is complete and Habitat is working with four LMI residents to close on the purchase of their new homes.

The City used HOME funds to assist ten LMI households over the past five years 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 FTHB program has been negatively impacted. The City is working to increase production in this program for 2024.

The bulk of our efforts in addressing the needs of the homeless during the past year has been through Dignity House. Since opening this new facility in 2020, the City assisted homeless individuals with case management services resulting in the following:

- Nineteen homeless individuals obtained their social security cards;
- Four homeless individual obtained Military Veteran paperwork DD-214;
- Twenty-four homeless individuals have obtained a birth certificate;
- Eight homeless individuals obtained state ID;
- Nineteen homeless individuals were assisted in finding furnished rooms;
- Thirty-seven homeless individuals have been assigned mailboxes at the Dignity House; and,
- Two homeless individuals were assisted in finding part-time employment.

The City also continued our involvement with the local CoC performing outreach services to the homeless in the City. The City continues to work in collaboration with the CoC Executive Board, and with other County representatives on strategies to assist and support homelessness in the County.

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

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

The City has adopted a Citizen Participation Plan describing citizen participation requirements of its' program. The Citizen Participation Plan is on file at the Department. The Department's Plan includes actively encouraging citizens, particularly members of low- and moderate-income households, to participate in the planning process for the 2024-28 Con Plan, Annual Action Plans, the submission of substantial amendments and the development of the Consolidated Annual Performance Evaluation Report (CAPER).

In order to encourage citizen participation from the community, the Department of Community Development provides many opportunities for public input. In preparing the 2024-28 Con Plan and the 2024 Annual Action Plan, a Time Table for Development was posted on the City's website ([www.cityofpassaic.gov](http://www.cityofpassaic.gov)) January 3<sup>rd</sup>. On January 5<sup>th</sup>, notice and requests for proposals was published in two local newspapers, North Jersey Herald News and El Especialito (a Spanish language newspaper); as well as on our City Website. In addition, the City posted notices at the City Hall entrances on the City's website and the Clerk's office. Public meetings were held on February 2, 2024 and July 16, 2024. This process encourages maximum citizen participation in the development of the 2024-28 Con Plan and the 2024 Annual Action Plan.

On June 17, 2024, a Notice was published in the same publications alerting interested persons as to the availability of the 2024-28 Con Plan and 2024 Annual Action Plan for review. The Plan was placed in the City Clerks office, the Mayor's office, on the City's web site and the DCD office for public review for 30 days. The public review period ended on July 17, 2024. Announcement of the availability of the 2024-28 Con Plan for public review was made available on the City's Website and copies were placed in City Clerks Office and the DCD Office. The Department has a Spanish speaking liaison available to communicate with the Spanish speaking population. The Department also promotes its planning activities and service at various community meetings as well as housing and health fairs.

Further, the Department consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted individually for purposes of developing the Needs Assessment. This 2024-28 Con Plan is designed to be consistent with and complementary to the Master Plan which the City is in the process of working on.

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

As outlined, the City held two public meetings in preparation for drafting the 2024-28 Con Plan. The Department reached out to numerous service organizations in Passaic to collect information on the needs of the populations served by those organizations. Several organizations responded relative to community needs; which included recreation, after-school programs for children and adolescents, special needs assistance, affordable housing, job training and placement, programs for seniors and substance abuse prevention. A running theme was the need for more funding to accomplish their respective goals.

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

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

## **7. Summary**

The 2024-28 Con Plan is a prerequisite for receiving funding from HUD for four federal entitlement programs. The City of Passaic is recipient of two of the four programs: CDBG and HOME. The City is a former ESG recipient, program years 2014 and 2015, and continues to consult with the CoC to address the needs of the homeless population.

The purpose of the 2024-28 Con Plan is to strategically design programming that will best utilize our federal funding resources over the next 5-year period. Inclusive in that, the City has also prepared an Annual Action Plan for the 2024 program year. This plan identifies the funding for projects that address the City's priorities as stated in the 2024-28 Con Plan.

None of the City's grantees work in the area of furthering access to broadband internet service and we do not have the resources in the City to implement a new program. The City is served by Verizon and Optimum; these two carriers provide broadband service to the entire City. As per 24 CFR 881.212, all new affordable housing units developed in the City with HUD funding are wired for Internet service. The Free Library of Passaic continues to offer residents free access to WiFi at the library.

The City, through the Office of Emergency Management, works to address emergency issues in the City.

## The Process

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

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

The following are the agencies/entities responsible for preparing the 2024-28 Con 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

**Table 1 – Responsible Agencies**

### Narrative

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

The Department is also responsible for preparing the 2024-28 Con Plan and the Annual Action Plan. The Director of the Department, the City Administrator, the Mayor, and the Passaic City Council have the responsibility of approving the 2024-28 Con Plan and Annual Action Plan and overseeing the successful administration of the programs. The Mayor has the authority to authorize grant awards and execute HUD required documents and agreements. Additionally, the Department is the body that reviews and recommends actions and prepares the Consolidated Annual Performance Evaluation Report (CAPER) each year to examine the performance of the various projects funded in whole or in part with HUD funds.

## **Consolidated Plan Public Contact Information**

The Community Development Director of the City of Passaic is the primary public contact for the 2024-28 Con Plan and the 2024 Annual Action Plan:

Joyce Gregory-Hunt, Community Development Director  
City of Passaic  
Department of Community Development  
330 Passaic Street  
Passaic, New Jersey 07055  
Tel. 973-365-5641 | Fax 973-365-5552 |  
Jgregoryhunt@cityofpassaic.gov

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

### **1. Introduction**

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

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

The Department seeks input from a wide range of resources including community leaders, citizens, and local service providers throughout the planning process. Aside from direct citizen participation described in the Citizen Participation section below, DCD consulted with public and assisted housing service providers, including HACP, and social service organizations in order to assess community needs, establish priorities, identify goals and build a foundation for future endeavors. DCD also worked with several other departments, the office of the Business Administrator, the Mayor and members of the City Council to arrive at funding priorities over the next five-year period.

Throughout the Department's coordination with diverse groups and organizations; Mental Health Center of Passaic, Jewish Family Services, Bella Chanel Mentoring Program and Dignity House Services, just to name a few, several themes emerged that led to the development of the goals and objectives outlined in the plan. Affordable housing for renters and buyers, recreation and after-school programs for children and youth, improved parks and playgrounds, homelessness prevention assistance, job training and employment programs, training opportunities for people with limited English proficiency, and affordable transportation were identified as current and emerging needs in the City of Passaic. In addition, the need for continued coordination and collaboration between agencies, local governments, other grantors, other City agencies and the schools was also discussed.

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

The Department via its Department of Human Services, coordinates with the CoC by participating in meetings to address issues of homelessness and special needs. Through Dignity House, the City is able to offer referral and case management services to homeless individuals and families and those at risk of homelessness. The Department also has a long standing relationship with the United Passaic Organization (UPO) and Passaic Alliance. The Department has consulted with and funded both

organizations on issues of homeless prevention in the past. The Department acknowledges that the amount of services currently being offered for special needs populations could be improved; however, without dedicated funding, it is not possible to implement. Improvements include outreach and education services for children, women, the homeless population, elderly, persons with disabilities (mental, physical, and developmental), persons with addictions requiring supportive services, and persons with HIV/AIDS and their families. These populations are underserved, particularly in the areas of mental health, alcoholism, and substance abuse. The Department coordinates on these issues with other agencies and organizations where possible, and if additional funds become available, the Department will expand its efforts to address the special needs of its residents.

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

The 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 is not a recipient of ESG funds and 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 jurisdictions consultations with housing, social service agencies and other entities**

**Table 1 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	City of Passaic Department of Human Services
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	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

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department maintains a close working relationship with the City Department of Human Services. The Department 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	<b>Agency/Group/Organization</b>	City of Passaic Department of Recreation, Cultural and Senior Affairs
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Quality of Life
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department maintains a close working relationship with the City Department of Recreation, Cultural, and Senior Affairs (RCS). The Department regularly meets with RCS to collaborate on services for seniors and youth that include targeted social and personal development opportunities.
3	<b>Agency/Group/Organization</b>	Housing Authority of the City of Passaic
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Employment Service-Fair Housing Other government - Local Grantee Department

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

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

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Passaic has a very large Spanish speaking population and the Passaic Alliance is one of the City's key partners in understanding the needs of the City's large Hispanic population. The City has coordinated with the Passaic Alliance on counseling programs for Spanish speakers that address domestic violence, parenting, and health concerns.
8	<b>Agency/Group/Organization</b>	Jewish Family Services
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City works with this organization on issues related to homeless prevention, particularly in the areas of case management.
9	<b>Agency/Group/Organization</b>	Girl Scouts of Northern New Jersey
	<b>Agency/Group/Organization Type</b>	Services-Children Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services / Children & Youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City works with this organization on issues related to services for low to moderate income children and youth in the City.
10	<b>Agency/Group/Organization</b>	Passaic Downtown Merchants Association
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This organization coordinates services to local businesses on neighborhood clean-up and beautification initiatives.
11	<b>Agency/Group/Organization</b>	Parish Nursing Interfaith Training & Outreach, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services / Seniors
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City works with this organization on issues related to services to LMI seniors to assist them as they age in place in the community.
12	<b>Agency/Group/Organization</b>	JUVENILE EDUCATION & AWARENESS PROJECT
	<b>Agency/Group/Organization Type</b>	Services-Children Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Services / Children & Youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City works with this organization on issues related to programs designed to empower young low to moderate income girls in the community to help them succeed in school and grow into contributing members of society.
13	<b>Agency/Group/Organization</b>	Passaic County Habitat for Humanity, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Affordable Housing

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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 partnered with Habitat to create four homeownership units for veterans.
14	<b>Agency/Group/Organization</b>	St Marys General Hospital
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Publicly Funded Institution/System of Care Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City coordinates services with St Marys to address the needs of individuals that are being discharged from the hospital into homeless.
15	<b>Agency/Group/Organization</b>	Passaic IT Department
	<b>Agency/Group/Organization Type</b>	Services - Narrowing the Digital Divide Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Services / Information Technology
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
16	<b>Agency/Group/Organization</b>	Twins Investment & Developers, LLC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Affordable Housing
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City is working with the organization to develop 12 units of affordable housing using HOME funds.
17	<b>Agency/Group/Organization</b>	Passaic Urban Enterprise Zone
	<b>Agency/Group/Organization Type</b>	Services-Employment Business Leaders Civic Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.

**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**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
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 2024-28 Five-Year Consolidated Plan and the 2024 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 2024-28 Five-Year Consolidated Plan and the 2024 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**

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

The City works with the CoC, Passaic County, and the State of New Jersey to identify resources and coordinate service providers to implement the various programs outlined in the 2024-28 Con Plan and the 2024 Annual Action Plan. The City relies on input from the CoC to coordinate our service delivery to the homeless population.

**Narrative (optional):**

The organizations that the City consulted with to create the 2024-28 Con Plan and 2024 Annual Action Plan are identified above.

## **PR-15 Citizen Participation**

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

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

The City has adopted a Citizen Participation Plan describing citizen participation requirements of its' program. The Citizen Participation Plan is on file at the Department. The Department's Plan includes actively encouraging citizens, particularly members of low- and moderate-income households, to participate in the planning process for the 2024-28 Con Plan, Annual Action Plans, the submission of substantial amendments and the development of the Consolidated Annual Performance Evaluation Report (CAPER).

In order to encourage citizen participation from the community, the Department of Community Development provides many opportunities for public input. In preparing the 2024-28 Con Plan and the 2024 Annual Action Plan, a time table for development was posted on the City's website ([www.cityofpassaic.gov](http://www.cityofpassaic.gov)) January 3<sup>rd</sup>. On January 5<sup>th</sup>, notice and requests for proposals was published in two local newspapers, North Jersey Herald News and El Especialito (a Spanish language newspaper); emails were sent out to past sub-recipients and others; as well as on the City Website. In addition, the City posted notices at the City Hall entrances on the City's website and the Clerk's office. Public meetings were held on February 2, 2024 and July 16, 2024. This process encourages maximum citizen participation in the development of the 2024-28 Con Plan and the 2024 Annual Action Plan.

On June 17, 2024, a Notice was published in the same publications alerting interested persons as to the availability of the 2024-28 Con Plan and 2024 Annual Action Plan for review. The Plan was placed in the City Clerk's office, the Mayor's office, on the City's web site and the DCD office for public review for 30 days. The public review period ended on July 17, 2024. Announcement of the availability of the 2024-28 Con Plan for public review was sent to organizations that represent persons with limited English speaking ability, disabilities, and low-income and homeless populations. The Department has a Spanish speaking liaison available to communicate with the Spanish speaking population. The Department also promotes its planning activities and services at various community meetings as well as housing and health fairs.

Further, the Department consulted with public and private agencies that provide assisted housing, health services, and social services. These agencies had representatives at one or more of the public hearings, received mailings at various stages of plan development, and were consulted individually for purposes of developing the Needs Assessment. This 2024-28 Con Plan is designed to be consistent with and complementary to the Master Plan which the City is in the process of working on.

**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	<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>	<p>14 community members attended the January 3, 2024 Zoom public meeting.</p> <p>The comments included the need for services for the homeless, children and mental health as well as more affordable housing.</p>	<p>The comments included the need for services for the homeless, children and mental health as well as more affordable housing.</p>	<p>The City provides CDBG and HOME resources to address these needs. All of the comments were accepted.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	A newspaper ad was placed in the North Jersey Herald News and in the El Especial, a Spanish language newspaper, alerting interested persons to the development of the 2024-28 Con Plan and 2024 Annual Action Plan.	There were no comments from the public.	There were no comments from the public.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	The 2024-28 Con Plan and the preliminary budget for the 2024 Annual Action Plan was discussed and adopted by the Municipal Council at a public hearing on July 17, 2024 at City Hall offices.			

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>	<p>The 2024-28 Con Plan and 2024 Annual Action Plan was made available to the public for comment on the City website for 30 days from June 17, 2024 to July 17, 2024.</p>			
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**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

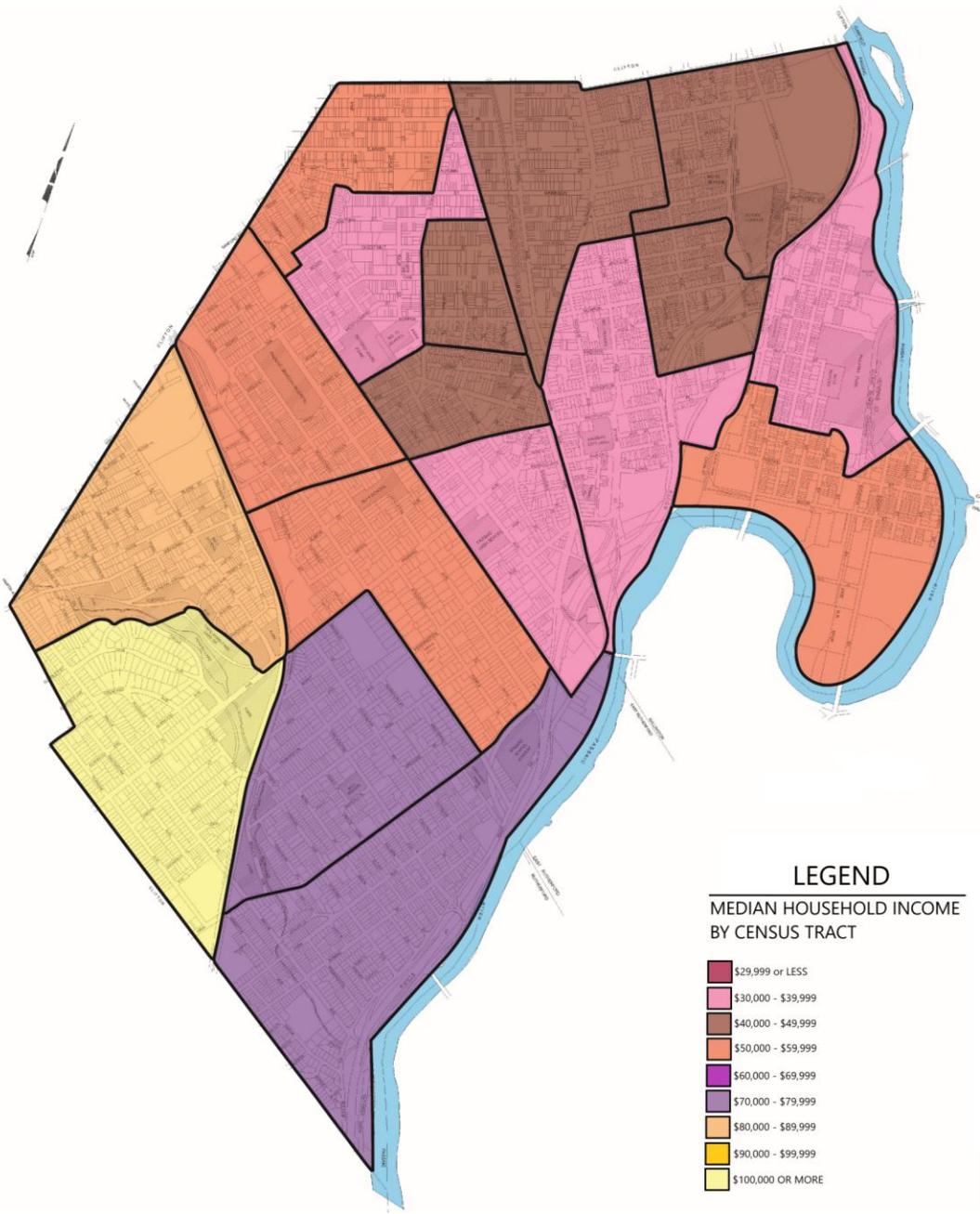
The data provided in this section is from the 2010 and 2020 Census, 2017-2021 American Community Survey data (ACS), 2016-2020 CHAS data provided by HUD, and 2023 demographic estimates compiled by Esri, an on-line supplier of economic and demographic information. Based on the data and analysis included within this section of the 2024-28 Con Plan as well as interviews and group discussions held with service providers, this section assesses the housing needs in the City by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by looking at broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

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

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

### Low-to-Moderate Income Areas

The following map highlights LMI areas throughout Passaic.



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

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

### Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2023	% Change
Population	66,757	69,591	4.24%
Households	19,528	20,832	6.69%
Median Income	\$31,022.00	\$50,545.00	62.93%

**Table 2 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2023 Esri (Most Recent Year)

### Demographics Narrative

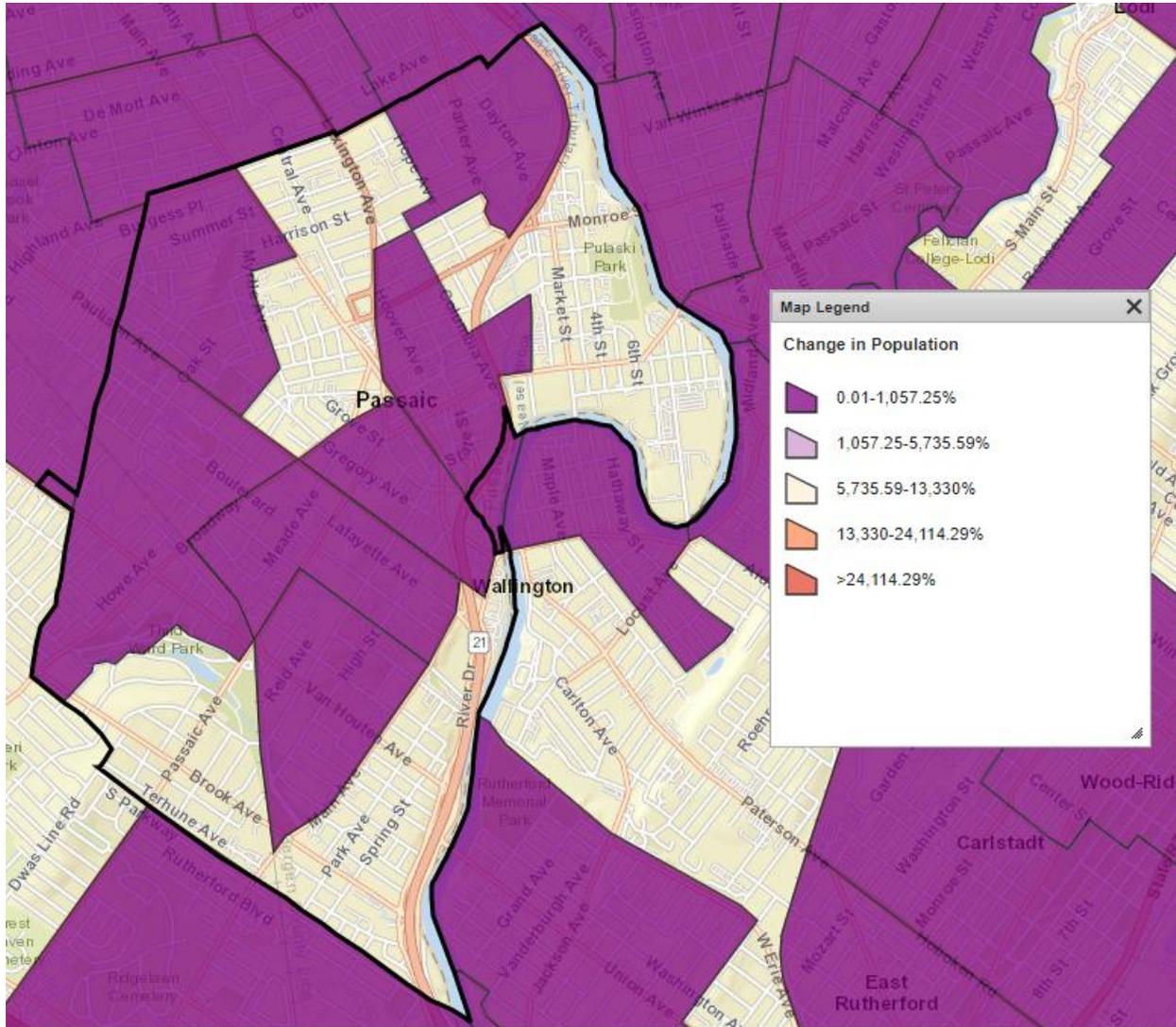
The above table highlights demographic changes in population, number of households, and income between 2009 and 2023. The City gained both population and households between 2009 and 2023, although the number of households increased at a faster pace than the population. According to information provided by Esri, the 2023 population of Passaic was 69,591. That represents a 4.24% population growth since the year 2009 with slightly higher growth in the number of households of 6.69%. This translates into smaller household size which in 2023 was 3.31 persons per household. This provides an indication that two- to four-bedroom housing units for families with children are still in need in the City. The median household income grew dramatically between 2009 and 2023 at an annual rate of 4.5%.

### Demographic Maps

This series of maps visually displays the geographic distribution of demographic trends in Passaic across a few key indicators. Due to data constraints in HUD's CPD Maps tool, the maps contain data from the 2017 American Community Survey (ACS). The actual data used in the tables and text throughout the plan is from the more current Census and Esri. This disparity in the source data between the tables and maps does not lessen the value or usefulness of the maps because the purpose of the maps is to show geographic concentrations, not precise values.

## Population Change

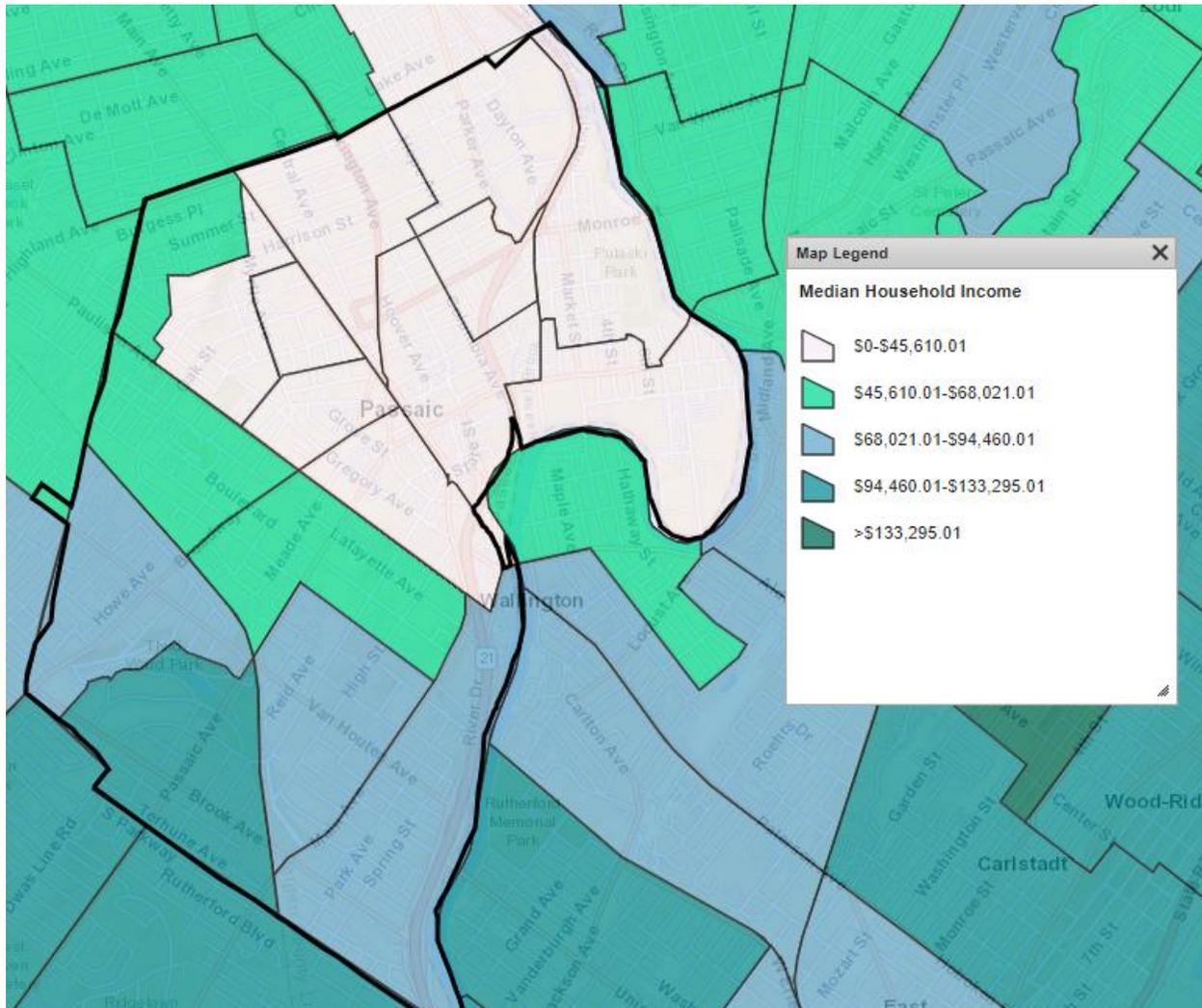
The map below visually displays the distribution of Passaic's population growth over the last decade. Historically, population and household growth has been focused in the southern portion of the City; however, due to a combined effort of investment by the City and the need for more affordable housing units, parts of the central, northern, and the eastside neighborhood are experiencing growth. The City needs to continue our redevelopment efforts in these parts of the City and continue to assist the existing LMI households in these areas to strengthen these once underserved communities.



Map of Population Change

## Median Household Income

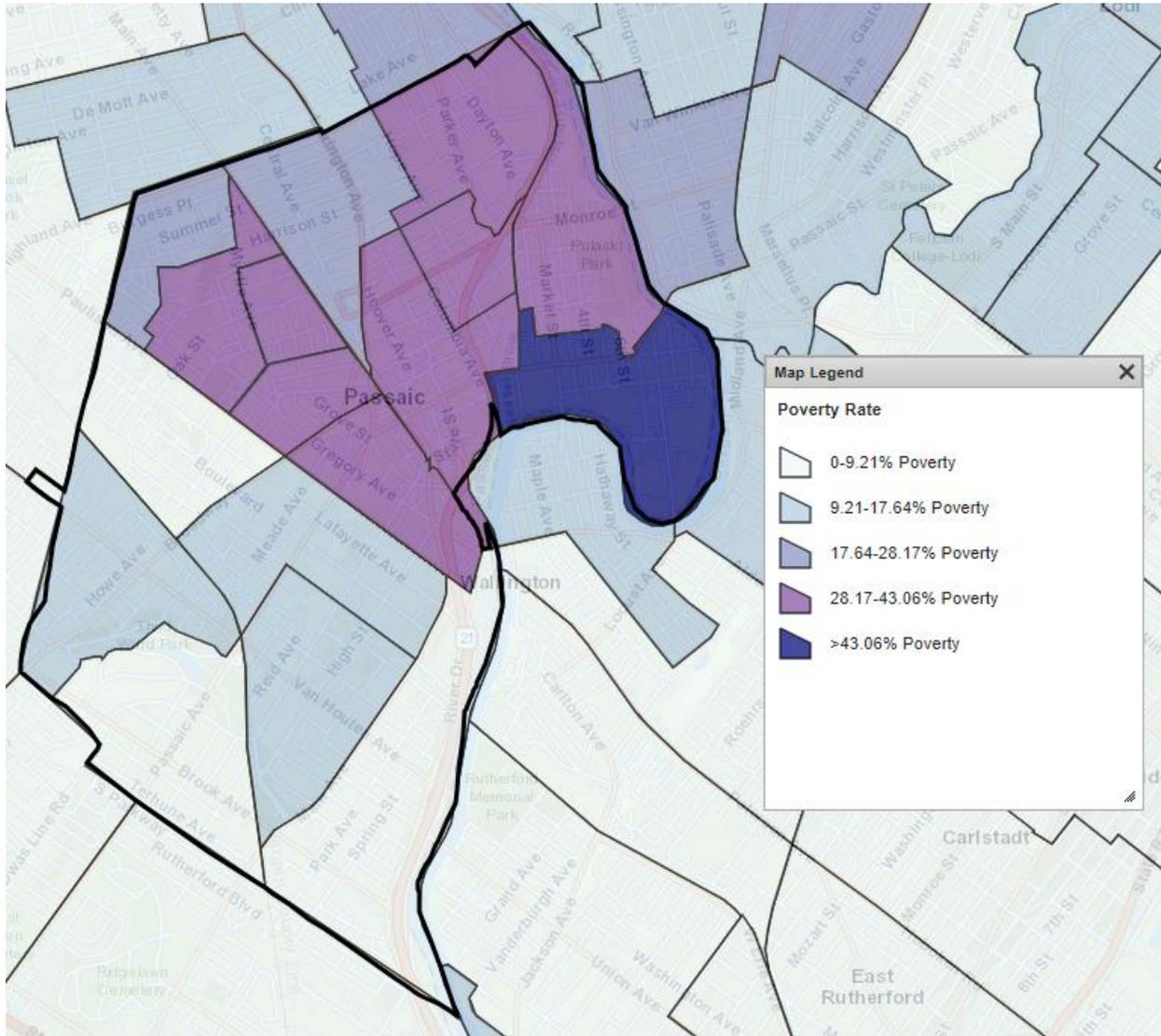
The map below displays median household income levels throughout Passaic. The areas with the highest concentration of higher earning households is in the southern portion of the City, while lower income households are concentrated in the central, northern and eastside neighborhoods.



Map of Median Household Income

## Poverty Rate

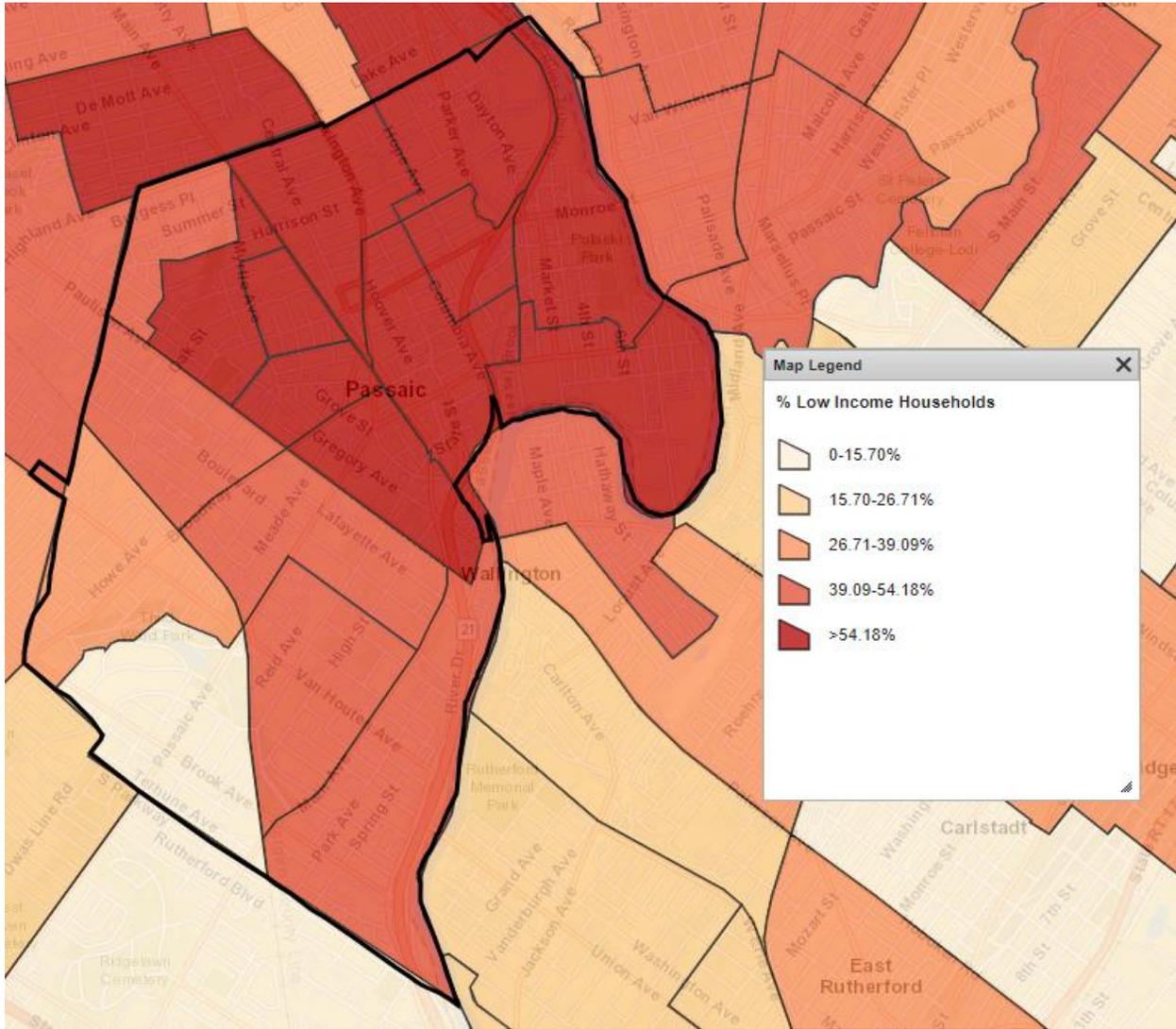
This map shows the distribution of poverty throughout the City of Passaic. As shown, the tract with the highest poverty rate is located in the eastside part of the City with other high poverty areas in the central and northeastern portion of the City. The Department is making efforts to target resources to assisting households below the poverty level in these parts of the City.



Map of Poverty Rate

## Low Income Households

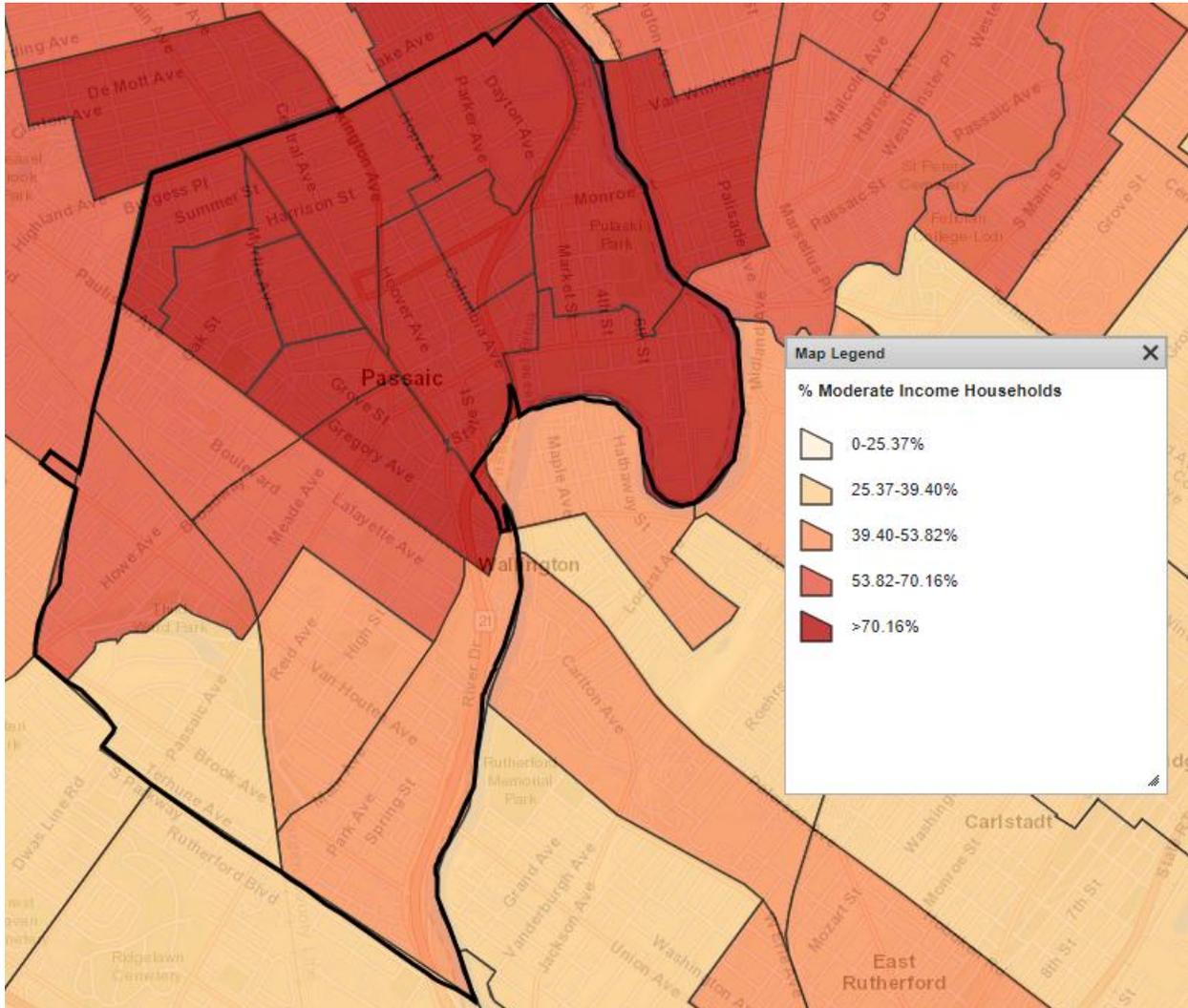
The map below shows that over 55% of households in the areas of the central, northern, and northeastern portion of the City are low income households. These are the parts of the City where the Department is focusing our community development efforts.



Map of Low Income Households

## Moderate Income Households

Moderate income households are also concentrated in the central, northern and eastside neighborhoods. These are areas of the City where there is need for more homeownership opportunities.



Map of Moderate Income Households

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,925	3,925	2,525	1,530	3,625
Small Family Households	3,285	1,780	1,465	710	1,725
Large Family Households	1,355	1,040	475	285	900
Household contains at least one person 62-74 years of age	1,555	615	470	395	835
Household contains at least one person age 75 or older	815	235	230	85	300
Households with one or more children 6 years old or younger	2,139	1,495	710	255	594

**Table 3 - Total Households Table**

Data Source: 2013-2017 CHAS

## Number of Households by % of HAMFI

This table breaks down family dynamics and income in the City of Passaic using 2013-17 CHAS data. The City of Passaic has 19,530 households. Within those households there is more than double the amount of small families as compared to large families. A large portion of the City's population is made up of low and extremely-low income households. Over 40% of the City's population earns less than 30% HUD Adjust Median Family Income (HAMFI), 20% earn between 30-50% HAMFI, and 13% earn between 50-80% HAMFI. These are the households that benefit from the City's investment of CDBG and HOME resources. The percentage of small families and large families are broken down fairly evenly within each category. Over 36% of small families and 33% of large families made 30% or less than the HAMFO. Approximately 20% of small families and 25% of large families were in the 30-50% HAMFI range. The result is that over half of Passaic's population earns less than 50% of the HUD Area Median Family Income. Approximately 16% of small families and 12% of large families fall in the 50-80% HAMFI range. While the City has greater concentrations of small family households, there is an existing rental housing stock of one- and two-bedroom units in the City. Three- and four-bedroom rental units, especially affordable are much harder to identify.

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	180	4	50	20	254	0	4	0	0	4
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,025	540	220	175	1,960	30	55	10	15	110
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	850	585	215	15	1,665	25	35	30	0	90
Housing cost burden greater than 50% of income (and none of the above problems)	3,670	290	30	0	3,990	440	475	175	40	1,130
Housing cost burden greater than 30% of income (and none of the above problems)	335	1,405	550	20	2,310	40	160	265	205	670

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	605	0	0	0	605	25	0	0	0	25

**Table 4 – Housing Problems Table**

Data Source: 2013-2017 CHAS

### Housing Needs Summary Narrative

This table provides an overview of housing problems in the City of Passaic. Using CHAS data, it provides the numbers of households experiencing each category of housing problems broken out into income ranges and owner/renter status. For example, looking at the first data cell (top left) we see that 180 renter households in the City made 30% or below area median income (AMI) and lacked complete plumbing or kitchen facilities. Renter households in all categories have higher instances of housing problems than homeowner households. Programs to assist landlords with renovations to housing units that are rented to LMI households would benefit these households. The City is starting this program during the 2024 program year using our CDBG funding.

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

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	5,730	1,420	520	205	7,875	495	570	210	55	1,330
Having none of four housing problems	1,030	1,740	1,345	810	4,925	40	200	450	455	1,145
Household has negative income, but none of the other housing problems	605	0	0	0	605	25	0	0	0	25

**Table 5 – Housing Problems 2**

Data Source: 2013-2017 CHAS

**Housing Problems 2 Narrative**

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

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	2,705	1,135	360	4,200	125	305	250	680
Large Related	1,180	635	109	1,924	50	120	60	230
Elderly	1,280	220	50	1,550	290	205	119	614
Other	630	405	170	1,205	75	105	35	215
Total need by income	5,795	2,395	689	8,879	540	735	464	1,739

**Table 6 – Cost Burden > 30%**

Data Source: 2013-2017 CHAS

**Cost Burden > 30% Narrative**

This table displays CHAS data on cost burdened households in the City of Passaic. HUD defines cost burden as paying more than 30% monthly income on housing costs. This data shows that renters are significantly more cost burdened in terms of total households than owners – with 8,879 renters paying more than 30% of their income on housing as opposed to 1,739 owners or more than 5.1 times more renters than owners. The data further shows that small related renter households represent about 47% of cost burdened renters and 39% of cost burdened owners. The elderly, however, represent a larger percentage of cost burdened owners than renters with about 35% of owners paying more than 30% of their income falling into the elderly category compared to 17% for renters.

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,325	165	25	2,515	125	255	115	495
Large Related	980	40	4	1,024	50	105	10	165
Elderly	1,170	55	0	1,225	250	135	29	414
Other	610	95	0	705	75	60	20	155
Total need by income	5,085	355	29	5,469	500	555	174	1,229

**Table 7 – Cost Burden > 50%**

Data Source: 2013-2017 CHAS

#### Cost Burden > 50% Narrative

The data above highlights the problem of severe cost burden in the City, which is defined as paying more than 50% of household income on housing costs. The trends amongst severely cost-burdened households are largely the same as the cost-burdened information discussed above. On the whole, renters are significantly more cost burdened with 5,469 renter households paying more than 50% of household income on housing costs and only 1,229 owner households- or over 4.4 times more renters than owners. Likewise, small related households make up the majority of cost burdened renters at 46% of the total. Further, the elderly continue to represent a larger percentage of cost burdened owners than renters with about 34% of owners paying more than 50% of their income falling into the elderly category compared to 22% for renters.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,660	800	420	190	3,070	55	90	35	15	195
Multiple, unrelated family households	195	285	45	0	525	0	0	4	0	4
Other, non-family households	30	40	0	0	70	0	0	0	0	0
Total need by income	1,885	1,125	465	190	3,665	55	90	39	15	199

Table 8 – Crowding Information – 1/2

Data Source: 2013-2017 CHAS

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

Table 9 – Crowding Information – 2/2

Data Source: 2013-2017 CHAS

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

Overcrowding is defined as having more than one person per room in a household. Renters are overwhelmingly more likely to live in an overcrowded household compared to homeowners with 95% of all overcrowded households belonging to renters. Not surprisingly, the data also represents that about 51% of overcrowded households fall in the lowest income band at 0-30% AMI.

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

In the City, housing cost burden, overcrowding, and having one or more of the four housing problems continue to be challenges. These issues affect renter households and extremely low-income households more than homeowner households or households with higher incomes. Overall, 5,469 renter households and 1,229 homeowner households have housing cost burden greater than 50%; 3,665 renter households and 199 homeowner households have overcrowding issues; and, 7,875 renter households and 1,330 homeowner households have one or more housing problem.

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

The City does not have a clear number for those households that are disabled or victims of domestic violence. The City, however, works closely with the Continuum of Care in identifying and assisting special-needs households and targets resources to organizations that assist these individuals.

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

Affordability is by far the largest housing problem in the City. In total, the data shows that 10,618 out of 20,800 households pay more than 30% of their household income on housing costs. This equates to over 50% of City of Passaic households experiencing housing cost burdens.

Overcrowding- or living situations with more than one person per room- is also a prevalent concern in the City with 3,864 or 19% of all households experiencing overcrowding. As discussed above, renter households represent the bulk of overcrowded households (95%), making renters more than 18 times more likely than owners to live in an overcrowded household.

The City has a sizeable number of units that are considered substandard housing - defined as either lacking complete plumbing or complete kitchen facilities. While substandard housing is not a large problem when viewed as a percentage of the entire housing stock, having households living without adequate, basic facilities is problematic. The City is working to address substandard housing through our homeowner rehab program and our new housing rehab program.

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

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

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

These issues are addressed in the Homeless Needs Assessment.

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

N/A – the City does not provide estimates of the at-risk population but uses the HUD definitions of at-risk households.

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

Housing affordability and substandard housing conditions are the greatest factors that cause an increase risk of homelessness. This is discussed further in the Homeless Needs Assessment.

### **Discussion**

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

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

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

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

### Introduction

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

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

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

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

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,600	695	630
White	665	70	60
Black / African American	625	230	90
Asian	135	4	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	5,160	385	465

**Table 10 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

This table looks at housing problems amongst different racial populations in the 0-30% AMI range. Overall, of the 7,925 households in the City are represented in this data, 83% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (78%). Within Hispanic households, about 86% of households experience one or more housing problems. Among White households about 84% experience one or more housing problems and within

Black households about 66% experience these issues. While Asians represent only a small number of households (139), 97% of Asian households in this income category are living with one or more housing problems.

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

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,550	375	0
White	350	75	0
Black / African American	250	40	0
Asian	145	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,785	260	0

**Table 11 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

This table looks at housing problems amongst different racial populations in the 30-50% AMI range. Overall, of the 3,925 households represented in this data, 90% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (78%). Within Hispanic households, about 91% of households experience one or more housing problems. Among White households, about 82% experience one or more housing problems and within Black households about 86% experience these issues. While Asians represent only a small number of households (145), 100% of Asian households in this income category are living with one or more housing problems.

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

<b>Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,540	980	0
White	250	125	0
Black / African American	140	100	0
Asian	70	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	1,080	710	0

**Table 12 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2013-2017 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

This table looks at housing problems amongst different racial populations in the 50-80% AMI range. Overall, of the 2,520 households represented in this data, about 61% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (70%). Within Hispanic households, about 60% of households experience one or more housing problems. Among White households, about 66% experience one or more housing problems, within Black households about 58% experience these issues, and within Asians households 74% are living with one or more housing problems.

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

<b>Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	485	1,045	0
White	140	225	0
Black / African American	15	205	0
Asian	4	50	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	325	505	0

### Table 13 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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

This table looks at housing problems amongst different racial populations in the 80-100% AMI range. Overall, of the 1,530 households represented in this data, about 32% experience one or more of the four housing problems. The majority of households living with at least one housing problem are Hispanic (67%). Within Hispanic households, about 39% of households experience one or more housing problems. Among White households about 38% experience one or more housing problems, within Black households about 7% experience these issues, and within Asians households 9% are living with one or more housing problems.

#### **Discussion**

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

Disproportionate housing needs exist among racial groups within a given income category when the percentage of households within that race experiencing one or more housing problems is 10 percentage points above the percentage of total households experiencing housing needs in that income category. For instance, the number of Asian households is small in the 0%-30%, 30%-50% and 50%-80% categories; however, 97%, 100% and 74% of Asian households in these categories, respectively have at least one housing problem in comparison to 83%, 90% and 61% of the total households in each category, respectively. Therefore, Asians in the 0%-30%, 30%-50% and 50%-80% categories have disproportionate housing needs. No racial groups have disproportionate housing needs in the 80%-100% income category; the 50%-80% category is the only category where Whites (67%) show a greater need in comparison to Hispanics (60%).

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

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

### Introduction

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

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,225	1,070	630
White	550	185	60
Black / African American	610	245	90
Asian	130	10	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	4,915	630	465

**Table 14 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

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

Overall, of the 7,925 households represented in this data, 79% experience severe housing problems. The majority of households living with at least one severe housing problem are Hispanic (82%). Within Hispanic households, about 79% of households experience one or more severe housing problems.

Among White households, about 69% experience one or more severe housing problems and, among Black households, 65% experience one or more severe housing problem. While Asians represent only a small number of households (140), 93% of Asian households in this income category are living with one or more severe housing problems.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,990	1,940	0
White	250	175	0
Black / African American	90	199	0
Asian	75	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,555	1,485	0

**Table 15 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

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

Overall, of the 3,930 households represented in this data, 51% experience severe housing problems. The majority of households living with at least one severe housing problem are Hispanic (78%). Within Hispanic households, about 51% of households experience one or more severe housing problems and within White households 59% experience one or more severe housing problems. Within Black households about 31% experience severe housing issues, and within Asian households about 50% experience severe housing issues.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	730	1,795	0
White	85	290	0
Black / African American	65	170	0
Asian	8	85	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	565	1,220	0

**Table 16 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

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

Overall, of the 2,525 households represented in this data, 29% experience severe housing problems. The majority of households living with at least one severe housing problem are Hispanic (77%). Within Hispanic households, about 32% of households experience one or more severe housing problems. Among White households about 23% experience one or more severe housing problems, within Black households about 28% experience severe housing issues, and within Asian households about 9% experience severe housing issues.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	260	1,265	0
White	75	290	0
Black / African American	0	220	0
Asian	0	55	0
American Indian, Alaska Native	0	55	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Pacific Islander	0	0	0
Hispanic	190	640	0

**Table 17 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2013-2017 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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

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

Overall, of the 1,525 households represented in this data, 17% experience severe housing problems. The majority of households living with at least one severe housing problem are Hispanic (73%). Within Hispanic households, about 23% of households experience one or more severe housing problems and among White households about 21% experience one or more severe housing problems. Within Black and Asian households earning between 80% and 100% AMI, there are no households that are experiencing these issues.

### **Discussion**

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

Disproportionate housing needs exist among racial groups within a given income category when the percentage of households within that race experiencing one or more housing problems is 10 percentage points above the percentage of total households experiencing housing needs in that income category. For instance, while the number of Asian households is small in the 0%-30% category, 93% of Asian households have severe housing needs in comparison to 79% of the total households in this income category. This is the only category of households that has disproportionate housing needs.

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

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

### Introduction:

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

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

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,400	4,550	6,790	790
White	1,850	620	820	60
Black / African American	875	345	700	90
Asian	350	220	160	0
American Indian, Alaska Native	55	0	20	0
Pacific Islander	10	0	0	0
Hispanic	4,215	3,375	5,090	620

**Table 18 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2013-2017 CHAS

### Discussion:

When looking at housing cost burden, 35% of all households in the City have housing costs in excess of 50% of their monthly household income and an additional 23% have housing costs between 30%-50%. Hispanics make up the largest percentage of households in the over 50% category (75%) and the 30%-50% category (74%). In neither the over 50% category nor the 30%-50% category does any racial group have a greater disproportionate percentage of cost burden households than the City as a whole.

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

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

In the income categories of less than 30% AMI, between 30% and 50% AMI, and greater than 50% AMI, Asian households have disproportionately greater housing needs than the City as a whole and in income categories below 30% AMI, Asian households have disproportionately greater severe housing needs than the City as a whole. Hispanics across all indicators make up the majority of households that have greater needs.

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

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

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

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

## NA-35 Public Housing – 91.205(b)

### Introduction

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

### Totals in Use

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

**Table 19 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

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

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

Table 20 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### Race of Residents

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

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

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

**Table 21 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

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

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

**Table 22 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

There is a very low inventory of available 504 units requiring public housing tenants and applicants on the waiting list have to wait for very long periods of time prior to be placed in an appropriate unit. HACP has set aside accessible units in each of their housing complexes to meet part of the demand for accessible units and maintains a separate handicap accessible waiting list. The high cost of retrofitting a unit often becomes a challenge; however, HACP tries to make reasonable accommodations and place residents in suitable housing as best as possible.

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

The immediate needs would be for the availability and access to greater number of quality affordable housing units. There is very high demand for affordable units and the current supply is inadequate to meet this demand. In many instances the cost for rent is still too high for a significant number of our extremely low-income residents, even with Section 8 assistance.

HACP currently has 3,758 applicants on the Housing Choice Voucher Program waiting list. At HACP individual properties, there are 933 households on the waiting list. Of these households, 388 are seeking one-bedroom units (one to two person households), 238 are seeking two-bedroom units (two to four person households), 124 are seeking three-bedroom units (three to six person households) and 183 are seeking four-bedroom units (four to eight person households).

The most immediate need of public housing residents are for two- and three-bedroom units. Public housing and housing choice voucher residents also have a need for greater opportunities to become self-sufficient and independent from public assistance. The City uses our CDBG funding to support job training and job placement programs to assist with these efforts.

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

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

### **Discussion**

Over the ensuing five years, HACP will continue to strive in being a High Performer and at the bare minimum maintain the status of "Standard Public Housing Agency." We will also strive for a 100% occupancy rate while minimizing unit turn over time. We will continue to improve and maintain compliance in all programs and employ an efficient and effective preventive not reactive program on all tiers. We will continue to increase resident services initiatives and awareness. On the financial front,

our aim is to reduce labor costs, realize positive cash flow and continue to improve and maintain compliance with conversion properties. In addition, HACP will be looking to partner with other stakeholders and organizations to provide additional affordable housing opportunities such as home ownership possibilities using the City's First-time Homebuyer's Program. HACP is also in the planning stages of a major upgrade to its largest public housing development, which will include a combination of new construction and substantial rehabilitation, providing even more affordable and upgraded housing opportunities for our residents.

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

### Introduction:

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

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

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

The City does not have extensive data on the numbers and types of homeless individuals specifically in the City. All available data is compiled by the CoC and most of that data is for Passaic County. According to the 2023 Point In Time survey, there were 14 homeless households living in the City of Passaic on the night of January 24, 2023 as compared to 392 homeless persons in Passaic County as a whole. Of the 14 homeless individuals, 13 were in shelters and one was unsheltered.

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	13	1	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 23 - Homeless Needs Assessment**

Data Source

Comments: 2023 Point In Time Survey

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

As stated previously, the City does not have extensive data on the numbers and types of homeless individuals specifically in the City. All available data is compiled by the CoC and most of that data is for Passaic County. According to the 2023 Point In Time survey (PIT), there were 14 homeless households living in the City of Passaic on the night of January 24, 2023, of which 13 were in shelters and one was unsheltered. No further information is available at the City level.

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

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

Data Source  
Comments:

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

According to the 2023 PIT study, there were only 14 homeless people identified in the City and no information is available on the breakdown of families with children or families of veterans. Of the 294 homeless households identified in the County, 48 included one adult and at least one child under the age of 18. There were a total of 88 children under the age of 18 living in these 48 households. All 48 households with children were housed in shelters on the night of the 2023 PIT study. These households would greatly benefit from affordable housing units with project-based subsidies and wrap-around supportive social services. There were 19 veterans in the County on the night of the 2023 PIT study, of which 11 were living in shelters and 8 were unsheltered.

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

According to the 2023 PIT study, there were only 14 homeless people identified in the City and no information is available on the racial or ethnic characteristics of these people. Of the 392 homeless individuals in the County, 21% identified as white and 38% as African American, while 38% of the total County population identified as white and 10% of the County population identified as African American.

Less than 2% of the homeless in the County identified as Asian, Native American, or Pacific Islander, while 43% of the homeless population identified as Hispanic.

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

The 2023 PIT study identified 13 sheltered homeless individuals in the City and one unsheltered homeless individual. This is the only category that is broken down by municipality in the findings of the 2023 PIT study. Of the 366 homeless individuals that identified a municipality where they lived, 318 were living in a shelter and 48 were unsheltered.

**Discussion:**

The challenges facing the homeless cannot be addressed with one program. There needs to be a combination of affordable housing development, supportive services that includes case management, job training, placement, and counseling. The City does not have the resources nor are there active organizations in the City who have the capacity to undertake this type of comprehensive approach to providing meaningful assistance to the homeless. Consequently, the City relies on our partners at the CoC and throughout the County by offering outreach and referral services through our Dignity House facility.

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

### **Introduction:**

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

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

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

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

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

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

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

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

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

The New Jersey Department of Health, Division of HIV/AIDS Services reports that as of June 30, 2021, there were 3,503 persons in Passaic County living with AIDS and 489 persons who are HIV positive.

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

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

**Discussion:**

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

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

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

Public Facilities are needed in the community in an effort to strengthen neighborhoods through increased access to quality public and private services that aim to assist LMI households in a multitude of different areas. In order for this segment of our community to have equal access to **services** it is crucial that Passaic create or improve safe, energy-efficient, accessible and well-maintained community and neighborhood facilities such as the Passaic Public Library, the Passaic Boys and Girls Club, and the Mental Health Center of Passaic.

The social service agencies the Department consulted with during the Consolidated Planning process identified the need for transportation as a priority need among the populations they serve. The City has a large population of extremely low- and low-income residents who either walk or use public transportation.

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

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

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

Through the neighborhood planning process, it was determined that improving the quality of life for residents, especially residents in LMI neighborhoods, is a top priority. Consequently, improvements to our parks, streets, and our Main Street commercial corridor are an important aspect of the 2024-28 Con Plan. The City promotes sustainable neighborhood revitalization projects such as street and sewer upgrades and replacement, upgrades to curbs and sidewalks and other venues. This will help to alleviate and improve drainage and flooding issues and promote safety for pedestrians and drivers. The City also intends to allocate resources to create and improve our parks and recreational facilities and upgrade and improve facilities that provide services to senior citizens.

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

These needs were determined by collaborating with other entities engaged in related activities that enhance our CDBG initiatives such as with the Department of Recreation and the Department of Engineering. In addition, the Department performed outreach to local residents and community stakeholders.

**Describe the jurisdiction's need for Public Services:**

Public Services are needed to provide activities that will have a long-term impact upon neighborhoods and LMI households in improving their quality of life. The needs that were identified include after-school programs and recreational activities for children and youth; as well as services for seniors and individuals with special needs. The City also has a need to expand economic opportunities through job training, job creation, and job placement. The City intends to use our CDBG resources to fund all of these activities.

**How were these needs determined?**

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

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

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

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

The area's public housing, homeless, and non-homeless special housing needs are also discussed. The City also assesses non-housing community development needs, such as job training and placement, special needs services, housing counseling, and substance abuse treatment, which can assist families with sustaining their housing units, are considered as well. Finally, the City looks at the public improvements that can augment new housing developments, such as improvements to the streets and sewers, and public parks and playgrounds. This analysis will assist the City with developing the best strategies to allocate our CDBG and HOME funds.

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

### Introduction

As shown in the tables below, only 17% of properties in Passaic are single family structures with about 13% detached structures and 4% attached structures. In contrast, about 43% of properties in Passaic are multifamily properties with properties of 5-19 units representing about 29% and properties with 20 or more units representing about 17%. Properties with 2-4 units are the largest housing type representing 37% of properties in Passaic. This data indicates that programs designed to assist households that own a home with one to three rental units might be beneficial

Further, Passaic has a large number of efficiency and one-bedroom rental units with 37% of rental units falling in this category. Among owner units, only 8% are efficiency or one-bedroom units. The result is that 30% of Passaic’s housing stock are either efficiency or one-bedroom units. Overall, about 33% of all housing units have two bedrooms and 36% have three or more bedrooms. The data shows that the majority of the rental housing stock consists of efficiency, one- and two-bedroom units. These units are not conducive to larger families that have more than two children or two children that are different genders. The City needs to identify housing programs that can create rental housing units to accommodate larger families.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,690	13%
1-unit, attached structure	845	4%
2-4 units	7,920	37%
5-19 units	6,280	29%
20 or more units	3,550	17%
Mobile Home, boat, RV, van, etc	55	0%
<b>Total</b>	<b>21,340</b>	<b>100%</b>

Table 24 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	85	2%	2,600	17%
1 bedroom	280	6%	2,955	20%
2 bedrooms	1,100	24%	5,440	36%
3 or more bedrooms	3,115	68%	3,955	26%
<b>Total</b>	<b>4,580</b>	<b>100%</b>	<b>14,950</b>	<b>99%</b>

Table 25 – Unit Size by Tenure

Data Source: 2013-2017 ACS

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

The Department is expanding our successful CDBG-funded homeowner rehab program with additional resources and a new program. Over the past two years, the City has allocated CDBG resources to the homeowner rehab program to assist LMI owners of 1 to 4 family homes. The City has created an additional rehab program to benefit homeowners who do not income qualify for the original program. Homeowners who reside in their multifamily dwelling and wish to make repairs to their rental units can apply for this program under the condition that the units that have been rehabbed with CDBG funds, must be rented to LMI households for a minimum of five years. Over the next five years, the Department expects to assist approximately 30 households with rehabilitation.

The Department will target first-time homebuyers as part of its HOME-funded down payment assistance program. Over the next five years, it expects that 15 households will receive down payment assistance. For rental housing development, the Department will focus on family units to increase the number of affordable rental units appropriate for families with children. The Department expects to assist the development of about 20 rental units over the next five years. The Department also anticipates working with local CHDO's to develop 4 units of home-ownership housing in the City.

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

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

No units are expected to be lost from the inventory.

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

The demand for affordable units greatly exceeds the supply.

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

Affordable rental units, particularly larger units suitable for families, are in the highest demand; as well as affordable rental housing units for seniors. There is also a need for affordable homeownership opportunities.

## **Discussion**

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

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

### Introduction

The table below provides information on the changes in median home values and contract rents between 2009 and 2017. According to the data, median home values have decreased by 14%; however, the 2017 most recent year number is in question. When the City conducted our last housing market overview for the HOME program, Esri estimated the median value of the owner-occupied housing stock in 2023 was \$468,600, significantly higher than the 2017 ACS estimate. This more recent estimate is more in-line with the housing trends in the City where property values have escalated dramatically since the end of the Covid-19 pandemic. According to the 2017 ACS data in Table 33 below, median rents have increased by 20% between 2009 and 2017; however, again the most recent year number is in question. According to the 2021 ACS data the City used when we conducted our 2023 housing market overview for the HOME program, the median contract rent in 2021 in the City was \$1,246, which is 50% higher than the 2009 base year. While the 2017 shows that 39% of households spend between \$500 and \$999 and an additional 41% spend between \$1,000 and \$1,499. By 2021, these numbers had changed to 16% and 47%, respectively. In addition, the percent of households spending between \$1,500 and \$1,999 has increased dramatically from 6% to 21%. This provides an indication of the dramatic increase in rent and that more households may be affected by cost burdened occupancy costs. The City needs more programs to increase the supply of affordable housing. It is unclear why IDIS does not populate the tables with the most recent ACS data available.

Further, the data below shows the number of units affordable to renters and owners for the different area median income ranges. As shown, among renter units, only 8% of units are affordable to households earning 30% or less of HAMI. About 28% are affordable to households earning between 30%-50% HAMI and about 64% are affordable to households in the 50%-80% HAMI range. Among owner-occupied units, only 9% of owner-occupied units are affordable to households in the 50%-80% range, 31% of units are affordable to the 80%-100% range, and 60% are affordable to those in the 100% and above category. It is noted that the data in the monthly rent (Table 36) has been updated to reflect the 2023 HOME rent limits.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	359,500	309,700	(14%)
Median Contract Rent	829	995	20%

Table 26 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,810	12.1%

Rent Paid	Number	%
\$500-999	5,950	39.8%
\$1,000-1,499	6,175	41.3%
\$1,500-1,999	885	5.9%
\$2,000 or more	124	0.8%
<b>Total</b>	<b>14,944</b>	<b>100.0%</b>

Table 27 - Rent Paid

Data Source: 2013-2017 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,405	No Data
50% HAMFI	5,125	229
80% HAMFI	11,535	804
100% HAMFI	No Data	1,554
<b>Total</b>	<b>18,065</b>	<b>2,587</b>

Table 28 – Housing Affordability

Data Source: 2013-2017 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,321	1,579	1,832	2,275	2,859
High HOME Rent	1,321	1,560	1,832	2,157	2,386
Low HOME Rent	1,135	1,215	1,458	1,685	1,880

Table 29 – Monthly Rent

Data Source: HUD FMR and HOME Rents

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

No there is a shortage of affordable housing units for households below 80% AMI. As the tables above describe, only 8% of renter units are affordable to households earning 30% or less of HAMFI and only 28% of renter units are affordable to households earning 30%-50% HAMFI. For owners, the percentages are 9% of units affordable to households earning 50%-80% HAMFI and 31% affordable to households earning 80%-100% HAMFI. The majority of owner-occupied housing units are affordable to households earning over 100% HAMFI.

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

Affordability of housing is likely to become more challenging if the trends of the past 10 years continues. As more and more households are challenged with cost burdened rents and home prices, issues of overcrowding and deferred maintenance will increase. It is imperative that the City continue to work to increase the supply of affordable rental and owner-occupied units while assisting first-time homebuyers with down payment assistance.

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

According to the 2021 ACS data, the area median gross rent is \$1,246, which is roughly in the range of the Low HOME Rent for a one-bedroom unit (\$1,215). Considering the majority of rental units in City are one- and two-bedroom units (56%), the HOME Rents seem to be comparable to the area median rent. This highlights, however, the need for units of three bedrooms or more for larger families. Only 26% of rental units in the City have three or more bedrooms

Given the need demonstrated for additional affordable rental units of sizes sufficient for families, the Department will focus a portion of its HOME funding over the next five years on the development of new family rental housing. Over the next five years, the Department hopes to produce approximately 20 affordable rental units.

**Discussion**

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

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

### Introduction

As shown below, the housing stock for both renter and owner units in Passaic is very old with only 12% of units built after 1980. Further over 67% of the housing stock has at least one housing condition. The data indicates that there are large numbers of older housing units in need of repair and rehabilitation.

### Definitions

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

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

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,380	52%	7,895	53%
With two selected Conditions	170	4%	2,650	18%
With three selected Conditions	4	0%	50	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,025	44%	4,355	29%
<b>Total</b>	<b>4,579</b>	<b>100%</b>	<b>14,950</b>	<b>100%</b>

Table 30 - Condition of Units

Data Source: 2013-2017 ACS

### Condition of Units

Across the City, 53% of renter and 53% of owner households showed evidence of at least one substandard physical condition. 4% of owner-occupied households showed evidence of two substandard physical conditions in comparison to 18% of renter households. As shown in Table 38, the housing stock of renter and owner occupied housing is very old, which likely contributes to the findings on housing conditions. Over half, or 59% of owner-occupied units and 52% of renter-occupied units, were built before 1950. Another 30% of owner-occupied units and 35% of renter-occupied units were built between 1950-1979, resulting in 89% of owner-occupied units and 87% of renter-occupied units

built before 1979. Only 11% of owner-occupied and 13% of renter-occupied units were built since 1980. This means that the majority of the housing stock in the City is at least 40 years old with over half being at least 69 years old.

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	194	4%	570	4%
1980-1999	310	7%	1,330	9%
1950-1979	1,375	30%	5,265	35%
Before 1950	2,695	59%	7,785	52%
<b>Total</b>	<b>4,574</b>	<b>100%</b>	<b>14,950</b>	<b>100%</b>

**Table 31 – Year Unit Built**

Data Source: 2013-2017 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,070	89%	13,050	87%
Housing Units build before 1980 with children present	700	15%	100	1%

**Table 32 – Risk of Lead-Based Paint**

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

### Risk of Lead-Based Paint Hazard

Due to the overwhelming majority of old housing stock, the risk of lead-based paint hazard due to housing conditions is a concern. Housing units built before 1978 have the greatest risk of the presence of lead-based paint. Further details are described in the lead-based paint hazards section of this report.

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	910	NAV	910
Abandoned Vacant Units	271	NAV	271
REO Properties	NAV	NAV	NAV
Abandoned REO Properties	NAV	NAV	NAV

**Table 40 - Vacant Units**

Alternate Data Source Name:  
Esri Demographic Data

**Data Source Comments:** According to Esri, there are an estimated 910 vacant properties in the City, of which 271 are classified as other vacant. These properties are considered to be vacant and abandoned. No data was available on REO properties. The City used Esri data as IDIS did not populate this table with ACS or CHAS data. It is unknown whether any of these properties are suitable or unsuitable for rehabilitation.

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

Owner occupied housing rehabilitation is a high priority for the City and its partners. Because 88% of the housing stock was built prior to 1980, many properties are in need of rehabilitation and often the cost of the rehabilitation is higher than the City's maximum limit per unit of \$20,000 for a single family home and, therefore, additional funds may need to be invested by the homeowner to bring the units up to building code standards. The City's CDBG-funded homeowner rehab program has been very successful in delivering rehab services to homeowners. Consequently, the City is continuing this program which includes 2-3 family structures.

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

As discussed, 88% of the units in Passaic were constructed prior to 1980 and so it is possible that a very high percentage of properties in the City have lead-based paint hazards, though many may have been remediated over the years. The Health Department's review indicates that approximately 60-70% of all of the City's stock potentially still has lead based paint hazards with the remainder having been, or in the process of, remediation due to homeowner rehabilitation and/or renovation. It is difficult for the City to give an actual number of units that are specifically occupied by LMI households; yet our homeowner rehab program can be available to assist qualified LMI households in remediating this hazard.

## **Discussion**

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

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

### Introduction

The mission of HACP is to provide safe, sanitary and decent housing for low income families. HACP currently administers subsidies to 569 public housing family units in three properties and 130 senior units also in three properties. All but one property, which consists of 383 public housing units have been redeveloped with funding through the Rental Assistance Demonstration (RAD) program. HACP also administers 316 project based units and over 1,569 Housing Choice Vouchers. Twenty five of these units have been allocated for wheelchair accessible and UFAS-Uniformed Accessibility Standard units.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			699	1,885	316	1,569	0	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 33 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

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

HACP currently operates six public housing complexes totaling 699 public housing units. Three of these complexes, totaling 130 units, are senior buildings. All of the senior units were renovated under the RAD program with funding provided by HUD. The remaining three buildings in the HACP portfolio of public housing consists of 569 family units. Two of the family buildings, totaling 186 units were also renovated under the RDA program. The remaining building, which is the largest in the HACP portfolio at 383 units, remains in need of renovation and upgrades.

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

HACP has six 8-story high-rise buildings at Speer Village with a total of 383 units. Vreeland Village has ten 3-story buildings with a total of 116 units. Chestnut Gardens has 70 townhouse-style units. The two Senior Housing buildings on E. Monroe St and Gregory Ave are both 7-story high-rise buildings with 50 units each. Lastly, our Senior Housing property on Ascension St consists of three 3-story buildings. 59 Ascension St. has 6 units; 61 & 63 Ascension St. have 12 units each. The properties are not in a Public Housing Agency Plan.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
PHA-Wide	76

Table 42 - Public Housing Condition

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

HACP has one public housing facility containing 383 family units that requires significant capital improvements. The challenge is the costs to improve the units are not financially feasible through the annual operating budgets of the project and requires other funding sources. HACP would like to completely renovate the housing stock in this property to ensure long-term viability and to improve the quality of life of its residents. Needed renovations include upgrades to the building systems, new interior improvements such as new kitchens and baths, as well as cosmetic improvements such as fresh paint and interior finishes. Until this point HACP has not been able to secure the necessary funding. HACP recently hired a new Executive Director and the City is working with HACP to explore new funding sources for their revitalization efforts.

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

HUD is implementing a program known as the RAD Program, which allows Housing Authorities to convert their current public housing subsidy into Project Based Assistance (PBA) and to leverage private

equity sources, which can be utilized to rehabilitate the properties. HACP has converted 5 out of the 6 public housing properties {three (3) senior sites and two (2) family sites}. The organization is in the planning stages to secure the necessary funding to renovate the sixth property.

**Discussion:**

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

### Introduction

The City is no longer a recipient of ESG funds; however, the City will continue to consult with the CoC to address the needs of the homeless population in the City. The lead agency for CoC is the Passaic County Department of Human Services. According to the HUD database, shelter resources for the County's homeless are provided by 15 organizations. Emergency and transitional shelter beds as well as permanent housing for the homeless are provided by five organizations. The City's Dignity House is the only facility in the City that has space for 30 emergency shelter beds to house homeless individuals during Code Blue emergencies.

### Facilities and Housing Targeted to Homeless Households

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

**Table 34 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** The City does not have any facilities that provide emergency, transitional or permanent supportive housing for homeless individuals. All homeless individuals are provided social services and referred to facilities in other Cities.

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

Dignity House provides referral services to homeless individuals in the City. In addition, the services listed below are available to the homeless throughout the County. Further, a lack of transportation is among the barriers homeless individuals face when attempting to access resources. In order to prevent homelessness or improve the current homeless situation, these services and resources must be accessible and efficient. The services offered at Dignity House include the following:

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

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

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

The County has a number of homeless service providers who provide a range of services, from housing to counseling. The Department provides CDBG funding to Dignity House to provide referral services to homeless individuals and families in the City as well as households that are at risk of homelessness. Dignity House also offers case management services, showers, mailboxes, lockers and laundry facilities for homeless individuals and families. The City will continue consulting with the CoC to determine how best to assist homeless populations.

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

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

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

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

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

Passaic Alliance offers substance abuse treatment programs, alcohol and drug prevention programs, assistance to victims of domestic violence and AIDS/HIV prevention and intervention programs.

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

### **Introduction**

The City is no longer a recipient of ESG funds; however, the City will continue to consult with the CoC and other supportive service providers to address the needs of the special needs residents in the City. In addition, the City uses our CDBG funding to provide resources to assist households with members who have special needs. The information in this section describes ongoing efforts in the City and County.

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

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

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

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

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

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

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

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

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

The Department plans to provide CDBG funds to the various City agencies to provide services to special needs populations. The City provides CDBG resources to the Passaic Senior Center and Parish Nursing to provide services to the elderly. The City also intends to fund programs that assist residents with special needs with learning and enrichment activities; as well as programs that assist persons with substance abuse issues. During the 2024 program year, the Department is working with HACP to fund a new program to assist teens who reside in the public housing complexes in the City with mentoring services. The Department also plans to provide CDBG resources to fund programs for special needs residents at our Dignity House facility, although these services predominately assist the homeless.

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

During the 2024 program year, the Department plans to provide CDBG funds to our very successful homeowner rehab program. Many of these participants are seniors with housing repair issues. The City is also looking to allocate our HOME-ARP resources to assist the homeless, although the project has not moved beyond the planning stage.

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

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

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

The City of Passaic 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 Passaic Senior Center provides Spanish lessons to English speaking seniors and English lessons to Spanish speaking seniors.

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.

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

### Introduction

The table below details the extent of business sector employment throughout Passaic. The top sectors include Education and Health Care Services, which employed 19% of workers, Retail Trade, which employed 14% of workers, and Manufacturing, which employed 12% of workers. Each of these sectors have experienced declines in the percentage of total workers since the 2019-23 Five-Year Con Plan was conducted.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	38	1	0	0	0
Arts, Entertainment, Accommodations	2,445	649	10	4	-5
Construction	1,063	359	4	2	-2
Education and Health Care Services	4,819	4,478	19	29	10
Finance, Insurance, and Real Estate	1,383	426	5	3	-3
Information	456	1,352	2	9	7
Manufacturing	3,098	1,212	12	8	-4
Other Services	898	403	3	3	-1
Professional, Scientific, Management Services	1,817	351	7	2	-5
Public Administration	0	0	0	0	0
Retail Trade	3,543	2,575	14	17	3
Transportation and Warehousing	1,464	293	6	2	-4
Wholesale Trade	1,730	857	7	6	-1
Total	22,754	12,956	--	--	--

**Table 35 - Business Activity**

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	29,330
Civilian Employed Population 16 years and over	27,505
Unemployment Rate	6.21
Unemployment Rate for Ages 16-24	9.91
Unemployment Rate for Ages 25-65	3.84

**Table 36 - Labor Force**

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	3,445
Farming, fisheries and forestry occupations	1,300
Service	3,160
Sales and office	4,910
Construction, extraction, maintenance and repair	3,205
Production, transportation and material moving	3,755

**Table 37 – Occupations by Sector**

Data Source: 2013-2017 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,190	61%
30-59 Minutes	7,760	29%
60 or More Minutes	2,660	10%
<b>Total</b>	<b>26,610</b>	<b>100%</b>

**Table 38 - Travel Time**

Data Source: 2013-2017 ACS

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,805	440	4,180
High school graduate (includes equivalency)	7,895	395	3,720
Some college or Associate's degree	4,220	235	1,405

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	4,185	260	855

**Table 39 - Educational Attainment by Employment Status**

Data Source: 2013-2017 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	230	1,430	2,860	2,995	1,725
9th to 12th grade, no diploma	1,265	1,020	1,235	1,885	715
High school graduate, GED, or alternative	3,050	3,795	3,350	4,870	2,055
Some college, no degree	1,950	2,040	835	1,650	500
Associate's degree	280	475	485	385	155
Bachelor's degree	300	1,390	870	1,360	480
Graduate or professional degree	50	460	375	835	295

**Table 40 - Educational Attainment by Age**

Data Source: 2013-2017 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,115
High school graduate (includes equivalency)	23,415
Some college or Associate's degree	30,590
Bachelor's degree	38,065
Graduate or professional degree	70,110

**Table 41 – Median Earnings in the Past 12 Months**

Data Source: 2013-2017 ACS

### Educational Attainment

As shown in Table 50, 36% of the population 18 years old and over have attained only a high school degree or GED equivalent, with about 32% of people 18 and over not having attained a high school degree. Over 19% have not obtained higher than a 9th grade education. About 9% have attained a bachelor's degree, about 4% have attained an associate's degree, while 15% have attended some college but did not achieve a degree. Only 4% has a graduate or professional degree. Table 51 shows median earnings in the last 12 months based on educational attainment. This data shows that with more education, income levels rise. Because 68% of Passaic's population has attained only a high school education or less, the effect is lower incomes overall. This is the reason the City has placed an emphasis

on job training over the past five years and intends to continue using our CDBG resources to further these services.

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

The top sectors include Education and Health Care Services, which employed 19% of workers, Retail Trade, which employed 14% of workers, and Manufacturing, which employed 12% of workers. This data is based on information collected by the 2013-17 ACS. The Passaic County Workforce Development Center reported that the healthcare industry has shifted over the past few years away from hospitals being the major employers because of the closure of multiple hospitals. The healthcare industry is now focusing on home healthcare and employees with these skills.

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

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

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

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

- 220 Passaic Street Associates has completed an initial phase of the reuse of a former 200,000 sq. ft. industrial property that now has a banquet facility, restaurant, health clinic, furniture manufacturer and other retailers;
- Concord Estates has developed a new kosher supermarket in phase one of the redevelopment of a former industrial building located at 217 Brook Avenue; phase two plans include the development of 128 apartments and additional retail space;

- The new IDIL Logistics Center has been located in a newly renovated 111,000 sq. ft. former industrial building located at 26 Jefferson Street, creating 100 new jobs;
- Meredia has been designated redeveloper of the former Ethan Allen factory located at 1 Market Street. Their plan includes 300 residential units and first floor retail, including a restaurant;
- Stonegate is currently leasing their South Street Lofts, a recently completed 63-unit loft style apartment building located 135 South Street;
- Stonegate was also designated as the developer for the vacant site located at 127-129 South Street, where they intend to build a 50-unit apartment building;
- Contempo is developing a 310-unit apartment building in a former industrial building located at 125 South Street, which will include 20 affordable housing units and 20 workforce housing units;
- Dwell Realty is leasing The Pennington, a 147-unit apartment building at the site of a former St. Mary's Hospital building at 211 Pennington Avenue;
- Also on the former St. Mary's Hospital building site are 22 new townhouse units;
- A 40-unit residential building and a 36-unit residential building are nearing construction completion at 18-20 Van Houten Street and on Wall Street, respectively; and,
- Several smaller residential developments are in various stages of construction scattered throughout the City.

Several of the housing programs anticipate an affordable housing component and some of these will likely include a combination of subsidies from the following programs: HOME, HOME-ARP, Federal Low Income Housing Tax Credits, and the State Tax Credits from the Economic Recovery and Growth (ERG) Program. The City anticipates that the new residential developments along South Street and Market Street will serve to transform this former industrial center into a vibrant community of new residences and retail. The City also anticipates that many of the commercial developments will be catalysts to new economic growth and jobs in the City.

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

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

As discussed, 68% of the City's workforce has attained only a high school degree or less, with only 3% holding associate degrees, 9% holding bachelor's degrees, and 4% holding graduate or professional degrees. Because the top employment sectors include retail and manufacturing, the skills and education may be sufficiently aligned to the sector, although job training programs are needed to teach hands-on skills. Further, because healthcare is an important industry in the City, home health education for nurses and nurses assistants is needed so overall additional education is needed for Passaic's workforce to attract and maintain vibrant workforce opportunities. The City has committed CDBG resources to create training programs to address some of these needs.

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

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

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

Over the past five years, the City has used our CDBG resources to fund workforce training programs. These programs have been very successful in training over 300 unemployed and under-employed LMI individuals. Our plan is to use our 2024 program year funds to continue these efforts.

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

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

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

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

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

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

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

## **Discussion**

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

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

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

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

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

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

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

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

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

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

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

These areas are home to distribution centers, including a major distributor of Mexican food products. Further, the 1st and 4th Wards are included in the East Side Redevelopment Plan, which is resulting in substantial investment in this area through The City’s comprehensive redevelopment strategy.

The City is working to transform many of the old vacant industrial buildings in these neighborhoods into modern office, retail, or residential uses. Those buildings that have deteriorated beyond repair present an opportunity to clear the site for large-scale new housing development.

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

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

The City has multiple internet service providers that offer various packages for internet services. These include Optimum, Verizon, EarthLink, and other smaller providers. While most housing units in the City have access to internet service, affordability for the service can be an issue for extremely low-income households. Lack of quality high-speed internet service places these households at a further disadvantage for advancement. Reducing the housing cost burden of these households is paramount to ensuring they have access to internet service. All new housing units developed with HOME funds are required to be wired for internet service.

In addition, the City provides CDBG resources to the Passaic Senior Center, which provides training programs for LMI seniors to ensure they are knowledgeable about I-Phone and Android phone use. There are plans in place to expand the training to include assistance with operating computers and understanding the importance of the internet. The Free Library of Passaic continues to offer residents free access to WiFi at the library.

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

The City has multiple internet service providers that offer various packages for internet services. These include Optimum, Verizon, EarthLink, and other smaller providers. Creating increased competition is not an issue for the City.

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

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

The City, through the Office of Emergency Management, works to address emergency issues in the City. The City is not located within close proximity to rising sea levels; however, the Passaic River runs through the City and has been prone to flooding in certain parts of the region, specifically Hurricane Irene in 2011 caused much damage to the region, although much of the damage to the housing stock was concentrated in Paterson.

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

The Passaic River runs along the east side of the City and is the eastern border of the East Side Redevelopment Area. As a result, this part of the City, which has the most affordable housing options, is also more prone to flooding. The City needs to look at the potential for future flooding and create strategies to mitigate this risk. Creating open space and parks along the Passaic River could mitigate this risk while also providing an area benefit to the residents. New housing development, especially for LMI households should take into consideration area flood zones.

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

In April 2024, the City was awarded \$1.7 million from the State of New Jersey Economic Development Authority to address the realignment of an existing road that historically was prone to flooding. This project will promote effective storm water management and plant 100 native trees and shrubs as part of the beautification of the City.

In addition, the City was awarded \$5.0 million from the New Jersey Department of Community Affairs to improve infrastructure that will redirect water flow, build a new pump station, and install an underground storage basin that will reduce the risk of life and property damage from flooding.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

This section of the 2024-28 Con Plan outlines a strategy for the City to follow in using CDBG and HOME funding to achieve the program goals and in accordance with the Department of Community Development's mission. The Department's mission is to promote and support a variety of housing and community development activities by focusing primarily on projects that enhance the living environment of LMI households and by providing direct services and assistance to LMI individuals through available grant resources.

### Priority Needs

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

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

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

High priorities for FY 2024-2028 include improving and expanding the existing supply of housing for LMI households; improving public facilities that serve LMI areas of the City; improving, maintaining and expanding infrastructure; and supporting public services that benefit LMI individuals.

Based on the 2024 HUD allocations to the City, the City anticipates receiving approximately \$6,137,800 in CDBG entitlement funding over the next five years (or an average of \$1,227,560 annually) and approximately \$4,413,533.15 in HOME funds over the next five year (or an average of \$882,706.63 annually).

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

### Geographic Area

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

<p><b>Identify the needs in this target area.</b></p>	<p>Affordable housing and rehabilitation of older houses and commercial buildings are the primary need in this area. Further, identifiable needs in this community include all or a combination of the following:</p> <ul style="list-style-type: none"> <li>• Jobs</li> <li>• Job skills training</li> <li>• After-school programs</li> <li>• Senior services</li> <li>• Recreational opportunities</li> <li>• Assistance with housing repairs &amp; rehabilitation</li> <li>• Access to affordable housing opportunities</li> <li>• Public infrastructure improvements such as roadways, sewers and public parks</li> </ul>														
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>There are multiple opportunities including new and renovated housing, improved parks and open space, new and improved roads, enhanced public facilities and beautification initiatives that also combine community building and economic development.</p>														
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>The largest barrier to improvement is the lack of resources, both financial and organizational capacity, to implement a comprehensive redevelopment program. Other barriers include the age and deteriorated condition of some of the infrastructure and the housing stock. The final barrier is the many-regulations and restrictions associated with many of the City's funding sources.</p>														
<p><b>2</b></p>	<table border="1"> <tr> <td data-bbox="727 1377 889 1434"><b>Area Name:</b></td> <td data-bbox="889 1377 1446 1434">East Side Redevelopment Plan Area</td> </tr> <tr> <td data-bbox="727 1434 889 1488"><b>Area Type:</b></td> <td data-bbox="889 1434 1446 1488">Local Target area</td> </tr> <tr> <td data-bbox="727 1488 889 1543"><b>Other Target Area Description:</b></td> <td data-bbox="889 1488 1446 1543"></td> </tr> <tr> <td data-bbox="727 1543 889 1598"><b>HUD Approval Date:</b></td> <td data-bbox="889 1543 1446 1598"></td> </tr> <tr> <td data-bbox="727 1598 889 1652"><b>% of Low/ Mod:</b></td> <td data-bbox="889 1598 1446 1652"></td> </tr> <tr> <td data-bbox="727 1652 889 1707"><b>Revital Type:</b></td> <td data-bbox="889 1652 1446 1707">Comprehensive</td> </tr> <tr> <td data-bbox="727 1707 889 1766"><b>Other Revital Description:</b></td> <td data-bbox="889 1707 1446 1766"></td> </tr> </table>	<b>Area Name:</b>	East Side Redevelopment Plan Area	<b>Area Type:</b>	Local Target area	<b>Other Target Area Description:</b>		<b>HUD Approval Date:</b>		<b>% of Low/ Mod:</b>		<b>Revital Type:</b>	Comprehensive	<b>Other Revital Description:</b>	
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<b>Revital Type:</b>	Comprehensive														
<b>Other Revital Description:</b>															

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The Eastside Redevelopment Area comprises a portion of the eastern border of City along the Passaic River with multiple industrial properties totaling approximately 99 acres. The East Side Redevelopment Area is roughly bounded by Route 21 on the west, the Passaic River on the south and east, and an irregular line following local streets to the north and northeast. Madison Street forms the northern most boundary of the Area until its intersection with First Street. The boundary then follows First Street to Passaic Street. The boundary then follows Passaic Street, Market Street, and South Street. At Seventh Street the boundary turns to the south until Lodi Street, where it again turns to the east to Eighth Street. At Eighth Street, the boundary proceeds to the north for about 400 feet before turning to the east until it meets the Passaic River.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Housing in this neighborhood is characterized by old, turn-of-century walk up style properties and two-three family structures. Throughout the early part of the 20th century, the area was a vibrant industrial center, but the decline of industry in this area has left the neighborhood with many older, partially closed factories. A few adaptive reuse projects are underway in this area to convert old industrial and commercial spaces into residential living. This neighborhood is also part of the City’s overall East Side Redevelopment Plan that is guiding the redevelopment in this area in a comprehensive manner. The Plan intends to reposition and concentrate existing industrial activities to the southeast portion of the area, with new commercial, retail, and residential opportunities to the north and west of the area around available roadway and waterfront resources.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>This area was selected as a target area through collaborative efforts with the City’s Planning Department and community groups to assist in and capitalize on the leveraging of private and other public resources.</p>

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

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>Ward 2 is roughly bounded by Aycrigg Avenue to the west, Gregory Avenue to the east, and the Passaic River to the southeast.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Housing throughout the area is characterized by old, turn-of-the-century walk up style properties and two-three family structures. Completed two Homeowner Rehab projects on 567 &amp; 491 Gregory Avenue. Both were completed in 2022 using CDBG funding.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>Consultation with local community groups and nonprofits as well as research into Passaic housing data highlighted a strong need for new affordable rental housing in the City.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>Affordable housing and structural rehabilitation is a primary need in this area. Further, identifiable needs in this community include all or a combination of the following:</p> <ul style="list-style-type: none"> <li>• Jobs</li> <li>• Job skills training</li> <li>• After-school programs</li> <li>• Senior Services</li> <li>• Recreational opportunities</li> <li>• Assistance with housing repairs &amp; rehabilitation</li> <li>• Access to affordable housing opportunities</li> </ul> <p>Public infrastructure improvements such as roadways and sewers improvements as well as new and renovated parks and playgrounds.</p>

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>Housing Rehabilitation: Throughout Passaic, the housing stock is aging and in need of rehabilitation. The need is for public assistance in bringing these older dwellings both up to code and to appropriate hygienic and humane living standards.</p> <p>Housing Development: The City is looking for new development partners to develop new infill housing units and renovated older abandoned properties, including acquiring foreclosure properties and rehabilitating them for LMI households.</p> <p>Public services and infrastructure: The Department works with non-profit and community groups across the City and other agencies within the City government to ensure that each neighborhood receives its fair share of community services. Services and infrastructure improvements in this target area will be designed to complement and support the efforts of existing city plans for this area.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Barriers to improvement in this target area include lack of resources and the logistics of a coordinated effort required to implement these redevelopment plans.</p>

**Table 52 - Geographic Priority Areas**

**General Allocation Priorities**

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

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

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

### Priority Needs

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

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

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

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

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

	<b>Description</b>	Fair Housing Counseling and Training- The City contracts with the New Jersey Citizen Action to provide Fair Housing Counseling services to the residents of the City of Passaic.
	<b>Basis for Relative Priority</b>	To increase opportunities for affordable housing, information and assistance is needed in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, age, sexual orientation or religion. This is especially important for individuals with limited English proficiency.

**Table 42 – Priority Needs Summary**

**Narrative (Optional)**

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

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A - The City does not administer a TBRA program.
TBRA for Non-Homeless Special Needs	N/A - The City does not administer a TBRA program.
New Unit Production	As described in previous sections, the City will continue to provide HOME funding for the planning and development of affordable rental and for sale housing.
Rehabilitation	As described in previous sections, the City will continue to provide CDBG funding support for owner-occupied housing rehabilitation programs for households at or below 80% AMI in an effort to preserve affordable ownership opportunities.
Acquisition, including preservation	The City is considering using HOME funds for the acquisition of abandoned structures with a view toward creating low to mod rental units and/or 1 <sup>st</sup> time homebuyer units.

**Table 54 – Influence of Market Conditions**

### Demographics Narrative

The City of Passaic experienced mild growth between the 2010 and 2020 Census; however, according to Esri, lost population between 2020 and 2023 estimates of population. Esri projects the City will experience modest growth between 2023 and 2028. By contrast, households in the City increased between 2010 and 2020 by slightly over 6% and Esri estimates that trend will continue through 2028 although at a slower pace. Household growth is a source of demand for new housing units. Although average household size has been decreasing since 2010, the average household size is still above 3.3%, indicating that larger units will continue to be in demand. Esri projects median households to increase by 10.7% from \$50,545 to \$55,949 over the next five years. Housing affordability remains an issue in the City as Esri projects the medium home value in 2023 at \$468,606.

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

### Introduction

The City anticipates resources from HUD for the CDBG and HOME programs. The amounts in this Plan are based on the actual allocations received from HUD.

### 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	Admin and Planning Economic Development Homeowner rehab Public Improvements Public Services	1,227,560	0	0	1,227,560	4,910,240	This is based on the actual HUD allocation of CDBG funding for FY 2024.

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: \$		
OME	public - federal	Acquisition Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	882,706.63	5,212.89	109,325.80	997,245.32	3,530,826.52	This is based on the actual HUD allocation of HOME funding for FY 2024. The City anticipates \$5,212.89 in program income, \$5,437.20 in returned funds from the FTHB program, and has \$103,888.60 in repaid prior year resources that need to be allocated to new projects.

Table 55 - Anticipated Resources

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

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

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

- CDBG-DR (as subrecipient)
- Low-Income Housing Tax Credits

New Markets Tax Credits

Economic Development Initiative

Environmental Protection Agency

Department of Transportation

Department of Veterans Affairs

State funds may also be sought from the following agencies:

Department of Transportation

Department of Environmental Protection Green Acres Program

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

City of Passaic School Board

City Department of Human Services

County of Passaic Open Space & Farmland Preservation Trust Fund

**If appropriate, describe 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 2024-28 Con Plan. This year, The City anticipates allocating resources to assist the Mental Health Center of Passaic and the Passaic Public Library with improvements to their facilities.

**Discussion**

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

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

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

**Table 56 - Institutional Delivery Structure**

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

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

The City will continue to administer the CDBG program and the HOME development and down payment assistance programs. The City contracts with Sustainable Communities to administer the CDBG funded homeowner rehabilitation program.

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

The City works collaboratively with New Jersey Citizen Action on Fair Housing Counseling, and is building stronger bonds with community groups that support Passaic’s Hispanic population.

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X

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

**Table 57 - Homeless Prevention Services Summary**

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

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

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

In the City of Passaic, the Passaic County Community Action for Social Affairs (CASA) provides job counseling and referrals to the homeless, and the Salvation Army operates a food pantry and food kitchen. The City also uses our CDBG resources to fund job training and job placement activities for LMI individuals who are underemployed or unemployed.

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

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

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

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

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

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

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

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

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

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Preserve Affordable Housing	2024	2028	Affordable Housing Public Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance	HOME: \$3,972,183  CDBG: \$1,500,000	Rental units constructed: 20 Household Housing Unit  Homeowner Housing Added: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 60 Household Housing Unit  Direct Financial Assistance to Homebuyers: 15 Households Assisted
2	Public Services	2024	2028	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Services	CDBG: \$920,670	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
3	Public Facilities & Infrastructure	2024	2028	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Facilities and Infrastructure	CDBG: \$3,989,570	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Fair Housing Program	2024	2028	Affordable Housing Fair Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Fair Housing	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Table 58 – Goals Summary

### Goal Descriptions

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

4	<b>Goal Name</b>	Fair Housing Program
	<b>Goal Description</b>	The City contracts with 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 91.315(b)(2)**

The City will provide affordable housing with HOME and CDBG funds through its affordable rental development, homeownership development, homeowner rehabilitation, and down payment assistance program for first-time homebuyers. In total, the City anticipates assisting about 65 extremely low (5 households)-, low (45 households)- and moderate (15 households)-income households with access to affordable housing through these programs. In the next 5 years (2024-2028) it is expected that the City will use its HOME funding to rehabilitate at least 30 single family housing units and develop 5 single family homeownership units. In addition, it is expected that at least 10 individuals will receive first-time homebuyer assistance. Further, 20 rental affordable housing units may be built using various public and private funds, including HOME funds. The City currently has under construction a 12-unit housing development for low- and very low-income households.

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

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

N/A

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

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

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

No

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

N/A

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

### **Barriers to Affordable Housing**

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

The City of Passaic 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.

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

The City of Passaic is committed to providing equal opportunity in all programs and services to ensure full compliance with all civil rights laws, including Title VI of the 1964 Civil Rights Act which requires non-

discrimination on the basis of national origin. Equal opportunity includes physical and program access for persons with disabilities and program access for persons with Limited English Proficiency (LEP). Program and physical access for persons with disabilities is covered in the Americans with Disabilities Act of 1990 and the Rehabilitation Act of 1973 as amended, Section 504. This policy is based on HUD's suggested four prong analysis which examines the number of limited English proficiency persons served, the frequency with which those persons come into contact with services, the nature and importance of services provided and the costs to the City of Passaic.

This policy is intended to ensure Passaic's compliance with the Department of Housing and Urban Development's Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency" and was drafted upon consideration of the services offered, the community served, the resources of the City of Passaic's Housing Services, and the costs of various language service options. It is the policy of this agency to provide language access services to populations of persons with Limited English Proficiency (LEP) who are eligible to be served or likely to be directly affected by our programs. Such services will be focused on providing meaningful access to our programs, services and/or benefits. Any individual eligible for programs/services at the City of Passaic Department of Community Development who cannot speak, read, write, or understand the English language at a level that permits them to interact effectively with our staff has the following rights:

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

The Passaic Senior Center provides English lessons to Spanish-speaking seniors and Spanish lessons to English-speaking seniors. During the 2024 program year, the City intends to provide CDBG resources to the Passaic Senior Center.

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

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

The City will continue working with the CoC to implement their centralized intake system and foster relationships with over 50 providers that will continue to combat homelessness throughout the County. The COC outreach plan includes the following:

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

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

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

The City also intends 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 2024 program year, the City will allocate CDBG resources to Dignity House to operate the outreach and case management services.

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

For the 2024 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 House and they refer homeless individuals to emergency and transitional housing opportunities as well as offer 30 emergency beds for Code Blue emergencies.

In addition, the 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 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 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, used our prior-year HOME resources to provide funding to Habitat to develop three 2-bedroom and one 1-bedroom affordable homeownership units for LMI veterans. This project has completed construction. Additionally, Catholic Families and Community Services (CFCS) is a partner we connect homeless Veterans through their CFCS SSVF outreach program.

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

The 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 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. The City developed a plan with a local developer to create 11 units of housing for homeless individuals using HOME-ARP funds; however, the developer was not able to secure the development site. During 2024, the City will be working to identify a new project.

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

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

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

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

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

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

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

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

Because the extent of hazards may be significant, materials on lead-based paint are distributed to all participants in the City’s housing programs. When the City uses HOME funds to renovate older housing units for sale or rent, The City remediates or removes lead-based paint from the vacant structure.

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

City housing programs funded with HOME funds follow HUD Lead Safe Housing Rule 24 CFR Part 35. performs a lead risk assessment on all program participant houses built prior to 1978.

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

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

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

The anti-poverty strategy is the unifying thread that ties the housing, homeless, public housing and non-housing community development strategies together as a comprehensive plan for reducing the number of families that fall below the poverty level. The strategic plan, goals, and objectives throughout the City 2024-28 Con Plan promote self-sufficiency and empowerment.

The key principles of the City’s anti-poverty strategy are evident throughout the 2024-28 Con Plan in the Priority Needs of housing, housing objectives, homeless, and other community development sections. The goals, programs, and policies to help reduce the number of poverty level families in the City involve a plethora of activities and programs, including the provision of public services in conjunction with area service providers, the construction of new affordable housing units in the City, rehabilitation of the existing housing stock, and homeless and special needs assistance programs.

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

The City will coordinate efforts among its many partner organization to ensure that the goals outlined in the 2024-28 Con Plan are met. These partners include other departments of the City government and neighboring jurisdictions, neighborhood residents, representatives from health and human service agencies, the school district, businesses, churches, non-profit developers, lenders, and for-profit entities. The City will continue to target CDBG and HOME resources within the revitalization areas that have high percentages of LMI households to execute its anti-poverty strategies.

## **SP-80 Monitoring – 91.230**

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

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

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

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

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

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

### **Housing Activities:**

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

Regular monitoring will be conducted to ensure compliance with occupancy and affordability requirements. Where assistance is provided to homeowners for housing activities the City will follow the HOME guidelines on residency requirements. In rental housing developments funded with HOME funds, the City will adhere to the HOME regulations on income and residency and monitor each project every three years for compliance.

**Minority Business Outreach:**

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

**Section 3 Economic Opportunities:**

The Section 3 program requires that recipients of funding provided by HUD, to the greatest extent possible, provide job training, employment, and contract opportunities for local LMI residents in connection with projects and activities in their neighborhoods.

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

## Expected Resources

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

#### Introduction

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

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Homeowner rehab Public Improvements Public Services	1,227,560	0	0	1,227,560	4,910,240	This is based on the actual HUD allocation of CDBG funding for FY 2024.

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 Multifamily rental new construction Multifamily rental rehab New construction for ownership	882,706.63	5,212.89	109,325.80	997,245.32	3,530,826.52	This is based on the actual HUD allocation of CDBG funding for FY 2024. The City anticipates \$5,212.89 in program income, \$5,437.20 in returned FTHB program funds, and has \$103,888.60 in prior year resources that need to be allocated to new projects.

Table 59 - Expected Resources – Priority Table

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

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

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

includes:

CDBG-DR (as subrecipient)

Low-Income Housing Tax Credits

New Markets Tax Credits

Economic Development Initiative

Environmental Protection Agency

Department of Transportation

Department of Veterans Affairs

State funds may also be sought from the following agencies:

Department of Transportation

Department of Environmental Protection Green Acres Program

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

City of Passaic School Board

City Department of Human Services

County of Passaic Open Space & Farmland Preservation Trust Fund

**If appropriate, describe 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 2024-28 Con Plan. This year, The City anticipates allocating resources to assist the Mental Health Center of Passaic and the Passaic Public Library with improvements to their facilities.

**Discussion**

## 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	2024	2028	Affordable Housing Public Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing - Homeowner Rehabilitation Affordable Housing- Down Payment Assistance	HOME: \$997,245.32 CDBG: \$300,000	Rental units constructed: 4 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 13 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted
2	Public Services	2024	2028	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Services	CDBG: \$184,134	Public service activities other than Low/Moderate Income Housing Benefit: 2,075 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities & Infrastructure	2024	2028	Non-Housing Community Development	PASSAIC East Side Redevelopment Plan Area Ward 2	Public Facilities and Infrastructure	CDBG: \$767,914	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted
4	Fair Housing Program	2024	2028	Affordable Housing Fair Housing	PASSAIC East Side Redevelopment Plan Area Ward 2	Fair Housing	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Table 60 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Increase and Preserve Affordable Housing
	<b>Goal Description</b>	The City will provide affordable housing opportunities through using HOME funds to support Rental Housing Development, Homeownership Housing Development, and Down Payment Assistance for First-Time Homebuyer. The City will use CDBG funds to support Homeowner Rehabilitation. Rental housing will be affordable to household earning below 60% of area median income or less. For the City's Down Payment Assistance and Homeownership Housing Development programs, the City will use the HUD uncapped income limits for households below 80% area median income.
2	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	The City will provide assistance for the operations of public services providers. This may include services related to enrichment programs for youth and seniors, after-school programs, employment programs, the homeless and special needs populations, the elderly, and crime prevention.

3	<b>Goal Name</b>	Public Facilities & Infrastructure
	<b>Goal Description</b>	The City will invest in adequate public facilities and improvements, including but not limited to, streets, sewers, parks, playgrounds, and other public facilities.
4	<b>Goal Name</b>	Fair Housing Program
	<b>Goal Description</b>	The City contracts with 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.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City will use its CDBG and HOME funds to assist extremely low, low and moderate income households throughout the City. During the 2024 program year, the City will undertake the activities described in this section.

### Projects

#	Project Name
1	CDBG Administration 2024
2	CDBG Public Services - 2024
3	CDBG Public Facilities Improvement – 2024
4	CDBG Park Improvements - 2024
5	CDBG Homeowner Rehab Program - 2024
6	CDBG Tenant Rehab Program – 2024
7	CDBG Street and Sewer Improvements – 2024
8	HOME Administration – 2024
9	HOME First Time Homebuyer Program - 2024
10	HOME Affordable Housing Development - 2024
11	HOME CHDO Housing Development - 2024

**Table 61 – Project Information**

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

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	CDBG Administration - 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Services Public Facilities & Infrastructure Fair Housing Program
	<b>Needs Addressed</b>	Public Services Public Facilities and Infrastructure Fair Housing
	<b>Funding</b>	CDBG: \$245,512
	<b>Description</b>	This project category will include all eligible CDBG Administration activities and the costs of contracting for the operation of the City Fair Housing Program (Mandatory by HUD to provide Fair Housing Counseling services to the residents of the City of Passaic, to include information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion).
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	These funds will be used for administration of all CDBG programs, which benefit both the community at large through public infrastructure projects and direct beneficiaries through service delivery programs. See information on those programs for beneficiary information.
	<b>Location Description</b>	The administration of the CDBG Program will be carried out primarily at the City of Passaic's City Hall located at 333 Passaic Street, Passaic, NJ 07055. The Passaic Fair Housing Activities will be available to residents throughout the City.
	<b>Planned Activities</b>	<ol style="list-style-type: none"> <li>1. This project category will include all eligible CDBG Administration activities. \$235,512</li> <li>2. Fair Housing Counseling services will be available to 50 LMI residents, to include information and assistance in dealing with housing related complaints based on discrimination due to race, ethnicity, gender, sexual orientation or religion) - \$10,000</li> </ol>

2	<b>Project Name</b>	CDBG Public Services – 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$184,134
	<b>Description</b>	This project will include all CDBG funded Public Services activities to be undertaken during the 2024 program year.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 2,075 low to moderate income residents of the City of Passaic will benefit from these services this year.
	<b>Location Description</b>	Public Service projects serve residents throughout the entire City of Passaic.

<p><b>Planned Activities</b></p>	<p>Bella Chanel Educational and Cultural Mentoring Program - The Juvenile Education and Awareness Project, with the Mayor's Office, will provide cultural experiences to 20 LMI youth via the creation of a mural at TBD locations. - \$1,000.00</p> <p>Bella Chanel Educational and Cultural Mentoring Program - The Juvenile Education and Awareness Project will assist 20 LMI youth at 40 Market Street with career planning, homework, civic engagement, education. - \$4,000.00</p> <p>After School Program - Certified Angels will operate after school programs for 300 LMI children and youth that includes classes, arts and crafts, homework help, and community volunteering program at The Passaic Gifted &amp; Talented Academy School, William B. Cruise Veterans Memorial School, Daniel F. Ryan School, Abraham Lincoln School, Mahatma Ghandi School, and the Greater Passaic Clifton Community Center, - \$3,000.00</p> <p>Senior Outreach - Parish Nursing will operate the stay home, stay safe program for 276 LMI seniors throughout the City that provides free blood pressure screening and health assessment by a registered nurse. - \$4,000.00</p> <p>Youth Enrichment - The City of Passaic-Recreation will offer academic, cultural, social, emotional, and recreational activities at Passaic City Hall on weekday evenings year-round, available to 143 LMI youth ages 6 to 17 - \$3,000.00</p> <p>Special Needs Program - The City of Passaic-Recreation will offer programs at the Annabelle Shimkowitz Senior Center to help 60 LMI children and adults with special needs gain new skills, including learning and enrichment activities, social interaction, arts and crafts, and excersize - \$27,000.00</p> <p>Multi Sports Program - The City of Passaic Department of Recreation will offer sports programs/activities at various locations throughout the City to 318 LMI youth in the City. - \$18,000.00</p> <p>Community Engagement Events - The City of Passaic-Recreation will offer residents with outdoor entertainment and fitness coaching as an area benefit to LMI residents of various ages throughout the City - \$13,134.00</p> <p>Learn to Skate Program - The City of Passaic-Recreation will offer LMI residents the ability to learn to skate at the skating rink as an area benefit - \$7,000.00</p> <p>Senior Affairs - The Annabelle Shimkowitz Senior Center, located at 330 Passaic Street, will offer activities and outings that encompass fitness, 138 enhance physical and mental well-being and assist 85 LMI seniors with daily living. - \$24,000.00</p> <p>The Impact Café - Jewish Family Services &amp; Children Center will</p>
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Consolidated Plan

OMB Control No: 2506-0117 (exp. 09/30/2024)

3	<b>Project Name</b>	CDBG Public Facilities Improvement - 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Facilities & Infrastructure
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	This project category will include all Public Facilities and Infrastructure Improvement activities.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City anticipates that we will assist 6,000 LMI residents.
	<b>Location Description</b>	Projects will be carried out in LMI neighborhoods throughout the City of Passaic
<b>Planned Activities</b>	Mental Health Center of Passaic – Facility improvement to replace the flooring at their facility located at 111 Lexington Avenue \$10,000.00 Passaic Public Library, Reid & Fortsmann Branch Installation of a new HVAC system in the young adult computer center at 80 Third Street \$10,000.00	
4	<b>Project Name</b>	CDBG Park Improvements – 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Facilities & Infrastructure
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$221,708
	<b>Description</b>	The City will perform improvements to public parks in LMI neighborhoods.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City anticipates these activities will have an area benefit for the entire City which is more than 51% LMI residents.
	<b>Location Description</b>	The City will be working Third Ward Park, Colonel Johnson Park, Pulaski Park, and Christopher Columbus Park, all of which are area benefits for the entire City.

	<b>Planned Activities</b>	The City will enhance parks and playgrounds by purchasing equipment to replace damaged structures, install spray pads, improve accessibility, and make general improvements such as improved walkways, installing new and/or additional surfacing, replace fencing, add lighting.
5	<b>Project Name</b>	CDBG Homeowner Rehab Program – 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Increase and Preserve Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing - Homeowner Rehabilitation
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	The City will use CDBG funds to assist eight LMI households in the City with basic systems repair.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that we will assist eight LMI household during the 2024 program year
	<b>Location Description</b>	Services are available to LMI households throughout the City and are administered at the City's office at City Hall
	<b>Planned Activities</b>	Homeowner Rehab Program - CDBG funds will be used to assist eight LMI homeowners with basic systems repairs. - \$150,000.00
6	<b>Project Name</b>	CDBG Tenant Rehab Program - 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Increase and Preserve Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing - Tenant Rehabilitation
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	The City will use CDBG funds to assist five property owners in the City with basic systems repair to rental units occupied by LMI households.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that we will assist five LMI household during the 2024 program year

	<b>Location Description</b>	Services are available to owners of housing units rented to LMI households throughout the City and are administered at the City's office at City Hall
	<b>Planned Activities</b>	Tenant Rehab Program - CDBG funds will be used to assist five property owners in the City with basic systems repair to rental units occupied by LMI households. - \$150,000.00
7	<b>Project Name</b>	CDBG Street and Sewer Improvements - 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Public Facilities & Infrastructure
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$256,206
	<b>Description</b>	The Passaic Department of Engineering will improve streets and sewers in LMI areas of the City
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City anticipates these activities will have an area benefit that will assist approximately 9,800 LMI residents.
	<b>Location Description</b>	The locations are in LMI areas of the City and described below in the Planned Activities Section.
	<b>Planned Activities</b>	Storm and sanitary sewer and manhole improvements at various locations in LMI areas: 1. Bergen St. (Pulaski Park), Census Tract 1752/Block 3 5,719 51% LMI 2. Aspen Pl. (#44 Housing Authority Building), Census Tract 1754.02/Block 2 1,503 80% LMI 3. Waverly St. between Van Houten Ave & Belmont Pl, City-wide benefit. 4. Sherman St. between Parker Ave & Hope Ave, City-wide benefit. 5. Barry Pl. between dead end & Van Houten Ave, City-wide benefit.
8	<b>Project Name</b>	HOME Administration - 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Increase and Preserve Affordable Housing

	<b>Needs Addressed</b>	Affordable Rental Housing Development Affordable Home Ownership Housing Development Affordable Housing- Down Payment Assistance
	<b>Funding</b>	HOME: \$88,270
	<b>Description</b>	The City's HOME funded activities will benefit approximately 10 LMI households during the 2024 program year
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City's HOME funded activities will benefit approximately 10 LMI households during the 2024 program year
	<b>Location Description</b>	The City will administer the HOME Program from their offices is City Hall
	<b>Planned Activities</b>	Administration of the HOME Program
9	<b>Project Name</b>	HOME First Time Homebuyer Program - 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Increase and Preserve Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing- Down Payment Assistance
	<b>Funding</b>	HOME: \$90,000
	<b>Description</b>	The City will use HOME funds to assist LMI households with down payment and closing cost assistance.
	<b>Target Date</b>	6/30/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates assisting three LMI households
	<b>Location Description</b>	HOME funds are available to LMI households throughout the City and the program will be administered from the City's office at City Hall.
	<b>Planned Activities</b>	First Time Homebuyer Program - HOME funds will be used to assist three LMI first-time home buyers with down payment and closing costs assistance - \$90,000
10	<b>Project Name</b>	HOME Affordable Housing Development - 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Increase and Preserve Affordable Housing

	<b>Needs Addressed</b>	Affordable Rental Housing Development Affordable Home Ownership Housing Development
	<b>Funding</b>	HOME: \$686,568.32
	<b>Description</b>	The City will use HOME funds to develop new or rehabilitated affordable rental or homeownership housing for LMI residents.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The proposed activities will benefit four LMI households
	<b>Location Description</b>	Housing development will take place at TBD locations in the City
	<b>Planned Activities</b>	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 - \$686,568.32
11	<b>Project Name</b>	HOME CHDO Housing Development - 2024
	<b>Target Area</b>	PASSAIC
	<b>Goals Supported</b>	Increase and Preserve Affordable Housing
	<b>Needs Addressed</b>	Affordable Rental Housing Development Affordable Home Ownership Housing Development
	<b>Funding</b>	HOME: \$132,407
	<b>Description</b>	The City will provide HOME funds to a qualified CHDO to develop affordable housing in the City
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The City estimates that one LMI household will benefit from the proposed activities.
	<b>Location Description</b>	New affordable housing will be developed at a TBD location
	<b>Planned Activities</b>	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 - \$132,407

**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; 163 African American & 5,428 Hispanic/Latino, with an unemployment rate of 1.1% and 6.1%, respectively.

1754.01; 519 African American & 4,728 Hispanic/ Latino, with an unemployment rate of 0% and 2.8%, respectively.

1754.02; 386 African American & 3,228 Hispanic/ Latino, with an unemployment rate of 0% and 6.6%, respectively.

1755, 167 African American & 3,926 Hispanic/Latino, with an unemployment rate of 4.1% and 8.8%, respectively.

1757.01; 299 African American & 2,442 Hispanic/Latino, with an unemployment rate of 2.6% and 5.9%, respectively.

1757.03; 300 African American & 2,231 Hispanic/Latino, with an unemployment rate of 0.0% and 11.2%, respectively.

1757.04; 92 African American & 1,723 Hispanic/Latino, with an unemployment rate of 3.5% and 0.0%, respectively.

1758.01; 99 African American & 2,400 Hispanic /Latino, with an unemployment rate of 3.4% and 2.8%, respectively.

1758.02; 139 African American & 4,229 Hispanic /Latino, with an unemployment rate of 4.2% and 8.1%, respectively.

**Geographic Distribution**

Target Area	Percentage of Funds
PASSAIC	100
East Side Redevelopment Plan Area	
Ward 2	

**Table 62 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

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

defined in American Fact Finder as census tracts 1752, 1754, 1755, 1757 and 1758:

HOME funds will be allocated based on specific projects contemplated across the City with an emphasis in the census tracts identified above. The City is committed to working towards the goals of the East Side Redevelopment Plan. Consequently, CDBG and HOME funds may be invested in that Target Area during the 2024 program year; however, given the limited resources, the City will give priority funding to projects and programs that are ready to be implemented. It is the goal of the City to continue to create and support affordable housing opportunities and community reinvestment activities for all low to moderate income residents in the City of Passaic.

### **Discussion**

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

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

This year the City will focus its HOME funding on housing development to create more affordable housing opportunities and first-time homebuyer down payment assistance to assist low-income households in purchasing homes. As shown in the needs assessment and market analysis sections of this plan, rental units in the City are majority one bedroom and efficiency units, making it difficult for families to find suitable housing at affordable rents. To address this, the City is interested in funding projects that offer a mix of bedroom configurations. Homeowner units, in contrast, tend to be larger and more suited to families. The City’s down payment assistance program will help more families obtain suitable housing environments.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	21
Special-Needs	0
Total	21

**Table 63 - 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	13
Acquisition of Existing Units	3
Total	21

**Table 64 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The City anticipates assisting 21 low to moderate income households through the HOME program during the 2024 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.

During 2023, HACP hired a new Executive Director. The City is working with the new Director to create strategies that will benefit HACP residents. During the 2024 program year, the City is providing CDBG resources to HACP to create a new mentoring program for youth living in HACP units.

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

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 2024 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 creating a new plan with HACP and other community stakeholders to develop new housing units 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 2024 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 did not receive an allocation of ESG funds from HUD for the 2024 program year and so we are not able to fund many of 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 2023, 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 emergencies with approximately 1,500 meals throughout the day. During the 2024 program year, the City is providing additional CDBG resources to Dignity House to continue assisting homeless residents in the City.

### **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 2024 program year, the City will allocate CDBG resources to Dignity House 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 2024 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 House 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, used our prior-year HOME resources to provide funding to Habitat to develop three 2-bedroom and one 1-bedroom affordable homeownership units for LMI veterans. This project is nearing completion and the housing units will be sold to the LMI beneficiaries during the 2024 program year. 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 2024 program year and so we are not able to fund many of the organizations that serve the homeless and other special needs population. 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.

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 2024, 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 2024 program year to address the needs of homeless individuals and families are discussed above. During the 2024 program year the City will undertake the following activities to address the needs of special needs individuals and families who are not homeless:

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

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

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

"Safe Harbor" Resource Center for the Homeless - The City of Passaic Human Services will offer referrals as needed, a warming/cooling site, meals, short term housing, laundry services and other applicable services as needed.

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

### **Introduction:**

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

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

The City of Passaic last conducted an Analysis of Impediments to Fair Housing in 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 several housing developments in the East Side Redevelopment Area, 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. Through this partnership we have successfully completed three affordable housing units; all of which have been sold to LMI households and we are currently nearing completion of the four homeownership housing units for LMI veterans. The City is also getting ready use our HOME funds to provide resources to a local developer

who will create 12 units of rental housing for LMI households. We are currently exploring additional options for future development opportunities with other developers.

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.

<b>HOME Investment Per Unit</b>	<b>Minimum Affordability Period</b>
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.

<b>Uncapped Income Limits vs Capped Income Limits</b>	
<b>Uncapped Income Limits</b>	<b>Capped Income Limits</b>
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 job training 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 five years. Through our efforts over 300 LMI residents have been provided training opportunities. During 2024, 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 2023 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. The HACP teen mentoring program funded with 2024 CDBG resources is a first step in solidifying these efforts.

### **Discussion:**

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

## Program Specific Requirements

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

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

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

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

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

The City of Passaic does not intend to use its HOME funds for any form of assistance that is not set forth in 24 CFR 92.205.

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

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

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

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

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

As required under the HUD regulations, if the homebuyer decides to sell the house during the affordability period, the seller (i.e., the original homebuyer) must sell the house to an income-eligible household. If the seller sells the house to an income-eligible household during the affordability period, the seller will be allowed a fair return (as defined below) plus any cash down payment made by the seller at the time the home was originally purchased plus the cost of any capital improvements made to the home by the seller. A fair return is defined as the lesser of a 4% annual appreciation on the original purchase price **OR** the original purchase price of the home as

adjusted by the annual average consumer price index for all urban consumers as determined by the U.S. Department of Labor, Bureau of Labor Statistics.

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

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

The City is contemplating using its HOME funds to acquire vacant housing units and converting them to affordable housing for LMI households. In instances where HOME funds are used to acquire affordable housing unit to be sold or rented to LMI homebuyers, the City will use the Resale and Recapture provisions outlined above.

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 secured by multifamily housing that is rehabilitated with HOME funds.

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

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

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

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

Upgrades to homeowner properties can include capital expenses and repairs.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b> Esri Demographic Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b> The City's technical assistance consultants, RES Advisors, compiled demographic data for the City of Passaic from Esri, an on-line demographic data company.</p>
	<p><b>Provide a brief summary of the data set.</b> The data includes demographic information on the City such as households, population, income, education and housing.</p>
	<p><b>What was the purpose for developing this data set?</b> The data is compiled each year to assist the City with determining market support for developing new affordable housing.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> The data compiled is very comprehensive. It covers the entire City of Passaic.</p>

	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>The data was compiled in February 2024 and includes 2020 Census data, 2023 estimates and 2028 projections</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>The data is complete and in the City's files.</p>