

# City of Jersey City



FY 2015 – 2019 Five Year  
Consolidated Plan  
and  
2015 Annual Action Plan

**Prepared for:**

Division of Community Development

Department of Housing, Economic Development, and  
Commerce

**Submitted to HUD:** July 17, 2015

# Table of Contents

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Table of Contents .....	2
1. Executive Summary .....	5
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	5
2. The Process .....	11
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	11
PR-10 Consultation - 91.100, 91.200(b), 91.215(l) .....	12
PR-15 Citizen Participation.....	21
3. Needs Assessment .....	24
NA-05 Overview .....	24
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	25
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) .....	33
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) .....	36
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	39
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) .....	41
NA-35 Public Housing – 91.205(b) .....	42
NA-40 Homeless Needs Assessment – 91.205(c).....	46
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	48
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	50
4. Housing Market Analysis.....	52
MA-05 Overview .....	52
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	53
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	56
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	59

MA-25 Public and Assisted Housing – 91.210(b) .....	62
MA-30 Homeless Facilities and Services – 91.210(c) .....	65
MA-35 Special Needs Facilities and Services – 91.210(d) .....	68
MA-40 Barriers to Affordable Housing – 91.210€ .....	71
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	73
MA-50 Needs and Market Analysis Discussion .....	79
5. Strategic Plan .....	88
SP-05 Overview .....	88
SP-10 Geographic Priorities – 91.215 (a)(1) .....	89
SP-25 Priority Needs - 91.215(a)(2) .....	90
SP-30 Influence of Market Conditions – 91.215 (b) .....	96
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) .....	97
SP-40 Institutional Delivery Structure – 91.215(k) .....	100
SP-45 Goals Summary – 91.215(a)(4) .....	104
SP-50 Public Housing Accessibility and Involvement – 91.215(c) .....	108
SP-55 Barriers to affordable housing – 91.215(h) .....	110
SP-60 Homelessness Strategy – 91.215(d) .....	111
SP-65 Lead based paint Hazards – 91.215(i) .....	114
SP-70 Anti-Poverty Strategy – 91.215(j) .....	116
SP-80 Monitoring – 91.230 .....	118
6. Expected Resources .....	120
AP-15 Expected Resources – 91.220(c)(1,2) .....	120
AP-20 Annual Goals and Objectives .....	125
AP-35 Projects – 91.220(d) .....	128
AP-38 Project Summary .....	132

AP-50 Geographic Distribution – 91.220(f)..... 175

AP-55 Affordable Housing – 91.220(g) ..... 176

AP-60 Public Housing – 91.220(h)..... 177

AP-65 Homeless and Other Special Needs Activities – 91.220(i)..... 178

AP-70 HOPWA Goals - 91.220 (l)(3) ..... 181

AP-75 Barriers to affordable housing – 91.220(j) ..... 182

AP-85 Other Actions – 91.220(k) ..... 184

AP-90 Program Specific Requirements – 91.220(l)(1,2,4) ..... 187

Citizen Participation Comments

Unique Appendices

SF-424 Forms and Certifications

# 1. Executive Summary

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

### 1. Introduction

The City of Jersey City Five-Year Consolidated Plan (Con Plan) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) in order for the State to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Con Plan consolidates into a single document the planning and application requirements for the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)
- Emergency Solutions Grant (ESG), and
- Housing Opportunities for Persons With AIDS (HOPWA)

Con Plans must be prepared and submitted to HUD every three to five years. The purpose of Jersey City's Con Plan is to:

- Assess the City's affordable housing and community development needs
- Analyze the City's housing markets
- Articulate the City's priorities, goals, and strategies to address identified needs, and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The City's Con Plan for fiscal years 2015-2019 provides data on trends and conditions related to Jersey City's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

Jersey City anticipates receiving the following grant amounts in fiscal year 2015. Projections for the entire five-year period follow in parentheses; however, these projected amounts are expected to change based on federal allocations made annually.

- CDBG: \$5,153,513 (about \$25,767,565)
- HOME: \$1,284,311 (about \$6,421,555)
- HOPWA: \$2,557,844 (about \$12,789,220)
- ESG: \$472,063 (about \$2,360,315)

Note: The City of Jersey City was initially allocated CDBG funding for 2015 in the amount of \$5,834,520 by HUD. However, of this amount, \$681,007 was the result of a re-allocation of CDBG funds initially awarded to Westchester County, NY. This amount is now being contested by Westchester County and, therefore, is not available to the City of Jersey City at this time. Until there is resolution of the Westchester County CDBG grant allocation, Jersey City has based its 2015 Annual Action Plan budget on a CDBG grant amount of \$5,153,513. Should the City receive additional funds related to the resolution of the Westchester County action, any additional funds will be budgeted and awarded in accordance with the City's Citizen Participation Plan.

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

### **Overview**

Housing needs among residents of Jersey City were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Con Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) datasets, which is based on the 2007-2011 American Community Survey Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate kitchen or plumbing facilities), and households experiencing cost burden (paying more than 30% of household income for housing costs) and severe cost burden (paying more than 50% of household income for housing costs).

In general, renter households that include members with disabilities are more likely than all other households to have very low incomes, experience worst-case housing need, pay more than 50% of their income for rent, and have other housing problems such as living in adequate or overcrowded housing.

Additionally, in June 2015, the City Council approved the creation of the West Bergen-East Lincoln Park Historic District, covering over 600 homes in parts of Ward B and Ward F. Homes in this area are in need of historically appropriate rehabilitation, and many homeowners are low-moderate income. The costs of rehabilitation in this area will be high because of the requirements associated with being located in a historic district. Consequently, historic rehabilitation of residential housing units for households that meet the LMI income requirements of the CDBG program is a priority need for the City of Jersey City, falling under the broader priority of preserving and expanding affordable housing stock.

To address the identified housing needs, the City has established the following goals and outcomes to be achieved through the investment of its HUD resources over the next five years:

Goal/Objective	Source	Outcome
Preserve and increase affordable housing stock	CDBG	Homeowner Housing Rehabilitated: 130 Housing Units Rental units rehabilitated: 20 Housing Units Homeowner Housing Added: 70 Housing Units Rental units constructed: 150 Housing Units
Housing/services for persons who are homeless	ESG	Public Services Other than LMI Housing Benefit: 6,620 Persons
Provide public services	CDBG	Public Services other than LMI Housing Benefit: 67,275 Persons
Improve public facilities and infrastructure	CDBG	Public Facility/Infrastructure other than LMI Housing Benefit: 23,435 Persons
Provide housing and services for persons living with HIV/AIDS and their families	HOPWA	Public Services for LMI Housing Benefit: 2,595 Households
Economic development	CDBG	Public Services other than LMI Housing Benefit: 985 Persons
Planning & administration	CDBG HOME HOPWA	Other

### 3. Evaluation of past performance

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Plan Evaluation Report completed for fiscal year 2013 and submitted to HUD. In the report, the City reported on its performance for the final year of the 2010-2014 Consolidated Plan.

Goals/Objectives	Source	Indicator	Performance
Youth Services: After school academic enrichment; counseling; guidance or mentoring; recreation and educational workshops	CDBG – Public Services	Persons assisted	Over 3,000 youth assisted.
Immigrants: Information; referral and translation services	CDBG – Public Services	Persons assisted	Over 122 immigrants served.
Senior Citizens: General social services, health services and basic needs	CDBG – Public Services	Persons assisted	Over 140 seniors served.
Disabled Persons: Basic Needs	CDBG – Public Services	Persons assisted	Over 40 families and over 40 youth served.
Formerly Incarcerated Persons: Employment training; counseling; basic needs; parenting skills.	CDBG – Public Services	Persons assisted	Over 28 individuals served.

Low Income Adults: Basic needs; skills training; counseling; child care services.	CDBG – Public Services	Persons assisted	Over 1,500 individuals served.
Public facility and infrastructure improvements	CDBG – Public Facilities	Projects completed	Two facilities improved; ADA infrastructure improvements city-wide.
Assistance for homeless individuals and families.	ESG	Persons assisted	372 persons received employment assistance 307 persons received housing placement services 139 persons were moved to permanent housing 60 homeless persons obtained full-time employment
Housing Opportunities for Persons With HIV/AIDS	HOPWA	Households served	211 households served.
Economic Development	CDBG	Business assisted	Four businesses assisted through Section 108 loans.

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

**Stakeholder Interviews** - A series of stakeholder meetings and interviews was conducted to discuss issues and opportunities related to housing and community development need. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard.

Participants included the Housing Authority of the City of Jersey City, the Jersey City Redevelopment Agency, Martin’s Place (prisoner reentry), the Hudson County Division of Community and Economic Development, LISC, the Resident Response Center, the Jersey City Department of Housing, Economic Development and Commerce, the Jersey City Department of Law, and the Jersey City Mayor’s Office.

**Web-based Citizen Survey** – The City conducted a web-based survey for the general public, which generated 971 responses total. Questions focused on housing and community development needs.

**Public Hearing** – A public hearing was held on April 29, 2015 in the Anna and Anthony R.Cucci Memorial Council Chambers in the City of Jersey City Hall. Results from the Citizen Survey were reviewed at the hearing and additional comments were heard.

**Consolidated Plan Public Comment Period** – A draft of the Consolidated Plan for FY2015-2019 and the Annual Plan for FY2015 was placed on public display for 30 days beginning June 12, 2015 and ending July 13, 2015.

## 5. Summary of public comments

**Stakeholder Interviews** – Major needs highlighted during these interviews were affordable housing, expanded youth services, housing for ex-offenders, expanded homeless services, and increased substance abuse and mental health treatment facilities and services.

**Web-Based Citizen Survey** – The highest overall needs from the survey were: Create more jobs for LMI residents; improve nonprofit facilities serving LMI; create more Affordable Housing for LMI; and Improve City facilities serving LMI.

### **Public Needs Hearing**

Comments from the public hearing mentioned a need for the following facilities and services:

- Financial literacy education
- Entrepreneurial bootcamp for LMI persons
- Continued funding for homeless services
- Homeless shelter facility for families
- Transportation assistance for homeless individuals
- Apprenticeships/on-the-job training programs
- Continued funding for services for individuals with HIV/AIDS
- Streetscape improvements
- Continued funding for services for youth in foster care
- Continued funding for employment programs and services for individuals with disabilities
- Continued funding for youth recreation and education programs
- Mixed-use developments and assistance for businesses

**Consolidated Plan Public Comment Period** –The majority of the comments emphasized the desire to see funding for housing rehabilitation in the newly-created historic district, which is included in the 5-Year plan as part of the City’s Home Owner Rehabilitation Program (HORP). Another individual stated the importance of providing services for individuals with Limited English Proficiency. The City of Jersey City recognizes the importance of ensuring accessibility to HUD CPD programs for income-eligible individuals and families with Limited English Proficiency, and will continue its commitment to furthering this objective by working with and providing funding for organizations that serve this population. In FY15, the City has budgeted approximately \$22,000 of CDBG funds for an organization that provides

interpretation/translation services to the low- and moderate-income population who need to access City and non-profit services.

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

During the public comment period, two individuals stated that they did not want to see any CDBG funds go towards historic preservation, favoring other eligible activities. However, an overwhelming majority of public comments stressed the importance of providing funding for low-moderate income homeowners to comply with historic district regulations, to ensure that can remain in their homes. As this meets Jersey City's high priority need of preservation and expansion of affordable housing, the activity remains in the 2015-2019 Consolidated Plan and 2015 Annual Action Plan. Comments outside the scope of the plan were not addressed.

## 2. The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	JERSEY CITY	Division of Community Development

**Table 1 – Responsible Agencies**

#### **Narrative**

The lead agency for the Consolidated Plan is Jersey City’s Division of Community Development, which administers the CDBG, HOME, HOPWA and ESG programs. This division operates under the Department of Housing, Economic Development, & Commerce. Also included within this Department are the Division of City Planning, the Division of Economic Development, and the Division of Housing Code Enforcement, which are also active stakeholders in community development projects and improvements. In addition, the Jersey City Housing Authority (JCHA) will play a large role in providing and managing housing programs covered by this plan. Coordination with various non-profit organizations, such as North Hudson Community Action Corporation, Hudson County HIV/AIDS Planning Council, and Habitat for Humanity of Hudson Valley, will also be important.

#### **Consolidated Plan Public Contact Information**

Carmen Gandulla, Director

30 Montgomery Street

Room 404

Jersey City, NJ 07302

Tel: (201) 547-6910/ 5916/4747

Fax: (201) 547-5104

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

### 1. Introduction

The City developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, published meeting notices, stakeholder and focus group meetings, and a web survey.

Several housing, social service agencies, and other organizations serving the City of Jersey City were consulted during the development of this Consolidated Plan. Prior to the public needs hearing on April 29, the City held focus group meetings on November 12, 2014 and a stakeholder meeting on December 19, 2014. Meetings with City staff and the Jersey City Housing Authority were held April 28-30, 2015.

#### **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 City engaged the services of Mullin & Lonergan Associates, Inc. to serve as consultant to the project.

The City made the decision to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to LMI households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the CP.

Based on the public hearings and stakeholder interviews, a set of priorities was established by the City for the next five years.

The required Public Needs Hearing was held on April 29, 2015 at the Anna and Anthony R. Cucci Memorial Chambers at the City of Jersey City City Hall, 280 Grove St. A number of concerns and issues were voiced by the community; a summary of these comments is included in the Citizen Participation section. Minutes of the hearing are also kept on file in the Division of Community Development.

A draft of the Consolidated Plan for FY2015-2019 and the Annual Plan for FY2015 was placed on public display for 30 days beginning June 12, 2015 and ending July 13, 2015. A summary of comments received is included in the Citizen Participation section.

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

The City of Jersey City participates in the Hudson County Alliance to End Homelessness, which is the area’s Continuum of Care. Additionally, the City has established a Resident Response Center to respond and refer residents to all supportive services for the homeless in Hudson County.

**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**

Members of the Continuum of Care provided input during stakeholder interviews, in the public hearing, and in the project selection process.

**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**

1	<b>Agency/Group/Organization</b>	N.J. Citizen Action Education Fund
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
2	<b>Agency/Group/Organization</b>	RISING TIDE CAPITAL, INC.
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
3	<b>Agency/Group/Organization</b>	Alliance Construction
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.

4	<b>Agency/Group/Organization</b>	LET'S CELEBRATE INC
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
5	<b>Agency/Group/Organization</b>	Garden State Episcopal Development Corporation
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
6	<b>Agency/Group/Organization</b>	starting points
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
7	<b>Agency/Group/Organization</b>	URBAN LEAGUE OF HUDSON COUNTY
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
8	<b>Agency/Group/Organization</b>	Uneek Inspiration Program
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
9	<b>Agency/Group/Organization</b>	Jersey City Employment and Training Program
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
10	<b>Agency/Group/Organization</b>	The United Way of Hudson County
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
11	<b>Agency/Group/Organization</b>	GREENVILLE WESTSIDE BABE RUTH LEAGUE
	<b>Agency/Group/Organization Type</b>	Recreation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
12	<b>Agency/Group/Organization</b>	CATHOLIC CHARITIES
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
13	<b>Agency/Group/Organization</b>	MORRIS CANAL REDEVELOPMENT AREA COMMUNITY DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
14	<b>Agency/Group/Organization</b>	Hudson County Department of Health and Human Services
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.

15	<b>Agency/Group/Organization</b>	Jackson Hill Main Street Special Improvement District
	<b>Agency/Group/Organization Type</b>	Economic development.
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
16	<b>Agency/Group/Organization</b>	Riverview Neighborhood Association
	<b>Agency/Group/Organization Type</b>	Neighborhood organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
17	<b>Agency/Group/Organization</b>	HUDSON COUNTY COURT APPOINTED SPECIAL ADVOCATES
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
18	<b>Agency/Group/Organization</b>	Nine Seventeen
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.

19	<b>Agency/Group/Organization</b>	Philippine Community Center Foundation of New Jersey
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Education Services-Employment Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
20	<b>Agency/Group/Organization</b>	HUDSON PRIDE (FORMERLY JC CONNECTIONS)
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
21	<b>Agency/Group/Organization</b>	VDS Consulting
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
22	<b>Agency/Group/Organization</b>	HUDSON COMMUNITY ENTERPRISES
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.

23	<b>Agency/Group/Organization</b>	Air-A-Ton
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted through the public hearing.
24	<b>Agency/Group/Organization</b>	JERSEY CITY REDEVELOPMENT AGENCY
	<b>Agency/Group/Organization Type</b>	Economic development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted during in-person interviews.
25	<b>Agency/Group/Organization</b>	JERSEY CITY HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted during in-person interviews.

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

All entities were considered for consultation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hudson County Alliance to End Homelessness	The Strategic Plan's goals to address homelessness align with Continuum of Care's goals and strategies.
Analysis of Impediments to Fair Housing Choice, 2011	City of Jersey City	Barriers to affordable housing opportunities from the Analysis of Impediments were included in this Consolidated Plan.
PHA 5-Year and Annual Plan, 2015	Jersey City Housing Authority	Data from the PHA plan was incorporated into the Needs Assessment and HMA sections of this Consolidated Plan.

**Table 2 – Other local / regional / federal planning efforts**

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

In accordance with 24 CFR 91.100(4), the City will notify adjacent units of local government of the non-housing community development needs included in its CP. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the CP and thereby maximize the benefits of the City’s housing and community development activities for the residents being served.

**Narrative (optional):**

N/A

## 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

**Stakeholder Interviews** - A series of stakeholder meetings and interviews was conducted to discuss issues and opportunities related to housing and community development need. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard. These meetings were held on November 12, 2014 and December 19, 2014. Major needs highlighted during these interviews were affordable housing, expanded youth services, housing for ex-offenders, expanded homeless services, and increased substance abuse and mental health treatment facilities and services.

**Web-based Citizen Survey** – The City conducted a web-based survey for the general public, which generated 971 responses in total. Questions focused on housing and community development needs. The major priorities according to survey responses were: Create more jobs for LMI residents; improve nonprofit facilities serving LMI; create more Affordable Housing for LMI; and Improve City facilities serving LMI. The survey results are included in the Citizen Participation Comments.

**Public Needs Hearing** - The required Public Needs Hearing was held on April 29, 2015 at the Anna and Anthony R. Cucci Memorial Chambers at the City of Jersey City City Hall, 280 Grove St. Comments from the public hearing mentioned a need for the following facilities and services:

- Financial literacy education
- Entrepreneurial boot camp for LMI persons
- Continued funding for homeless services
- Homeless shelter facility for families
- Transportation assistance for homeless individuals
- Apprenticeships/on-the-job training programs
- Continued funding for services for individuals with HIV/AIDS
- Streetscape improvements
- Continued funding for services for youth in foster care
- Continued funding for employment programs and services for individuals with disabilities
- Continued funding for youth recreation and education programs
- Mixed-use developments and assistance for businesses

**Consolidated Plan Public Comment Period** – A draft of the Consolidated Plan for FY2015-2019 and the Annual Plan for FY2015 was placed on public display for 30 days beginning June 12, 2015 and ending July 13, 2015. The majority of the comments received emphasized the desire to see funding for housing

rehabilitation in the newly-created historic district. Housing rehabilitation falls under the existing 5-year priority of "Preserve and expand affordable housing," and is included in the 2015 Annual Plan through the Home Owner Rehabilitation Program (HORP) activity. Language was added to the plan to clarify that HORP includes assistance to income eligible homeowners for complying with historic district regulations. A letter was sent to individuals who provided comments to explain the addition of this clarifying language.

Another individual stated the importance of providing services for individuals with Limited English Proficiency. The City of Jersey City recognizes the importance of ensuring accessibility to HUD CPD programs for income-eligible individuals and families with Limited English Proficiency, and will continue its commitment to furthering this objective by working with and providing funding for organizations that serve this population. In FY15, the City has budgeted approximately \$22,000 of CDBG funds for an organization that provides interpretation/translation services to the low- and moderate-income population who need to access City and non-profit services.

During the public comment period, two individuals stated that they did not want to see any CDBG funds go towards historic preservation, favoring other eligible activities. However, an overwhelming majority of public comments stressed the importance of providing funding for low-moderate income homeowners to comply with historic district regulations, to ensure that can remain in their homes. As this meets Jersey City's high priority need of preservation and expansion of affordable housing, the activity remains in the 2015-2019 Consolidated Plan and 2015 Annual Action Plan.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
1	Web-based survey	All Jersey City residents.	971	See Citizen Participation Comments.	None	N/A
2	Stakeholder Interviews	Housing, community development, and social service organizations serving the City of Jersey City.	21	See Citizen Participation Comments.	None	N/A
3	Public Needs Hearing	All Jersey City residents	34	(Summarized above)	None	N/A
4	Consolidated Plan Public Comment Period	All Jersey City residents	67	(Summarized above).	(Summarized above)	N/A

**Table 3 – Citizen Participation Outreach**

# 3. Needs Assessment

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## NA-05 Overview

### Needs Assessment Overview

The needs assessment is based on an analysis of housing problems across the City of Jersey City by income level among renters and owners, as well as households with special needs. Additionally, needs were identified through a comprehensive public outreach process that included stakeholder consultation, public hearings, and a review process designed to meaningfully engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2007-2011 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

Supplemental data was drawn from the 2007-2011 ACS and other sources to provide additional context when needed.

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

### Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in Jersey City. According to 2007-2011 ACS 5-Year Estimates, 13.9% of Jersey City's population lives below poverty level, and 10.3% of the population is unemployed. Given a lack of decent, affordable housing options, the area's lower-income households often face a choice between deficient housing and cost burden.

As the data below shows, the most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, about 43.19% of households in Jersey City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Jersey City, 18.9% of households are severely cost burdened.

Households comprised of single persons in general have more difficulty in affording housing costs than larger households. Elderly and small related households are the most cost-burdened among homeowners, and small related households are the most cost-burdened among renters. With regard to other housing problems, substandard housing (lack of kitchen facilities and/or lack of complete plumbing) is the second most common problem.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	240,055	245,226	2%
Households	88,617	94,599	7%
Median Income	\$37,862.00	\$57,520.00	52%
	(\$49,458 in 2011 dollars)		+14% adjusted

**Table 4 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	15,385	10,355	14,585	8,015	46,255
Small Family Households *	5,835	4,205	6,585	3,910	23,070
Large Family Households *	1,025	640	1,715	780	3,065
Household contains at least one person 62-74 years of age	2,930	1,660	2,635	1,245	6,010
Household contains at least one person age 75 or older	1,730	1,605	1,155	620	1,380
Households with one or more children 6 years old or younger *	3,370	1,825	2,970	1,625	5,970
* the highest income category for these family types is >80% HAMFI					

Table 5 - Total Households Table

Data Source: 2007-2011 CHAS

## 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
Substandard Housing - Lacking complete plumbing or kitchen facilities	450	355	245	200	1,250	0	0	55	15	70
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	365	215	365	135	1,080	0	15	80	40	135
Overcrowded - With 1.01-1.5	685	460	755	360	2,260	20	55	175	90	340

	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
people per room (and none of the above problems)										
Housing cost burden greater than 50% of income (and none of the above problems)	7,690	3,330	1,225	240	12,485	1,010	1,320	1,560	995	4,885
Housing cost burden greater than 30% of income (and none of the above problems)	1,375	2,500	4,680	1,140	9,695	10	485	1,140	585	2,220
Zero/negative Income (and none of the above problems)	1,685	0	0	0	1,685	170	0	0	0	170

**Table 6 – Housing Problems Table**

Data Source: 2007-2011 CHAS

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
Having 1 or more of four housing problems	9,190	4,360	2,585	930	17,065	1,035	1,390	1,870	1,140	5,435
Having none of four housing problems	3,275	3,955	8,215	4,475	19,920	35	650	1,915	1,470	4,070
Household has negative income, but none of the other housing problems	1,685	0	0	0	1,685	170	0	0	0	170

Table 7 – Housing Problems 2

Data Source: 2007-2011 CHAS

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
Small Related	4,675	3,070	2,950	10,695	210	590	1,295	2,095
Large Related	835	360	615	1,810	75	115	455	645
Elderly	2,440	1,165	720	4,325	510	755	840	2,105
Other	2,345	2,060	2,220	6,625	245	380	405	1,030
Total need by income	10,295	6,655	6,505	23,455	1,040	1,840	2,995	5,875

Table 8 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

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
Small Related	4,210	1,645	485	6,340	200	455	910	1,565
Large Related	715	150	25	890	75	100	295	470
Elderly	1,745	595	165	2,505	510	430	315	1,255
Other	2,105	1,330	565	4,000	245	365	255	865
Total need by income	8,775	3,720	1,240	13,735	1,030	1,350	1,775	4,155

Table 9 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

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
Single family households	945	645	735	365	2,690	0	60	175	95	330
Multiple, unrelated family households	135	55	370	105	665	20	10	85	35	150
Other, non-family households	0	20	30	45	95	0	0	0	0	0
Total need by income	1,080	720	1,135	515	3,450	20	70	260	130	480

Table 10 – Crowding Information – 1/2

Data Source: 2007-2011 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 11 – Crowding Information – 2/2

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

According to CHAS data, there are 37,660 single person households in the City of Jersey City, 45.13% of which are cost-burdened. This is slightly higher than the citywide rate of household cost burden (43.19%), which means households comprised of single persons in general have more difficulty in affording housing costs than larger households. When considering tenure, about 55.83% of single person homeowners are cost-burdened, compared to 41.93% of single person renters.

**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.**

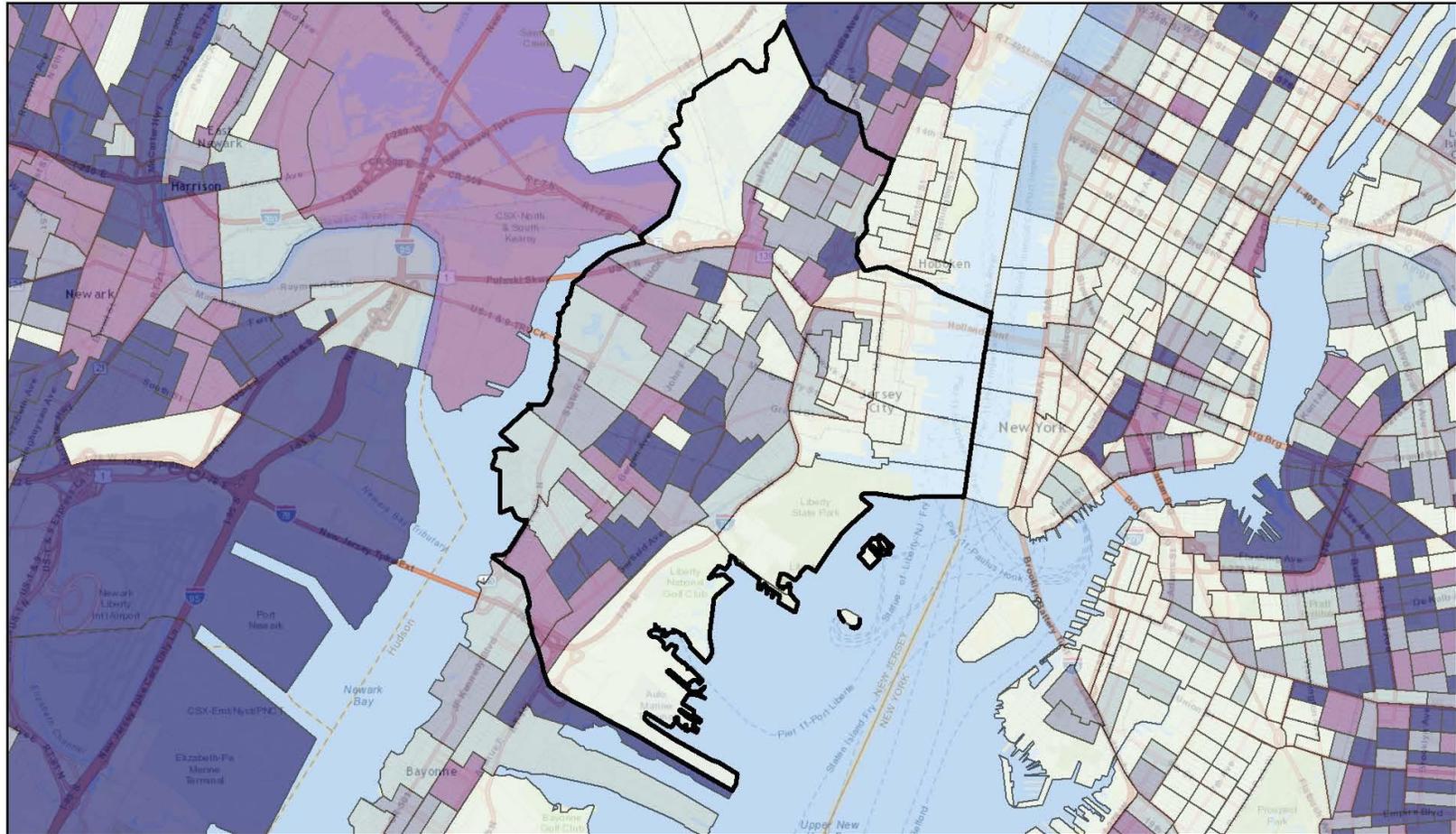
In 2011, 21,775 individuals in Jersey City, or 8.80% of the population, reported a disability. About 39% were over the age of 65. Across the city, approximately 27% of persons with a disability also live in poverty, compared to 16% of people without a disability. Median earnings for people with a disability were \$19,147, compared to \$38,012 for earners without a disability. These figures underscore the struggle that persons with disabilities experience in finding and maintaining suitable housing. Note: Only ACS 2009-2011 disability estimates are available for this geography.

According to the 2011 Annual Report from WomenRising, an organization serving women and families in Hudson County, 137 women and children were provided transitional housing that year. WomenRising's Domestic Violence Response Team assisted 268 victims of domestic violence, and the organization provided legal options counseling to 944 women.

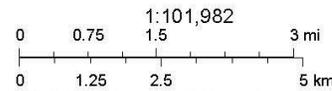
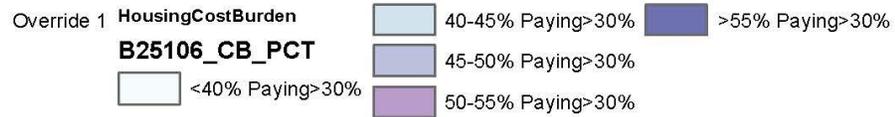
**What are the most common housing problems?**

The most common housing problem in Jersey City is cost burden. There are 14,245 renter-occupied households and 6,580 owner-occupied households with housing costs greater than 50% of their income. In particular, households earning 50% of AMI or less represent 71.4% of total households with severe cost burden. The magnitude of the problem is similar when comparing cost burden by housing tenure. About 22% of both renter-occupied and owner-occupied households are severely cost-burdened. As shown in the attached map, cost burden is more prevalent in the south central part of the city around Bergen/Lafayette and Greenville, with concentrated pockets around Boyle Plaza, Journal Square, and the northeastern part of Western Slope/The Heights. See the "Neighborhood Map" in the Unique Appendices for the locations of these neighborhoods.

# City of Jersey City - Cost Burden - By Census Tract



May 7, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

In addition to cost burden, 4,590 renter households and 545 homeowner households experience at least one type of housing problem, including overcrowding, lack of kitchen facilities and/or lack of complete plumbing, though there may be some overlap across these categories.

Physical housing problems, the second most common housing issue, are experienced by 1,250 renter households. The problem is most severe for renter households earning 0-30% AMI, which accounts for 36% of the total number of renter households lacking kitchen facilities and/or complete plumbing. Overcrowding problems are most common among single-family renter households in the 0-30% AMI category.

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

Small related renter households are the most cost-burdened category, these 10,695 households account for 40% of all cost-burdened renter households. The largest cost-burdened categories among homeowners are elderly and small related households, at 2,105 and 2,095 households, respectively. Collectively, these categories account for 30% of all cost-burdened homeowners. Regarding severe cost burden, small related households represent 45% of cost-burdened renters and 24% of cost-burdened homeowners.

**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.**

The lack of affordable housing makes it difficult for low-income individuals and families with children to maintain a stable household. No data exists that would specifically enumerate or describe the at-risk or formerly homeless population or rapid-rehousing recipients nearing termination within the City's jurisdiction. However, according to the 2011 New Jersey Point-In-Time Count, 296 respondents listed Jersey City as their last permanent residence.

**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:**

No estimate of at-risk populations is available.

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

Jersey City's high housing costs, evident through the CHAS estimates that 43.19% of households in the City are cost-burdened, make it difficult for low-income individuals and families to maintain a stable household. According to 2007-2011 ACS 5-Year Estimates, 13.9% of Jersey City's population lives below poverty level, and 10.3% of the population is unemployed.

## 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

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

According to the 2007-2011 ACS, the total population of Native Hawaiian and other Pacific Islanders in Jersey City is 61 (0.02% of the total population) and the total population of American Indian and Alaska Natives is 713 (0.29% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

In general, the percentage of households with a housing problem is high for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, 1 racial/ethnic group in Jersey City experiences one or more housing problems at a disproportionate level:

- Asian households earning 30-50% AMI
- Asian households earning 80-100% AMI

Racial/Ethnic Group	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
% with one or more of four housing problems*				
Jurisdiction as a Whole	75.46%	84.36%	70.45%	47.35%
White	77.81%	86.13%	68.08%	40.59%
Black/African American	77.04%	82.98%	66.03%	49.10%
Asian	58.55%	<b>95.91%</b>	75.69%	<b>58.78%</b>
Hispanic	79.82%	82.50%	73.26%	47.01%

### 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	11,610	1,920	1,855
White	2,385	425	255
Black / African American	3,675	590	505
Asian	1,250	240	645
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	4,095	625	410

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 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

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	8,735	1,620	0
White	1,770	285	0
Black / African American	3,120	640	0
Asian	820	35	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	2,900	615	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 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

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	10,275	4,310	0
White	2,165	1,015	0
Black / African American	2,760	1,420	0
Asian	1,635	525	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	3,465	1,265	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 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

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	3,795	4,220	0
White	830	1,215	0
Black / African American	1,095	1,135	0
Asian	770	540	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,060	1,195	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 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%

## 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

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Housing costs greater than 50% of income (i.e., severe cost burden)

According to the 2007-2011 ACS, the total population of Native Hawaiian and other Pacific Islanders in Jersey City is 61 (0.02% of the total population) and the total population of American Indian and Alaska Natives is 713 (0.29% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

In general, the percentage of households with a housing problem is highest for the lowest income bracket (0-30% AMI) and decreases as income increases. According to the above definitions, there is one racial/ethnic group in Jersey City that experience severe housing problems at a disproportionate level:

- Asian households earning 80-100% of AMI

Racial/Ethnic Group	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
	% with one or more of four housing problems*			
Jurisdiction as a Whole	66.44%	55.53%	30.58%	25.83%
White	68.30%	57.91%	29.56%	22.74%
Black/African American	64.53%	51.73%	28.20%	29.21%
Asian	55.04%	61.99%	38.19%	<b>35.50%</b>
Hispanic	71.73%	56.19%	28.22%	20.40%

### 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	10,225	3,310	1,855
White	2,090	715	255
Black / African American	3,075	1,185	505
Asian	1,175	315	645
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	3,680	1,040	410

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 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

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	5,750	4,605	0
White	1,190	865	0
Black / African American	1,945	1,815	0
Asian	530	325	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,975	1,540	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 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

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	4,460	10,125	0
White	940	2,240	0
Black / African American	1,180	3,005	0
Asian	825	1,335	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	1,335	3,395	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,070	5,945	0
White	465	1,580	0
Black / African American	650	1,575	0
Asian	465	845	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	460	1,795	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 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%

## 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

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost burdened is defined as paying 30-50% of the household income to housing, and severely cost burdened is defined as paying greater than 50% of the household income to housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, no racial/ethnic groups in Jersey City experience cost burden at a disproportionate level.

According to the 2007-2011 ACS, the total population of Native Hawaiian and other Pacific Islanders in Jersey City is 61 (0.02% of the total population) and the total population of American Indian and Alaska Natives is 713 (0.29% of the total population). Given the low share of these populations, the estimates from the ACS and CHAS datasets may have relatively large margins of error. As such, these populations are not included in the analysis.

Racial/Ethnic Group	<=30% (no cost burden)	30-50%	>50%	No/negative income (not computed)
Jurisdiction as a Whole	28.59%	27.45%	39.76%	4.21%
White	62.48%	19.09%	17.39%	1.05%
Black/African American	47.81%	23.04%	26.71%	2.44%
Asian	63.06%	18.98%	14.16%	3.80%
Hispanic	45.19%	24.00%	29.05%	1.76%

## Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,820	13,270	19,220	2,035
White	16,710	5,105	4,650	280
Black / African American	10,980	5,290	6,135	560
Asian	12,360	3,720	2,775	745
American Indian, Alaska Native	205	0	39	0
Pacific Islander	30	0	0	0
Hispanic	10,525	5,590	6,765	410

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

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

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

The impact of housing problems in Jersey City varies primarily by income level. However, the following groups within an income tier and race/ethnicity category experienced problems at a rate at least 10 percentage points higher than the County as a whole:

#### Housing needs

- Asian households earning 30-50% AMI
- Asian households earning 80-100% AMI

#### Severe housing needs

- Asian households earning 80-100% of AMI

#### Cost burden

- None

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

The needs among races/ethnicities are indicated above. Income categories have more general needs, as described in NA-10 and the Housing Market Analysis.

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

The largest concentration of Jersey City's Asian population is around India Square/Journal Square and Holland Tunnel in Wards C and E. See the "Ward Map," in the Unique Appendices for the locations of these areas.

## NA-35 Public Housing - 91.205(b)

### Introduction

The Jersey City Housing Authority (JCHA) receives both public housing operating subsidies and Section 8 rental subsidies.

The Mission of the Jersey City Housing Authority is to develop and manage Housing of Choice of the highest standards, which is safe, affordable, sustainable and accessible; and, in partnership with outside organizations, foster resident responsibility and self-sufficiency. According to the JCHA's 2015 Agency Plan, 2,363 families are served by public housing and 2,879 are served by Section 8 vouchers.

The data provided by HUD for this plan is based on the Jersey City Housing Authority.

### Totals in Use

	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 in use	0	66	2,170	3,151	51	2,731	3	117	248

Table 21 - 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						
				Total	Project-based	Tenant-based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program		
Average Annual Income	0	8,822	20,296	14,136	10,324	14,354	10,075	15,179		
Average length of stay	0	5	16	7	0	7	0	7		
Average	0	1	2	2	1	2	1	3		
Consolidated Plan				JERSEY CITY						42

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Household size								
# Homeless at admission	0	0	0	11	11	0	0	0
# of Elderly Program Participants (>62)	0	14	902	617	29	462	1	5
# of Disabled Families	0	23	326	947	7	775	2	35
# of Families requesting accessibility features	0	66	2,170	3,151	51	2,731	3	117
# 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 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

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*
White	0	11	512	1,383	27	1,153	2	62	139
Black/African American	0	54	1,627	1,728	24	1,550	1	55	97
Asian	0	1	23	34	0	23	0	0	11
American Indian/Alaska Native	0	0	2	6	0	5	0	0	1

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 *
Pacific Islander	0	0	6	0	0	0	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 23 – 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	5	440	1,065	17	898	2	47	101
Not Hispanic	0	61	1,730	2,086	34	1,833	1	70	147

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

**Table 24 – 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:**

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

JCHA is addressing handicapped accessibility requirements as noted in their Section 504 Needs Assessment and Transition Plan, which was last updated in the mid-1990s. As of 2011, there are 263 physically impaired accessible units in conventional public housing. Of these, 200 units (7.1% of the total) are for mobility impaired persons and 63 (2.2%) are for the sensory impaired. In all of JCHA's new mixed-finance developments, the 5% and 2% minimums are met.

The JHCA's 2015 Agency Plan states that 37.73% of families on the public housing waiting list have disabilities. According to the JHCA, it's a challenge to carry out Section 504 requirements because buildings must be elevated, which makes it difficult to retrofit to meet the UFAS standards.

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

According to the JCHA's 2015 Agency Plan, there are 5,859 households on the public housing waiting list and 3,808 households on the Section 8 waiting list. About 33% of families on the public housing waiting list have children, about 30% are elderly families, and nearly 38% have disabilities. Over 65% earn less than 30% of Area Median Income.

About 75% of families on the Section 8 waiting list earn less than 30% of Area Median Income. Almost 38% have children, about 18% are elderly families, and nearly 27% have disabilities.

The greatest needs of households currently living in public housing continue to be stable, decent living conditions and access to opportunity, in the form of employment, education, or transportation connections to neighborhood amenities. The Jersey City Housing Authority continues to address the most immediate needs of its public housing residents by keeping the maximum number of housing authority units possible available and in good condition. For both residents of public housing and Section 8 Voucher Holders, an adequate supply of units affordable and available to eligible applicants remains a need, along with assisted living services for existing elderly developments.

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

The population at large includes households that share the needs of public housing residents and voucher holders, because the resources available to the agencies running these housing programs are insufficient to meet local need. Until a unit or voucher becomes available, the 5,859 households on the public housing waiting list and 3,808 households on the Section 8 waiting list continue to subsist on extremely low incomes in housing conditions that are likely unaffordable, inadequate, or both.

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

### **Introduction:**

The following information was collected from the 2011 New Jersey Point-In-Time Count, which includes some data specific to Jersey City, and the 2014 Hudson County Continuum of Care Homeless Assessment Report and 2014 Hudson County Point-In-Time Count, neither of which include data specific to Jersey City.

Of the 8,493 households that were identified as homeless during the 2011 New Jersey Point-In-Time Count, 489 (5.8%) were located in Hudson County and were 296 (3.5% of total; 60.5% of Hudson County homeless population) listed Jersey City as their last permanent address. The last permanent address does not necessarily correlate to the county where the respondent was homeless at that time, however, it can function as a rough estimate given the lack of data specific to Jersey City. Below, the 60.5% figure is used to extrapolate information from the 2014 Hudson County CoC report to estimate figures specific to Jersey City.

**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):**

During the 2014 calendar year in Hudson County, a total of 1,874 households were served in HMIS participating emergency shelters and transitional housing projects. Of these, there were 196 households (10.5%) identified as chronically homeless, 167 were families, 53% of all adults served either as individuals or as part of a family were identified as having a disabling condition, and 19% of households moved on to permanent destinations after being discharged from the emergency shelter or transitional housing project. Slightly more than 25% of homeless households in Hudson County reported that their most recent homeless episode lasted longer than one year, and 21% reported being homeless between one month and one day and three months.

Using this information to extrapolate figures for Jersey City, an estimated 1,134 Jersey City households were served in HMIS participating emergency shelters and transitional housing projects. Of these, an estimated 101 households were families and 119 households were chronically homeless.

Note: Chronic homelessness is defined as an individual or family that has been homeless (living or residing in a place not meant for habitation, safe haven, or emergency shelter) for at least one year or on at least four separate occasions in the last three years and has a head of household that can be diagnosed with a disabling condition.

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

In Hudson County, 159 homeless families with children and 95 homeless veterans (all individuals) were served in 2014. Of the veterans served, 56% reported a disability. The average family size was 2 and the average age of children was 5. Extrapolating this data to Jersey City, an estimated 96 families with children and 57 homeless veterans were served in 2014.

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

No HMIS data is available for Jersey City, and given that Jersey City's racial/ethnic makeup differs from the County's, the figures for Jersey City itself are not able to be extrapolated with any degree of accuracy.

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

During the 2014 calendar year in Hudson County, a total of 2,099 persons were served in HMIS participating emergency shelters and transitional housing projects. Of those served in participating emergency shelters, 1,667 were individuals and 210 were families; of those served in transitional housing, 46 were individuals and 176 were families. Using this information to extrapolate estimates for Jersey City, 1,009 individuals and 127 families were served in emergency shelters and 29 individuals and 106 families were served in transitional housing.

No Point-in-Time (PIT) data, which would provide information on the unsheltered homeless population, is available for Jersey City. Hudson County's 2014 PIT count identified 166 living unsheltered on the night of that count.

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

### **Introduction:**

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low incomes.

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

#### Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to CHAS data, 22% of households in the City contain at least one person age 62 or over. Over 56% of these households are low-income, earning 80% or less of the area's median family income. In addition, the Census (2011 3-year figures – 5-year unavailable) reported that 40.2% of persons 65 years and over had at least one disability in 2011.

#### People Living with Disabilities

According to the 2009-2011 ACS (5-Year Estimates unavailable), there were 21,775 persons with disabilities in Jersey City in 2011, representing 8.8% of the population. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and cognitive, meaning difficulty with mental tasks. Because ambulatory and cognitive disabilities are correlated with lower incomes, the demand for accessible, affordable housing units is expected to remain a major need in the future: approximately 27% of persons with a disability also live in poverty, compared to 16% of persons with no disabilities.

#### Substance Abuse and Addiction

No specific data on the housing needs of non-homeless persons with alcohol or other addictions is available for Jersey City. According to a 2014 press release from Healthcare Quality Strategies, Inc., Jersey City has an alcohol and/or substance abuse rate of 5.3%, which is higher than Hudson County's. This population generally requires affordable, substance-free housing while in recovery.

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

See above estimates.

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

According to the New Jersey Department of Health, there were 3,077 cases of persons living with HIV/AIDS in Jersey City as of December 31, 2014. Approximately 29.1% were female, 70.9% were male. Only 2.7% were under the age of 24, 31.4 % were between the ages of 25 and 44, and the majority (65.9%) are over the age of 45. The race of most cases was Black or African American (50%), with the remaining cases split between Hispanics (31%) and Whites (16%). The fatality rate of HIV/AIDS cases in the City has been declining steadily since 1990, from 90% down to 11% in 2011. Data on fatality rates from 2012 to 2014 are suppressed due to the small sample size.

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

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

Through CDBG funds, the City can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for disabled persons).

As a growing City with an increasingly diverse population, the need to improve local facilities is constant. In general, the top priorities involve facilities that target under-served and special needs populations such as seniors, veterans, youth, and persons suffering from substance abuse.

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

The City facilitated an online survey and stakeholder interviews to gather feedback on needs across the community.

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

Through CDBG funds, the City can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation. The City will prioritize infrastructure spending that is focused to create the maximal possible neighborhood benefit. However, the limited amount of CDBG resources and the extensive competing demands for these resources severely restrict the number and type of projects that can be undertaken.

Jersey City, along with many other communities are seeking to expand pedestrian/bicycle infrastructure, has embraced a complete streets transportation policy and design approach to transportation. This requires streets to be planned, designed, operated, and maintained to enable safe, convenient, and comfortable travel and access for users of all ages and abilities regardless of their mode of transportation.

The City’s top needs in this area are street improvements, sidewalk improvements, stormwater and drainage improvements, neighborhood clean-up, and clean-up of contaminated sites.

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

The City facilitated an online survey and stakeholder interviews to gather feedback on needs across the community.

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

Through CDBG funds, the City can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and child care and health services.

The public service needs of Jersey City include youth services, emergency housing assistance to prevent homelessness, crime awareness prevention services, employment training services, transportation services and various gap-filling services to complement and increase the effectiveness of physical investments in improving conditions for these groups.

**How were these needs determined?**

The City facilitated an online survey and stakeholder interviews to gather feedback on needs across the community.

## 4. Housing Market Analysis

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### *MA-05 Overview*

#### **Housing Market Analysis Overview:**

Jersey City is the seat of Hudson County, the fastest-growing county in the State of New Jersey. Located across the Hudson River from Manhattan, Jersey City's median housing costs are less than 60% of those in New York City, and commuting patterns indicate that many Manhattan workers choose to live in Jersey City for this reason. Jersey City is socioeconomically diverse, meaning residents require a wide range of housing types.

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ultimately, the City is working to ensure that a mix of housing types exists within each neighborhood to accommodate households of all types and income levels. The City's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options.

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

### Introduction

The housing stock in Jersey City is principally multi-family (75%) and renter-occupied (68%). The majority of multi-family units are located in small (2-4 units) or large (20 or more units) buildings. Renter-occupied housing is dispersed throughout the City, and owner-occupied housing is concentrated in the western and waterfront neighborhoods in Ward A, and the northwestern neighborhoods in Ward D. With a City-wide median home value of \$353,000, the need for more affordable housing, both owner- and renter-occupied, is strong throughout the community.

Of the 30,057 owner-occupied units in the City, 54% consist of three or more bedrooms. This is in stark comparison to renter-occupied units, of which only 22% include three or more bedrooms. One- and two-bedroom units are the smallest category of owner-occupied housing, but the majority of renter households live in units with one or two bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,503	8%
1-unit, attached structure	8,815	8%
2-4 units	40,874	38%
5-19 units	18,500	17%
20 or more units	31,906	29%
Mobile Home, boat, RV, van, etc	152	0%
<b>Total</b>	<b>108,750</b>	<b>100%</b>

Table 25 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	509	2%	4,160	6%
1 bedroom	3,916	13%	21,976	34%
2 bedrooms	9,404	31%	24,301	38%
3 or more bedrooms	16,228	54%	14,105	22%
<b>Total</b>	<b>30,057</b>	<b>100%</b>	<b>64,542</b>	<b>100%</b>

Table 26 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The City administers a variety of housing programs to assist low- and moderate-income residents to afford and maintain housing. These are funded primarily through federal Community Development Block Grant, HOME Investment Partnerships, and Emergency Solutions Grant programs, through which the City utilizes public funds to address the priority needs and specific objectives identified in the Consolidated Plan. Additional programs include the federal Housing Opportunities for Persons With Aids (HOPWA) and the City's Affordable Housing Trust Fund (AHTF) and Golden Neighborhoods Homeownership Program (GNHP).

The lack of affordable housing in the City is a major obstacle for residents. This lack of affordable housing particularly affects low- and middle-income households, seniors, people with disabilities, single head of households, and young adults. To foster the development of affordable housing, Jersey City utilizes HOME resources to expand housing opportunities. As of March 31, 2015, Jersey City has used HOME funding to assist in the construction, rehabilitation, or purchase of 750 rental units and 442 homebuyer units. Approximately 82% of households assisted by HOME funds earn less than 50% of the Area Median Income.

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

According to the National Low Income Housing Coalition's National Housing Preservation database on expiring project-based rental assistance (PBRA), which includes project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 2,836 units in Jersey City at-risk for conversion to market-rate units. In the absence of intervention to preserve the affordability of these units, this would occur when the rental assistance or affordability period expires within the next five years.

Because significant government funding has been invested in these properties, this housing is some of the most affordable housing in the City. Jersey City will continue to monitor this database over the next five years to assess if and when any units could be lost due to expiring contracts and what actions the City can take to preserve these units.

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

No. The Jersey City Housing Authority has a waiting list of 5,895 families for its Public Housing programs, with an annual turnover of only 95, and a waiting list of 3,808 families for its Section 8 tenant-based assistance programs. This aligns with the nationwide trend of communities experiencing a significant shortage of affordable and available rental units for extremely low-, low-, and even moderate-income households. There is also a concern for providing housing for lower income renters as federal housing subsidies expire.

Furthermore, as demonstrated by the CHAS data analyzed in the Needs Assessment, more renters as a whole than owners experience one or more housing problems. However, cost-burden is a problem for both owners and renters. Affordability is a major barrier for most residents in the City, renters and homeowners.

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

There is need for safe, sanitary, accessible, and affordable housing throughout Jersey City. Specifically, there is a strong need for housing affordable to households earning less than 50% of the median income, and practical options are needed to ensure that the growing number of elderly households can either age in place or be accommodated in smaller, accessible, and low-maintenance units.

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

### Introduction

Housing costs have increased since 2000 for both homeowners and renters, at a higher rate than incomes.

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 3,930 rental units identified as affordable to households below 30% of HUD-adjusted Median Family Income (HAMFI) represent 6% of the rental housing inventory in the City. This supply of units does not come close to accommodating the 15,385 households earning less than 30% HAMFI.

In Jersey City, the 2011 Fair Market Rent (FMR) for a two-bedroom apartment was \$1,322. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$4,407 monthly or \$52,880 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into a Housing Wage of \$25.42. However, in 2011 in Jersey City, a minimum-wage worker earned an hourly wage of \$7.25. The monthly rent affordable at minimum wage for a 40-hour work week in Jersey City is \$377, about 3.5 times less than the actual Fair Market Rent.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	137,900 (\$180,134 in 2011 dollars)	353,000	156% (96% adjusted)
Median Contract Rent	614 (\$803 in 2011 dollars)	976	59% (22% adjusted)

**Table 27 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	8,076	12.5%
\$500-999	26,297	40.8%
\$1,000-1,499	16,494	25.6%
\$1,500-1,999	6,420	10.0%
\$2,000 or more	7,255	11.2%
<b>Total</b>	<b>64,542</b>	<b>100.0%</b>

**Table 28 - Rent Paid**

Data Source: 2007-2011 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,930	No Data
50% HAMFI	9,535	330
80% HAMFI	28,900	1,430
100% HAMFI	No Data	2,890
<b>Total</b>	<b>42,365</b>	<b>4,650</b>

Table 29 – Housing Affordability

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,014	1,115	1,322	1,682	1,857
High HOME Rent	858	920	1,106	1,269	1,396
Low HOME Rent	675	723	867	1,002	1,118

Table 30 – Monthly Rent

Data Source: HUD FMR and HOME Rents

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

No. The table above shows that there is insufficient housing for extremely low- and low-income households in the City. According to CHAS data analyzed in the Needs Assessment, there are 25,740 households earning between 0% and 50% of the median family income in the City. However, there are only 13,795 housing units affordable to these households, accommodating for just 54% of this population.

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

According to the table above, between 2000 and 2011 the median home value and median contract rent in Jersey City increased by 96% and 22%, respectively, after adjusting for inflation. Over the same time period, the median household income has increased in terms of real dollars by only 9% for homeowners and 6% for renters. This means that housing has become less affordable overall during the past ten years. If these trends continue, then housing affordability will become an even higher barrier for most City residents.

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

The City's median contract rent (\$976) is higher than the HOME rent of efficiency and one-bedroom units, but lower than the cost of units with two or more bedrooms. This means that a household receiving a tenant-based rental subsidy should be able to afford most homes within Jersey City.

However, as detailed above, housing costs in the City are increasing at much faster rates than incomes. As housing construction and rehabilitation costs rise, it will be increasingly difficult to produce affordable housing. Developing new units of affordable housing continues to be one of the City's primary goals.

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

### **Introduction**

The following data provides an overview on the condition of housing in Jersey City.

### **Definitions**

**Standard Condition:** No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

**Substandard Condition but Suitable for Rehabilitation:** The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

**Housing Conditions:** Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

### **Condition of Units**

<b>Condition of Units</b>	<b>Owner-Occupied</b>		<b>Renter-Occupied</b>	
	<b>Number</b>	<b>%</b>	<b>Number</b>	<b>%</b>
With one selected Condition	13,832	46%	27,088	42%
With two selected Conditions	588	2%	2,991	5%
With three selected Conditions	47	0%	278	0%
With four selected Conditions	0	0%	35	0%
No selected Conditions	15,590	52%	34,150	53%
<b>Total</b>	<b>30,057</b>	<b>100%</b>	<b>64,542</b>	<b>100%</b>

**Table 31 - Condition of Units**

**Data Source:** 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,420	11%	7,375	11%
1980-1999	3,608	12%	9,503	15%
1950-1979	7,600	25%	16,450	25%
Before 1950	15,429	51%	31,214	48%
<b>Total</b>	<b>30,057</b>	<b>99%</b>	<b>64,542</b>	<b>99%</b>

**Table 32 – Year Unit Built**

Data Source: 2007-2011 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	23,029	77%	47,664	74%
Housing Units built before 1980 with children present	1,665	6%	3,085	5%

**Table 33 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

**Table 34 - Vacant Units**

### Need for Owner and Rental Rehabilitation

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is around 50 years or more. The age of the housing stock in Jersey City is older than the U.S. overall. Over 19.5% of the nation’s overall housing stock was built before 1950; for Jersey City, 49.3% of units were built before 1950.

Both owner- and renter-occupied housing units exhibit similar shares for households built in the four time periods presented in the table below, suggesting that both owner and rental units may require rehabilitation from normal wear and tear.

Owner-occupied units have a slightly higher prevalence (46%) of having at least one selected condition than renter-occupied units (42%). It is uncommon for both owner- and renter-occupied units to have more than one selected condition. This may indicate that more owner-occupied than renter-occupied units require rehabilitation, although “selected condition” includes cost burden and overcrowding, which are not reflections of the physical state of the unit.

Additionally, in June 2015, the City Council approved the creation of the West Bergen-East Lincoln Park Historic District, covering over 600 homes in parts of Ward B and Ward F. Homes in this area are in need of historically appropriate rehabilitation, and many homeowners are low-moderate income. The costs of rehabilitation in this area will be high because of the requirements associated with being located in a historic district. Consequently, historic rehabilitation of residential housing units for households that meet the LMI income requirements of the CDBG program is a priority need for the City of Jersey City, falling under the broader priority of preserving and expanding affordable housing stock.

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint.

According to 2007-2011 CHAS data, 6,400 low- and moderate-income households (80% HAMFI and below) with at least one child age 6 or younger live in a housing units built before 1980. These households, 6.77% of all households, are at risk for lead-based paint.

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

### Introduction

The Jersey City Housing Authority (JCHA) was founded in 1938. Its mission is to develop and manage publicly funded housing of the highest standards, which is safe, affordable, sustainable and accessible; and, in partnership with outside organizations, foster resident responsibility and self-sufficiency.

The data tables presented in this section were pre-populated by the HUD eCon Planning Suite. In many instances, the data is either incorrect or out of date; however, no changes can be made. Where data was available, supplemental tables are provided.

### 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	0	67	2,618	3,541	0	3,541	319	1,371	2,672
# of accessible units									

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

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

According to the JCHA’s 2015 Agency Plan, the Housing Authority maintains 2,363 units of public housing across 10 developments. The tables in this section summarize information about these developments from the JCHA’s real estate portfolio, dated March 2014. According to the portfolio, the Authority operates 507 units for elderly residents ranging from studios to two-bedrooms, and 1,611 units for families that are one- to three-bedrooms. Waiting lists are closed for all these developments with an annual turnover of 95 units authority-wide.

Development	Elderly Units	Family Units	Total Units
Marion Gardens	0	228	228
Booker T. Washington	0	319	319
Hudson Gardens	0	224	224
Holland Gardens	0	192	192
Montgomery Gardens	0	434	434
Curries Woods	91	204	295
Berry Gardens (72/82 Danforth Ave.)	82	0	82
Berry Gardens (92 Danforth/199 Ocean Ave.)	286	0	286
Thomas J. Stewart Apts.	48	0	48
Dwight Street Homes	0	10	10

**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:**

According to interviews with the Jersey City Housing Authority, most of the Authority’s public housing stock is in good condition, with only minor rehab and regular maintenance needed. As detailed in the following table based on the most recent (2009) HUD inspection scores, four developments scored less than 80, with 100 being a perfect score.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Marion Gardens	37.14
Booker T. Washington	82.57
Hudson Gardens	81.09
Holland Gardens	83.39
Montgomery Gardens	59.99
Curries Woods	93.35
Berry Gardens (72/82 Danforth Ave.)	65.8
Berry Gardens (92 Danforth/199 Ocean Ave.)	94.83
Thomas J. Stewart Apts.	55.76
Dwight Street Homes	87.29

Table 36 - Public Housing Condition

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

Several developments suffered physical damage due to surges from Hurricane Sandy. JCHA has received CDBG Disaster Recovery funding to repair storm-related damage at Booker T. Washington, Marion Gardens and Thomas J. Stewart Apartments, and is seeking additional funds for Berry Gardens.

Several buildings in the Montgomery Gardens development are in poor condition, and new units will be constructed through the phased Rental Assistance Demonstration program. This project will double the amount of public housing units in the development. The Thomas J. Stewart Apartments are also undergoing evaluation for RAD, and JHCA is looking into the RAD program for other at-risk properties.

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

Similarly, JCHA's strategy for improving living environments is based on regular unit and building maintenance and repair, along with more major revitalization through innovative partnerships with private developers.

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

### Introduction

Jersey City is part of the Hudson County Alliance to End Homelessness, formerly the Jersey City/Bayonne/Hudson County Continuum of Care. No data on homeless facilities and services specific to Jersey City is available. Consequently, the HUD table below did not populate with data, and a supplemental table with available information pertaining to the CoC follows.

### 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)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 37 - Facilities and Housing Targeted to Homeless Households

### Jersey City/Bayonne/Hudson County CoC Housing Inventory Count Report (2014)

	Family Beds	Adult-Only Beds	Year Round Beds	Seasonal/Overflow/Voucher	Veteran Beds	Youth Beds
<b>Emergency, Safe Haven, and Transitional Housing</b>	<b>173</b>	<b>241</b>	<b>414</b>	<b>267</b>	<b>0</b>	<b>0</b>
Emergency Shelter	65	170	235	267	0	0
Transitional Housing	108	71	179	n/a	0	0
<b>Permanent Housing</b>	<b>126</b>	<b>290</b>	<b>416</b>	<b>n/a</b>	<b>99</b>	<b>5</b>
Permanent Supportive Housing	86	277	363	n/a	84	5
Rapid Re-Housing	40	13	53	n/a	15	0
<b>Grand Total</b>	<b>299</b>	<b>531</b>	<b>830</b>	<b>267</b>	<b>99</b>	<b>5</b>

**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**

Many social service agencies in Jersey City and the CoC provide benefits to LMI individuals and families in order to prevent homelessness. These services are essential in the Continuum of Care process and also serve the needs of those who have already become homeless. These organizations provide many services to their clientele, including but not limited to counseling, case management, life skills training, financial literacy classes and victim advocacy, all of which help residents to develop the skills and knowledge to transition into permanent supportive housing or independent living and to maintain steady employment. The ultimate goal of providing supportive services is self-sufficiency.

Physical and Mental Health – Bridgeway Crisis Intervention Services, Medical and Social Services for the Homeless (MASSH), Metropolitan Family Health Network, North Hudson Community Action Corporation, Veterans Affairs

Substance Abuse – Metropolitan Family Health Network, Inc., MASSH, GSECDC, Alcohol and Drug Addiction Hotline

Employment Services – United Way, Bayonne Economic Opportunity Foundation, PACO

HIV/AIDS – MASSH, Metropolitan Family Health Network, Inc., Hudson County Housing Resource Center, Catholic Charities, Let’s Celebrate, GSECDC, Hudson Pride Connections Center

Childcare – Some of the women’s shelters offer on-site childcare.

Legal Services – Community Health Law Project, Hudson County Housing Resource Center, Legal Services of NJ, Northeast NJ Legal Services

**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.**

Emergency Shelters and Services available to people who are homeless in the City include:

Catholic Charities of the Archdiocese of Newark – operates St. Lucy’s shelter, serving single women and men, and Hope House, serving women and their children.

Garden State Episcopal Community Development Corporation (GSECDC) – provides emergency housing services for persons living with HIV/AIDS

Hudson County Division of Welfare – Hotel/Motel Placement

WomenRising – offers emergency housing for victims of domestic violence

Palisades Emergency Residence Center (PERC, in Union City, NJ) and the Hoboken Shelter – work with HCEAH and coordinate an assessment and entry program

Covenant House serves youth aged 18-21

Transitional Housing opportunities in the City include:

WomenRising – operates Project Home, a supportive housing program for women and children affected by substance abuse and domestic violence.

Catholic Charities – operates the Franciska Residence for men living with HIV/AIDS

York Street Project – operates St. Joseph’s Home for women and children.

House of Faith – houses single adult men and women working full-time

Permanent Supportive Housing opportunities in the City include:

Catholic Charities – operates Canaan House, which provides housing for persons with HIV/AIDS and mental illness/addiction, and St. Jude’s Oasis, which provides housing for homeless families affected by substance abuse, mental illness, physical disabilities, domestic violence, and HIV/AIDS.

GSECDC – operates supportive housing programs in Jersey City and Hudson County.

Jersey City Housing Authority – operates HUD Veterans Affairs Supportive Housing (VASH) programs.

United Way of Hudson County – operates supportive housing programs in Jersey City and Hudson County.

Hudson County Housing Resource Center and Let’s Celebrate – housing for people living with HIV/AIDS

Agencies working to assist people who are homeless gain access to permanent housing include:

GSECDC – provides rapid-rehousing assistance and case management to homeless individuals; works to increase affordable housing stock

WomenRising – provides housing assistance for homeless women and families.

United Way of Hudson County – provides rapid rehousing assistance to homeless individuals and families

Catholic Charities – provides rapid rehousing assistance to homeless individuals and families.

Jersey City Housing Authority – works with private developers to increase affordable housing stock

Bayonne Family Community Center, Bergenview, Hoboken YMCA – provide affordable single room occupancy units.

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

### Introduction

Several organizations provide facilities and services for special needs populations in Jersey City:

Organizations serving victims of domestic violence include the Catholic Charities of the Archdiocese of Newark, Hudson County Child Abuse Prevention Center, Visiting Homemaker Services, and WomenRising, Inc.

Organizations serving the elderly include the Garden State Episcopal CDC, Pan-American Concerned Citizens Action League, Rebuilding Together, St. Ann’s Home, and the Urban League of Hudson County.

Organizations serving the physically or developmentally disabled include Hudson Community Enterprises, Kennedy Dancers, and St. Joseph’s School for the Blind.

Organizations serving youth include Big Brothers/Big Sisters of Essex, Hudson & Union, Boys and Girls Club, Inc., Educational Arts Team, Fairmount Housing Corporation, Girl Scouts of Greater Essex & Hudson Counties, Team Walker, Urban League of Hudson County, and the Youth Music Group.

Organizations serving people struggling with or affected by substance abuse include Hogar Crea, Pan-American Concerned Citizens Action League, Philippine American Friendship Committee, Inc., and the Salvation Army.

Organizations serving individuals living with or at risk of HIV/AIDS include Catholic Charities of the Archdiocese of Newark, Hoboken University Medical Center, Horizon Health Center, Hudson County HIV/AIDS Planning Council Office, Garden State Episcopal EDC, Let’s Celebrate, and Pan-American Concerned Citizens Action League.

Organizations serving the unemployed include Building An Empire, Inc., Catholic Charities of the Archdiocese of Newark, Dress for Success Hudson County, Hudson Community Enterprises, Hudson County Economic Development Corporation, Hudson County Workforce Investment Board, Garden State Episcopal CDC, and Puertorriquenos Asociados for Community Organization (P.A.C.O.).

**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**

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

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

Health care facilities coordinate discharge of homeless individuals through assistance of Hudson County's three emergency shelters, as well as the Hudson County Department of Social Services and various homeless service providers. These health care facilities ensure homeless individuals have access to available mainstream resources that can be utilized to secure needed supportive and housing services. In addition, strong emphasis is placed on identifying a support network for the homeless individuals and, wherever possible, effort is made to reconnect the individual with any family or friends they may have, and to involve the family in the discharge planning process. Homeless individuals are actively involved in the discharge planning process and informed of all of their options. The County's health care facilities provide a comprehensive plan from assessment to discharge, ensuring that the individuals' needs as appropriate (i.e., housing, physical and mental health, income support, life skills, etc.) are addressed through the County's various support services and homeless services.

The mental health community coordinates discharge of homeless individuals through the assistance of the Hudson County Department of Social Services and various homeless service providers. The County's mental health facilities ensure homeless individuals have access to available mainstream resources that can be utilized to secure needed services for support and housing services. As with health care facilities, a strong emphasis is made on identifying a support network for homeless individuals and, wherever possible, effort is made to reconnect the individual with any family or friends they may have, and to involve the family in the discharge planning process. Homeless individuals are actively involved in the discharge planning process and informed of all of their options. The County's mental health facilities provide a comprehensive plan, ensuring that homeless individuals' needs as appropriate (i.e., housing, physical and mental health, income support, life skills, etc.) are addressed through the County's support services and homeless services. Supportive housing programs available in Jersey City are listed in the previous section, MA-30 - Homeless Facilities and Services.

**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 non-homeless special needs populations in the City of Jersey City have a wide range of service needs, including transitional housing, supportive housing, counseling, case management, transportation to health care facilities and employment, and more. Data and information used to determine priority

supportive housing and supportive service needs of the non-homeless special needs populations in the City were derived from interviews and focus group sessions conducted with organizations that serve special needs populations.

Several priorities identified were common across the various subcategories of special needs populations. For example, one priority need identified was more affordable and accessible rental housing. Another need recognized was supportive housing facilities with adequate case management components for the disabled and elderly populations. Access to health care and employment opportunities were also common priorities for all special needs populations. These populations need access to dental appointments, doctor appointments, employment centers, and job training and placement services.

In regard to the elderly and frail elderly populations, services such as benefits counseling and care coordination were identified as priority needs. Home repair grants, property tax assistance, and utility payment assistance were also listed as priority needs for elderly residents that still own their homes, as this population survives on fixed incomes.

The City assists human service activities through its annual budget allocations from the CDBG program. These supportive funds assist local human service organizations with their operating costs.

**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€ with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

See response to prior question.

## ***MA-40 Barriers to Affordable Housing – 91.210€***

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

While Jersey City has implemented policies that will positively impact the creation and maintenance of affordable housing, there are still impediments to affordable housing. These include:

- The scarcity of available land for housing development and buildings;
- The high cost of land available and appropriate for development;
- The “warehousing” of privately-owned vacant properties;
- The building industry’s preference for market rate units rather than subsidized affordable housing units;
- The high costs associated with building new affordable units;
- The cost and bureaucratic process associated with environmental remediation;
- A high cost of living in Jersey City;
- Community perception of affordable housing;
- Unequal access to conventional loans for low and moderate income persons in minority neighborhoods;
- Lack of supportive services and operating funds for special needs housing developments;
- Insufficient targeting of resources for families below 30% of AMI, and families between 50 and 80% of AMI; and
- Multiple tax liens on potentially developable properties that prohibit transfer.

While there are several barriers to affordable housing Jersey City, the City of Jersey City has taken several steps to mitigate these barriers. These include:

- The City waives most permit fees for affordable housing development;
- The City has established an Affordable Housing Trust Fund to support the development of affordable housing;
- The City will take the lead in implementing the provisions of the Abandoned Property Rehabilitation Act;
- The City will collaborate with affordable housing stakeholders to overcome misconceptions about affordable housing;
- The City will work with developers to identify other private, state, and federal funds to subsidize the development of affordable housing;
- The City will continue to participate in the Homeless Continuum of Care process to address housing needs for homeless and special needs populations;
- The City will give preference to developers creating housing units for people below 30% of AMI;
- The City has increased the subsidy amount for first-time homebuyers to expand their purchase options in the City;
- The City will develop a lender’s consortium to provide market-rate conventional loans to first-time homebuyers; and

The City will convey property, where feasible, for the development of affordable housing.

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

### Introduction

In determining priorities for the allocation of federal funds, Jersey City has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

### 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	53	82	0	0	0
Arts, Entertainment, Accommodations	9,595	5,537	9	6	-3
Construction	1,899	1,090	2	1	-1
Education and Health Care Services	17,938	14,256	18	16	-2
Finance, Insurance, and Real Estate	14,365	29,876	14	33	18
Information	4,680	3,881	5	4	0
Manufacturing	4,172	2,832	4	3	-1
Other Services	3,733	2,008	4	2	-2
Professional, Scientific, Management Services	14,236	7,517	14	8	-6
Public Administration	1	0	0	0	0
Retail Trade	10,805	9,750	11	11	0
Transportation and Warehousing	5,790	4,920	6	5	0
Wholesale Trade	5,785	3,721	6	4	-2
Total	93,052	85,470	--	--	--

**Table 38 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	139,531
Civilian Employed Population 16 years and over	125,142
Unemployment Rate	10.31
Unemployment Rate for Ages 16-24	27.99
Unemployment Rate for Ages 25-65	7.20

**Table 39 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	37,625
Farming, fisheries and forestry occupations	7,094
Service	12,518
Sales and office	31,061
Construction, extraction, maintenance and repair	5,798
Production, transportation and material moving	5,778

**Table 40 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	47,406	40%
30-59 Minutes	51,890	44%
60 or More Minutes	19,655	17%
<b>Total</b>	<b>118,951</b>	<b>100%</b>

**Table 41 - Travel Time**

Data Source: 2007-2011 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	9,295	1,977	6,694
High school graduate (includes equivalency)	22,860	3,429	7,907
Some college or Associate's degree	22,128	2,696	4,642
Bachelor's degree or higher	54,480	2,431	7,653

**Table 42 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	460	1,198	1,567	4,775	5,398
9th to 12th grade, no diploma	2,874	2,410	2,584	5,432	3,551
High school graduate, GED, or alternative	6,921	9,248	9,132	15,816	6,670
Some college, no degree	9,115	8,246	6,169	9,046	2,396
Associate's degree	881	1,870	1,890	2,276	507
Bachelor's degree	4,678	19,583	9,006	11,794	2,398
Graduate or professional degree	416	12,632	6,222	5,337	1,566

**Table 43 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,848
High school graduate (includes equivalency)	28,249
Some college or Associate's degree	36,296
Bachelor's degree	54,464
Graduate or professional degree	76,748

**Table 44 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

The largest employment sectors in Jersey City in terms of worker share are Education and Health Care Services; Finance, Insurance, and Real Estate; Professional, Scientific, and Management Services; and Retail Trade. The top five private employers in Jersey City as of January 2015 are Goldman Sachs (3,782 employees), Bank of New York Mellon (2,000 employees), JP Morgan Chase (1,592 employees), Citigroup (1,500 employees), and Jersey City Medical Center (1,409 employees).

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

The largest negative values in the Jobs Less Workers columns, indicating commuting out of Jersey City, are in the Professional, Scientific, and Management Services sector. This indicates commuter populations working in these jobs, likely traveling from Jersey City to New York City for these traditionally higher-paying sectors. However, in the past few years, major financial institutions such as JP Morgan Chase and Bank of New York Mellon have expanded or moved from New York City to Jersey City, and there may be a similar opportunity for businesses in the Professional, Scientific, and Management Services Sector to expand or relocate to Jersey City, providing more employment opportunities for residents where they live.

A majority of Jersey City residents have a commute time between 30 and 59 minutes, and 17% travel more than an hour to get to work. Reliable public transit and well-maintained streets are needed to ensure that residents can travel to employment opportunities, and to enhance the City's attractiveness as a business location due to its proximity to New York City.

**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.**

Stakeholders interviewed emphasized the need for workforce development programs in Jersey City as part of the City's overall economic development strategy. Jersey City's population and economy has experienced significant growth over the past decade, but there is a lack of skilled workers within the City. A skilled and well-educated workforce is essential to continue to attract and retain employers and grow the City's economy. The residential and commercial construction associated with the economic growth will require more workers skilled in the construction trades.

Fostering local economic development through assistance for entrepreneurs and small businesses was another need identified through the stakeholder interviews. Rising Tide Capital, Inc. is a nonprofit based in Jersey City that has received \$225,000 in CDBG funding through the City to assist traditionally marginalized populations such as women, minorities and immigrants with early-stage business development. Additionally, the City received a \$2,250,000 grant from Bloomberg Philanthropies to address struggling local commercial districts.

The City of Jersey City is considering pursuing Neighborhood Revitalization Strategy Area (NRSA) designation for several neighborhoods in the City. This designation provides for enhanced regulatory flexibility in undertaking certain CDBG-funded activities in the strategy area.

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

As mentioned in the previous section, a skillful and well-educated workforce is essential to attracting and retaining employers and growing the City's economy. According to the HUD dataset, the City's unemployment rate in 2011 was 10.3%, higher than both the state and the nation's unemployment rates of 8.7%. Residents with a Bachelor's degree or higher were less likely to be unemployed or not in the labor force than residents with less educational attainment. Residents without a high school diploma or equivalent were more than 1.5 times as likely as those with only a high school diploma to be out of the labor force altogether.

Taken together, these facts suggest that, although job opportunities within the City are increasing, the skills and education of the City's workforce may not be well aligned with employment opportunities in the area, which are strongest in sectors that require some advanced education.

**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 Jersey City Employment and Training Program is supported by the Workforce Investment Board and offers job training, workshops, and other employment resources for adults and youth. Jersey City also houses a Jersey One-Stop Career Center, which offers assistance with finding employment, employability skills, and connects residents to training opportunities and other workforce programs.

Jersey City has a Summer Youth Employment and Enrichment program that offers career-readiness programs and paid internship opportunities for youth ages 16-24.

These workforce development efforts are important to connecting residents with the economic opportunities needed to secure decent, affordable housing, a goal central to the Consolidated Plan.

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

Jersey City participates in the Hudson County 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.**

Jersey City is promoting several mixed-use, transit oriented developments in McGinley Square, Journal Square, and the Waterfront. As the most recent (2013) CEDS update points out, it is important to

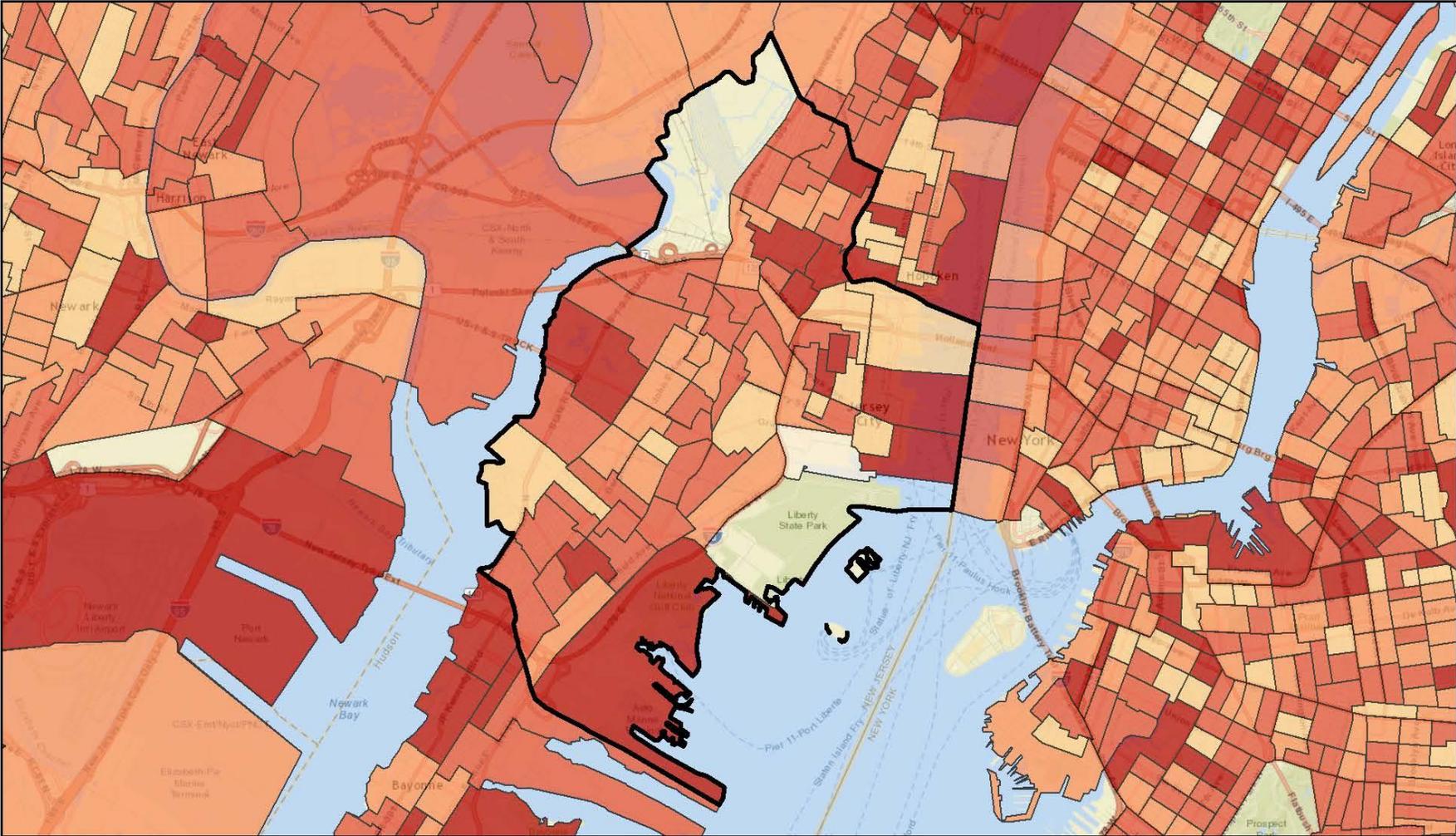
incentivize revitalization and redevelopment actions in more distressed areas. Although these developments are not targeted toward low- and moderate-income persons, they will provide additional job opportunities that will increase the ability of Jersey City residents to secure housing.

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

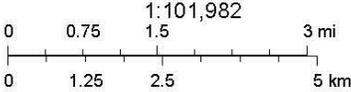
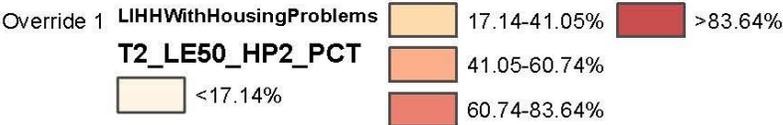
**Are there areas where households with multiple housing problems are concentrated?  
(include a definition of "concentration")**

As shown in the attached map, the highest concentration (top two quintiles) of low-income households reporting at least one housing problem

# City of Jersey City - LI Households with Any Severe Housing Problem - By Census Tract



June 11, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

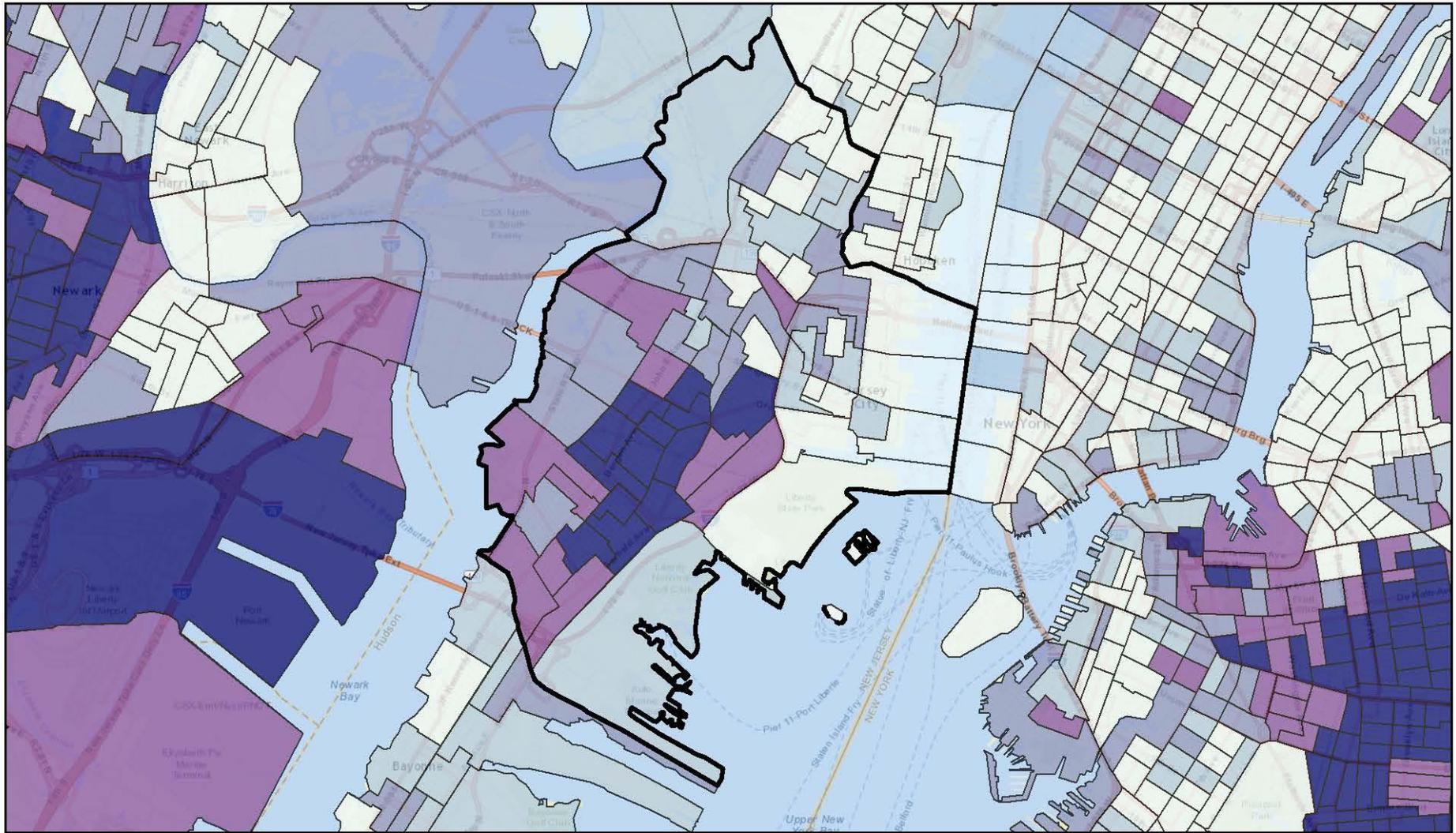
**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The largest concentrations (>25%) of the Black/African-American population are near the neighborhoods of Bergen-Lafayette and Greenville. For Asians, the largest concentrations (>25%) are around India Square and Holland Tunnel. The largest concentrations (>25%) of Hispanics are near The Heights, Bergen-Lafayette, and Journal Square.

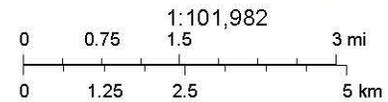
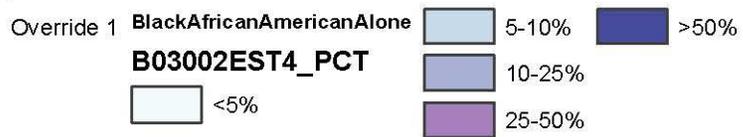
Using poverty rate as a proxy for low-income residents and a definition of "concentrated" as being within the top two quintiles of the map (meaning a poverty rate above 12.38%), there are several concentrations of poverty in the City, located around the neighborhoods of Bergen-Lafayette, Greenville, Marion, Journal Square, McGinley Square, and The Heights.

The neighborhoods listed above are located in Ward A, B and F and have the greatest racial/ethnic concentrations of poverty in Jersey City. See the "Ward Map" in the Unique Appendices for the locations of the Wards.

# City of Jersey City - Black/African-American Population - By Census Tract

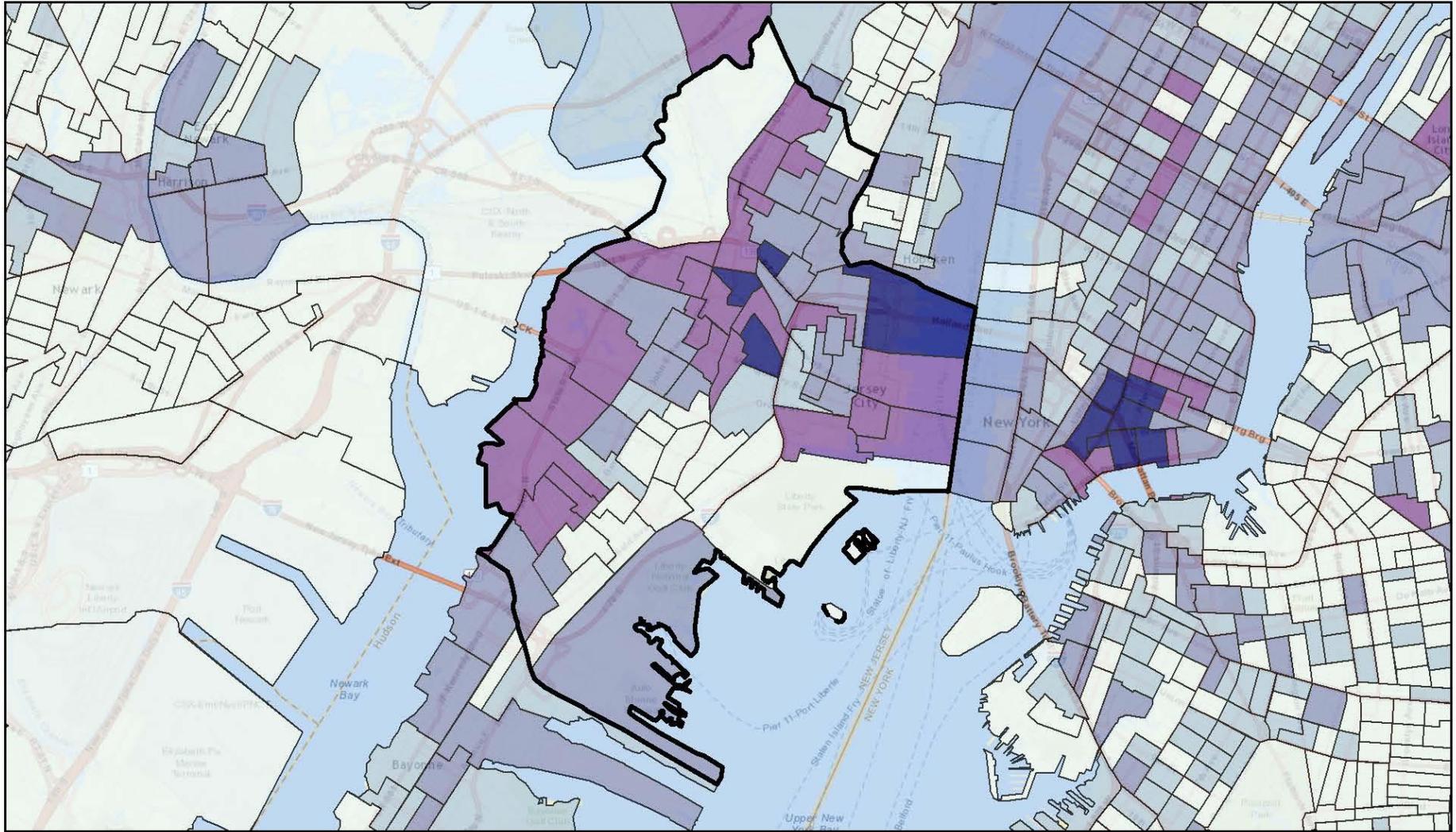


May 13, 2015

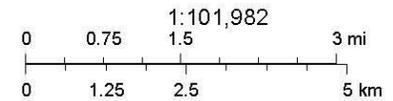
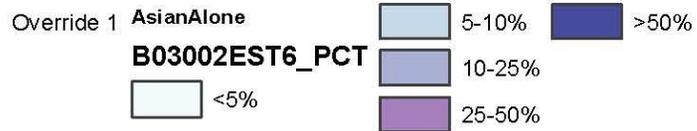


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# City of Jersey City - Asian Population - By Census Tract

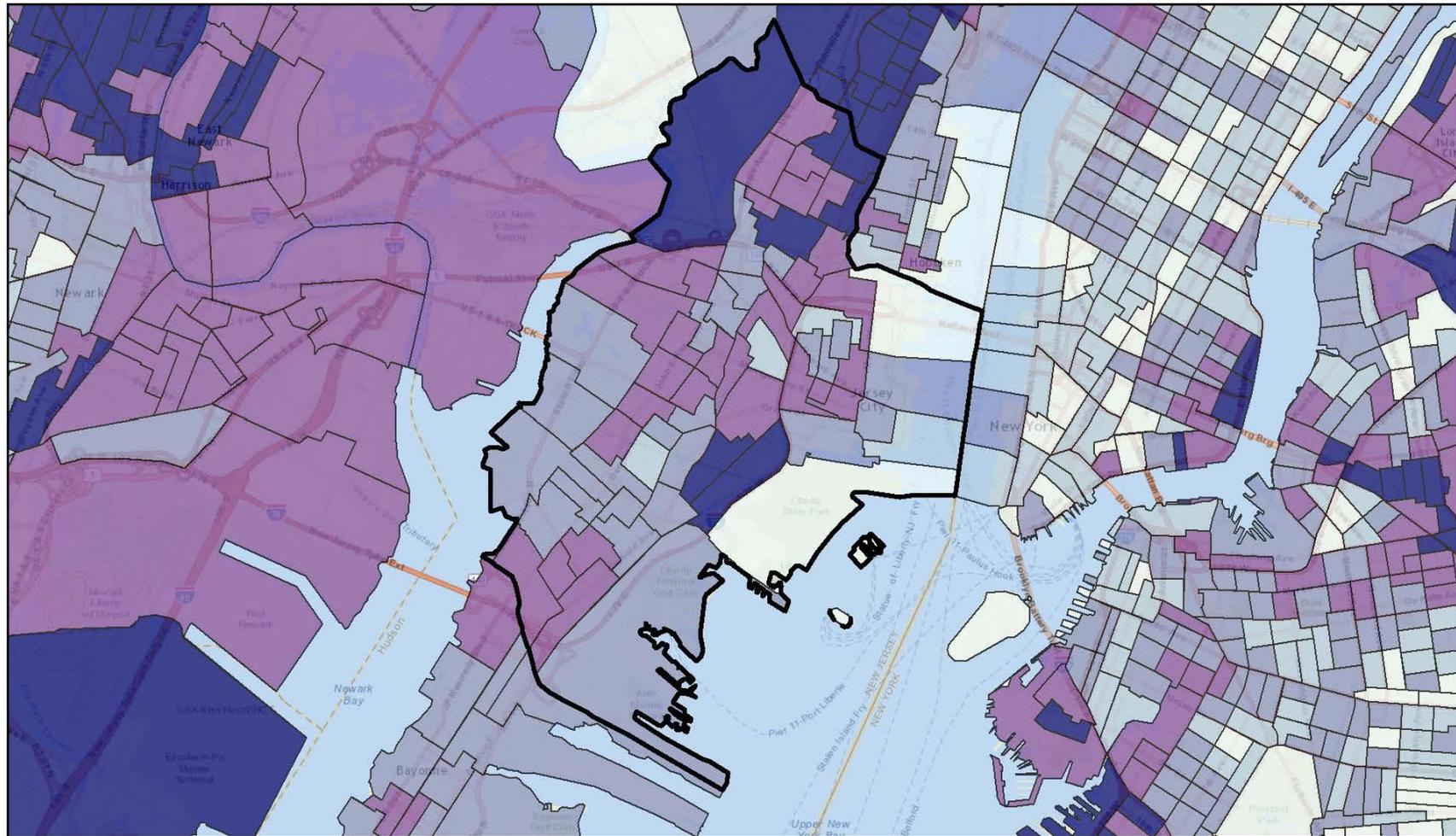


May 13, 2015

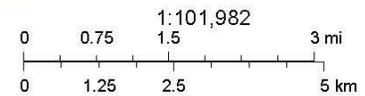
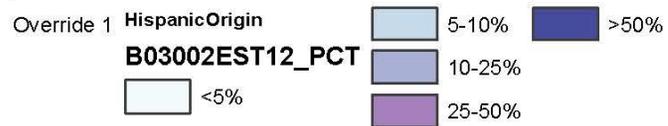


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

# City of Jersey City - Hispanic Population - By Census Tract

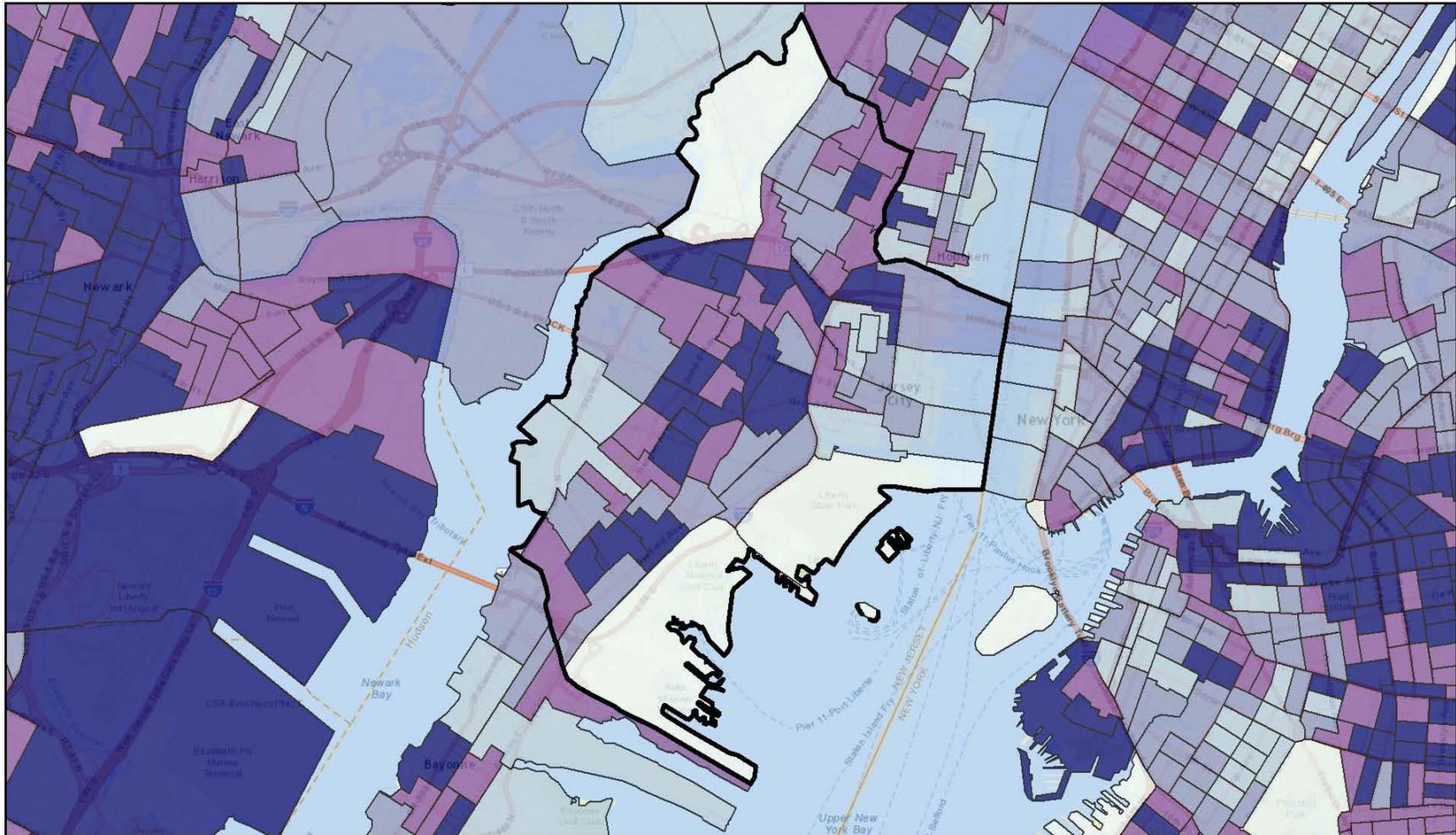


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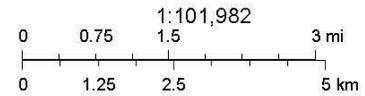
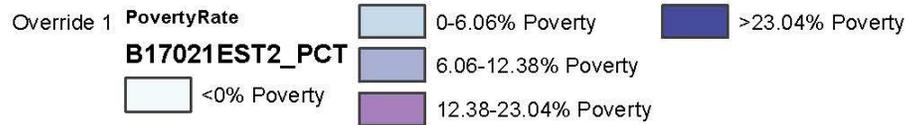


Sources: Esri, HERE, DeLorme, USGS, Intermap, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

# City of Jersey City - Poverty Concentration - By Census Tract

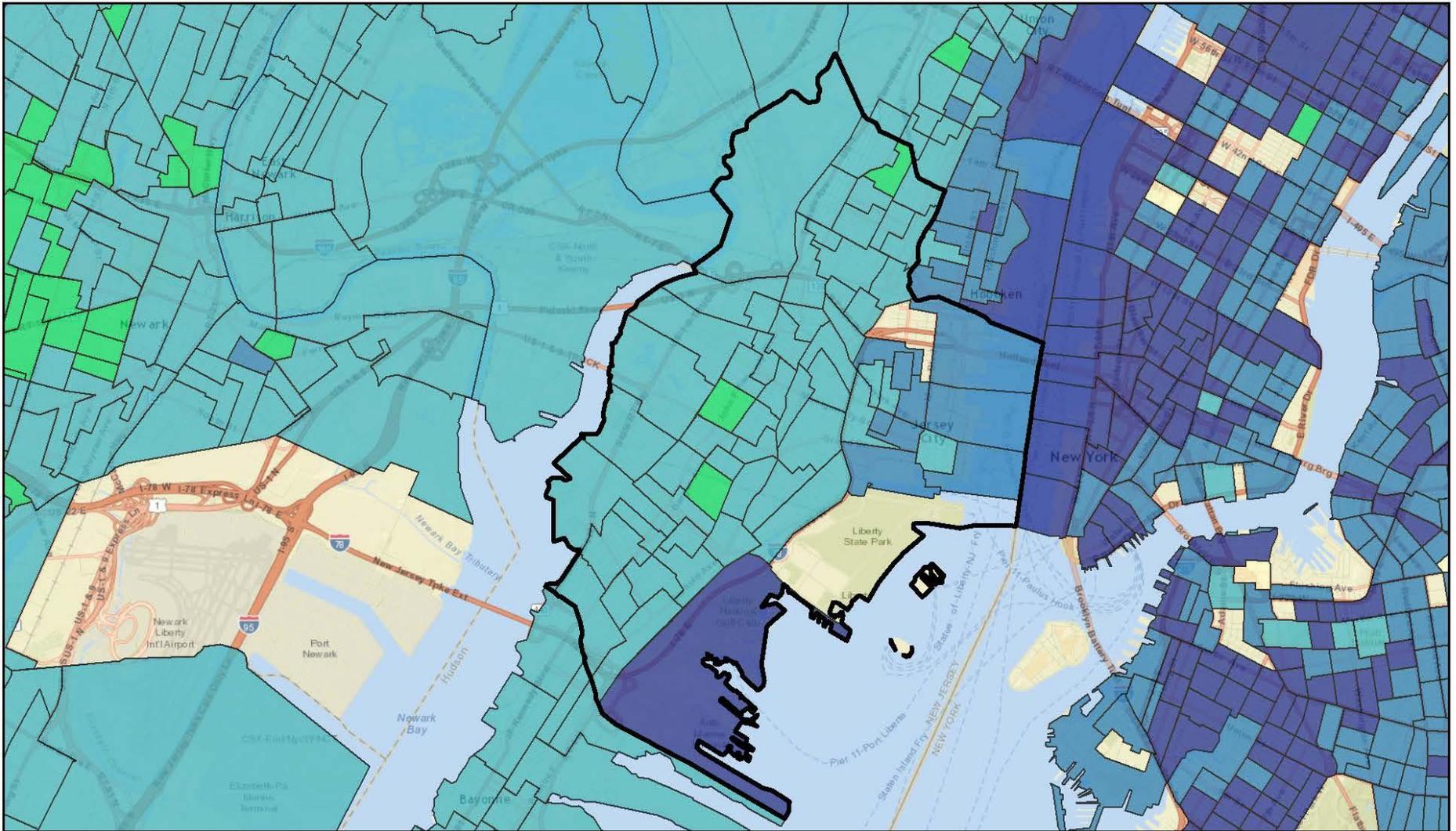


May 13, 2015

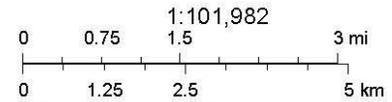
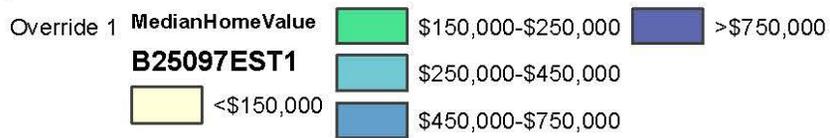


Sources: Esri, HERE, DeLorme, USGS, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

# City of Jersey City - Median Home Values - By Census Tract



May 13, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

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

Median housing values are between \$250,000 - \$450,000 in the majority of neighborhoods located in Wards A, B, and F. Neighborhoods near the waterfront in Ward A have the highest median housing values, but these particular census tracts do not have high concentrations of racial/ethnic minorities or poverty.

Median contract rents in these wards generally fall between \$750 and \$1,000. Again, neighborhoods near the waterfront in Ward A have higher median contract rents, generally above \$1,500.

As illustrated throughout the Needs Assessment, these housing prices are not affordable for many of Jersey City's residents. However, the strong market creates incentives for private developers to collaborate with local, state, and federal housing programs to increase the supply of affordable housing through mixed-income developments.

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

Yes. Community assets including shopping centers, higher education institutions, affordable housing developments, arts and culture organizations, social services organizations, recreation opportunities, and transit stations are located in these neighborhoods.

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

Yes. Each of these neighborhoods has opportunities for residential, commercial and/or mixed use development, including infrastructure and public facilities improvements. Developments underway in these areas include a school and a park, and Johnston Avenue in Ward F is a potential site for a transit-oriented development.

# 5. Strategic Plan

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## *SP-05 Overview*

### **Strategic Plan Overview**

The purpose of the Strategic Plan is to guide funding decisions in the City of Jersey City over the next five years of specific federal funds. The plan is guided by three overarching goals that are applied according to Jersey City's needs. The goals are:

To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.

To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low and moderate income residents throughout the City, increased housing opportunities, and reinvestment in deteriorating neighborhoods.

To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low and moderate income persons to achieve self-sufficiency.

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

### **Geographic Area**

#### **General Allocation Priorities**

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

Federal CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects in the City of Jersey City is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on low and moderate income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Priority CDBG funding areas include areas where the percentage of low to moderate income (LMI) persons is 51% or higher. These areas also include areas of racial and ethnic concentration where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the City's overall rate.

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

**Priority Needs**

Priority Need	Description	Priority Level	Population	Target Area	Goals Addressing	Basis for Relative Priority
Preserve/Expanded Affordable Housing Opportunities	New construction of housing in planned developments and rehabilitation of renter- and owner-occupied housing; including historic rehabilitation of residential housing units for income-eligible households	High	Extremely Low Income Low Income Moderate Income Large Families Families with Children Public Housing Residents Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence	Citywide	Preserve and increase affordable housing stock	High housing costs reduce economic opportunities, access to jobs and services, and the ability of lower income households, including the elderly and persons with disabilities, to live in the communities and neighborhoods of their choice. Additionally, existing affordable housing that is lost from the inventory will increase competition for remaining units and decrease access to affordable housing overall.

Priority Need	Description	Priority Level	Population	Target Area	Goals Addressing	Basis for Relative Priority
Housing and Related Services for the Homeless	Supporting short- and long-term homeless facilities, housing, and associated services for the homeless and those at risk of being homeless.	High	Extremely Low Income Large Families Families with Children Elderly Families Public Housing Residents Chronic Homelessness Individuals who are Homeless Homeless Families with Children Homeless Mentally Ill Homeless with Chronic Substance Abuse Homeless Veterans Homeless Persons with HIV/AIDS Homeless Victims of Domestic Violence Unaccompanied Youth	Citywide	Preservation of short- and long-term homeless facilities and associated services.	The homeless/those at risk of homelessness depend on services funded by community development programs.

Priority Need	Description	Priority Level	Population	Target Area	Goals Addressing	Basis for Relative Priority
Public Services	Provision of public services and interim neighborhood assistance such as crime prevention, youth services, employment training, and transportation services.	High	Extremely Low Income Low Income Moderate Income Public Housing Residents 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	Citywide	Provide public services.	Based on public input, there is a need for services to increase the effectiveness of physical investments that improve conditions for the elderly, youth, low-income persons, and other special populations.

Priority Need	Description	Priority Level	Population	Target Area	Goals Addressing	Basis for Relative Priority
Public Facilities and Infrastructure Improvements	Improvements and expansion of public facilities and infrastructure.	High	Extremely Low Income Low Income Moderate Income Families with Children Public Housing Residents 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	Citywide	Improve public facilities and infrastructure.	Based on public input and interviews conducted during consultation process, existing public facilities and infrastructure are in need of improvements.

Priority Need	Description	Priority Level	Population	Target Area	Goals Addressing	Basis for Relative Priority
Housing & Opportunities for Persons with HIV/AIDS	Permanent and transitional housing and related services for persons with HIV/AIDS.	High	Extremely Low Income Low Income Moderate Income Homeless Persons with HIV/AIDS Persons with HIV/AIDS and their Families	Citywide	Provide housing and services for persons living with HIV/AIDS and their families.	The population living with HIV/AIDS requires supportive services in addition to affordable housing opportunities.
Economic Development	Economic development activities for job creation and development.	High	Extremely Low Income Low Income Moderate Income Non-Housing Community Development	Citywide	Economic development	Economic development through direct technical and business assistance are the catalyst for the retention and creation of new jobs.

Priority Need	Description	Priority Level	Population	Target Area	Goals Addressing	Basis for Relative Priority
Planning & Administration	Administrative and planning costs to operate the CDBG, HOME, ESG, and HOPWA programs successfully.	High	Other	Citywide	Planning and administration	Effective and efficient implementation of CDBG, HOME, ESG, and HOPWA funding requires adequate resources for program planning and administration.

**Table 45 – Priority Needs Summary**

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

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
<b>Tenant Based Rental Assistance (TBRA)</b>	Jersey City has a shortage of affordable and available rental units for extremely low-income households. There is concern for providing housing for lower income renters as federal housing subsidies expire.
<b>TBRA for Non-Homeless Special Needs</b>	<p>As shown in the Needs Assessment and Market Assessment, there is need for non-homeless special needs rental housing assistance throughout the city. The Jersey City housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities or supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly and persons with disabilities.</p> <p>In general, renter households that include persons with disabilities are more likely than other households to have very low incomes, experience worst-case needs, pay more than one-half of their income for rent, and have other housing problems such as living in inadequate or overcrowded housing.</p>
<b>New Unit Production</b>	Jersey City’s housing inventory is dominated by zero-, one-, and two-bedroom units. While these are suitable for individuals and young couples, they create overcrowding concerns for larger families looking for affordable housing.
<b>Rehabilitation</b>	Based on feedback from stakeholders collected during interviews as well as the general age of the housing stock, there is a general need for owner- and rental-occupied rehabilitation.
<b>Acquisition, including preservation</b>	According to the National Low Income Housing Coalition’s National Housing Preservation database on expiring project-based rental assistance (PBR), which includes project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 2,836 units across Jersey City whose affordable inventory are set to expire within the next five years.

**Table 46 – Influence of Market Conditions**

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

**Introduction**

Currently, Jersey City receives CDBG and HOME funds for housing construction, rehabilitation initiatives, and other eligible activities. The City also receives ESG funds for homeless prevention and housing, and HOPWA funds for services and housing for persons with HIV/AIDS and their families. These funding sources are expected to be available over the next five years. In addition, other local funding sources and program income are anticipated to be available to finance such undertakings.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Reminder of ConPlan	Narrative Description	
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$			Total: \$
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,153,513			5,153,513	20,614,052	Block grant from US Department of Housing and Urban Development to address housing, community development and economic development needs in the City.
HOME	Public - Federal	Acquisition Homebuyer rehabilitation and down payment assistance	1,284,311			1,284,311	5,137,244	Grant from US Department of Housing and Urban Development to address affordable housing needs in the

Multifamily rental  
new construction  
Multifamily rental  
rehab  
New construction  
for ownership

City.

ESG	Public - Federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	472,063	472,063	1,888,252	Grant from US Department of Housing and Urban Development to address needs and services for homeless persons or persons at risk of becoming homeless.
HOPWA	Public - Federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,557,844	2,557,844	10,231,376	Grant from US Department of Housing and Urban Development to address needs and services for persons with HIV/AIDS.

**Table 47 - 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**

Several potential funding sources have been identified to implement the strategies contained in the 2015-2019 Consolidated Plan. The federal funds outlined above will leverage other sources such as state funds provided under various programs, such as the Neighborhood Preservation Balanced Housing Grant and HMFA CHOICE program; private funds such as Low Income Housing Tax Credits, and private banks; and local funds such as Affordable Housing Trust Funds (AHTF).

The Emergency Solutions Grant Program and the HOME Program require matching funds. All applicants to these programs must identify the match in the applications for funding from the Division of Community Development. All matching sources are verified prior to commitment of any federal funds. The County has not committed any funds specifically to provide a monetary match to any activity, but may provide the match for Emergency Solutions activities through local grant-in-aid to homeless service providers. Sponsors of HOME activities are responsible to provide their match.

Specific matching requirements will be met as follows:

HOME: Anticipated sources of match will be provided by activities requiring match - the total value of which will meet or exceed 25% of the total HOME award, with the exception of program administration activities which do not require match. Sources will include waiver of fees, in-kind donations, donations of land, private, state and local government funds.

ESG: Each agency must provide a 1:1 match for funding provided from the Emergency Solutions Grant Program. Most of the grant recipients are private non-profits with fund raising activities and other grants.

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

There are about 900 vacant parcels in the City, the bulk of which are zoned residential. These parcels could be locations for new affordable housing units. The Jersey City Redevelopment Agency assists the City by acquiring and assembling parcels of land for development as affordable and market-rate housing, as well as industrial, commercial, and retail use. Additionally, the State of New Jersey allows municipalities to create Redevelopment Area Plans that allow for more flexible zoning, which the City uses as a tool to implement strategies that may not fit into existing zoning regulations.

***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 Jersey City Division of Community Development	Government	Administers CDBG, HOME, HOPWA, and ESG programs.	City of Jersey City
Jersey City Housing Authority	Government	Provides and manages housing programs.	City of Jersey City

**Table 48 - Institutional Delivery Structure**

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

The institutional structure for providing affordable housing and meeting community development needs in Jersey City involves many agencies, including the Jersey City Department of Housing, Economic Development and Commerce, the Division of Community Development (DCD), and the Jersey City Housing Authority (JCHA). In addition, there are several offices within the City’s department structure that provide housing, economic, and community development services to citizens of Jersey City. These include, the City Planning Division, the Zoning Division, the Building Division, the Tenant/Landlord Relations Division, the Department of Health and Human Services The Jersey City Redevelopment Agency, the Jersey City Economic Development Corporation, and the Jersey City Housing Authority (JCHA), which is responsible for managing public housing and administering the Section 8 Rental Assistance Housing CHOICE Voucher Program.

In addition to the Federal and State government agencies, an important part of the institutional structure for affordable housing and community development in Jersey City is represented by community-based nonprofit organizations, who provide essential services for Jersey City residents. Several nonprofit agencies develop and manage affordable housing for low income individuals and families, homeless persons, and special needs and at-risk populations. The remaining affordable housing units are provided by for-profit developers. The City currently works with many community-based organizations, including Hudson Community Enterprises, Garden State Episcopal CDC, Let’s Celebrate, Inc., Salvation Army, the Urban League of Hudson County, WomenRising, and the York Street Project.

*Strengths*

Public and autonomous agencies that are critical to the institutional structure work cooperatively in executing required tasks. Agency staff have the ability and expertise to deliver services efficiently and effectively. Agency staff often has years of expertise in their respective fields.

Nonprofit organizations work closely with the DCD and they often bring a significant amount of experience and expertise to the service delivery system. For-profit developers bring experience and expertise in developing quality housing in a timely manner. Nonprofit Community Development Corporations (CDCs) help to ensure that a wide variety of housing needs are met.

*Weaknesses*

Some public and autonomous agencies are not adequately staffed; therefore, some projects and operations can be overly time-consuming. Additionally, some well-intentioned nonprofit organizations and community development corporations lack the capacity to develop projects in an efficient and effective manner.

**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	x	x	x
Rental Assistance	x	x	x
Utilities Assistance	x	x	x
<b>Street Outreach Services</b>			
<b>Law Enforcement</b>			
<b>Mobile Clinics</b>			
Other Street Outreach Services	X	x	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	x	x	x
Child Care	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>			
<b>Other</b>			

**Table 49 - 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)**

Individuals/families can access support services either by self-presenting at most of the shelter facilities or through referrals. Homeless service providers refer all clients through the CoC’s established Coordinated Assessment and Entry System established through the CoC and managed by Garden State Episcopal CDC (GSECDC). Providers funded through the CoC must refer all clients for screening and PHP.

There are many social service agencies in Jersey City and throughout Hudson County that provide benefits to very low and low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have already become homeless. The Jersey City government established a Resident Response Center to respond and refer residents to all supportive services in the county, which are described in the Housing Market Analysis and attached in the Unique Appendices as, “Hudson County Resources to Prevent and End Homelessness, 2015.”

These organizations provide many services to homeless or at risk residents, including but not limited to: food, counseling, case management, life skills training, financial literacy classes and victim advocacy. These services help homeless and at-risk populations develop skills and knowledge to transition into permanent supportive housing or independent living and gain steady employment.

**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**

*Strengths*

There is strong coordination and cooperation through the Hudson County Alliance to End Homelessness (HCAEH). Membership in HCAEH is open to the public and the organization encourages interested community members to attend meetings and become active in the committee. The HCAEH has five groups that meet at least quarterly to discuss discharge planning, disaster planning, the Point-in-Time Count, and to coordinate the Ten-Year Plan to End Homelessness. HCAEH involvement is incorporated

during RFP evaluations. Additionally, the City's Department of Community Development monitors all ESG recipients and encourages them remain closely engaged in HCAEH.

#### *Weaknesses*

Improved coordination with correctional facilities and the foster care system is needed to prevent discharge into homelessness and connect these populations to supportive services.

#### **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**

Better coordination is needed between public and private resources in order to overcome obstacles and mitigate problems faced in the administration and implementation of the Consolidated Plan. Regular evaluations of the current system will highlight areas where improvements are necessary. Greater technical assistance should be provided to social service and housing providers to assist them in attaining their goals, particularly when they overlap with those of the city. Workshops or training should be provided to assist in increasing the capacity of local agencies.

## 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	Preserve and expand affordable housing.	2015	2019	Affordable Housing Public Housing	City-wide	Preservation and Expansion of Affordable Renter and Owner Housing Opportunities	CDBG HOME	Rental Units Constructed: 150 Housing Units Homeowner Housing Added: 70 Housing Units Homeowner Units Rehabilitated: 130 Housing Units Rental Units Rehabilitated: 20 Housing Units
2	Housing/services for persons who are homeless	2015	2019	Homeless	City-wide	Housing and Related Services for the Homeless and Those at Risk of Homelessness	ESG	Public Services Other than LMI Housing Benefit: 6,620 Persons
3	Provide public services	2015	2019	Non-Homeless Special Needs	City-wide	Public Services	CDBG	Public Services Other than LMI Housing Benefit: 67,275 Persons
4	Improve public facilities and infrastructure.	2015	2019	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure	CDBG	Public Facility/Infrastructure other than LMI Housing Benefit: 23,435 Persons

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						Improvements		
5	Provide housing and services for persons living with HIV/AIDS and their families.	2015	2019	Non-homeless special needs	City-wide	Housing and Opportunities for Persons Living with HIV/AIDS	HOPWA	Public Services for LMI Housing Benefit: 2,595
6	Economic Development	2015	2019	Non-Housing Community Development	City-wide	Economic Development	CDBG	Public Services other than LMI Housing Benefit: 985 Persons
7	Planning & Administration	2015	2019	Other	City-wide	Other	CDBG HOME HOPWA	Other

**Table 50 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Preserve and expand affordable housing.
	<b>Goal Description</b>	Preservation of affordable housing including: historic preservation for income-eligible home owners in historic districts, development, housing rehabilitation assistance and downpayment/closing cost assistance.
2	<b>Goal Name</b>	Housing/services for persons who are homeless.
	<b>Goal Description</b>	Preservation of short- and long-term homeless facilities and services.
3	<b>Goal Name</b>	Provide public services.
	<b>Goal Description</b>	Expand and continue non-housing community development supportive services.
4	<b>Goal Name</b>	Improve public facilities and infrastructure.
	<b>Goal Description</b>	Improvements and expansion of public facilities and infrastructure.
5	<b>Goal Name</b>	Housing and services for persons with HIV/AIDS
	<b>Goal Description</b>	Provision of housing and associated services for the population living with HIV/AIDS and their families.
6	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Financial and technical assistance for businesses and entrepreneurs.
7	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	Administration and planning costs to operate the CDBG, HOME, and ESG programs successfully.

**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)**

Approximately 370 extremely low-, low- and moderate-income families in the jurisdiction will be provided affordable housing according to the HOME Program definition as a result of activities outlined in this Strategic Plan.

## 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)**

Not applicable.

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

JCHA promotes and supports a resident self-sufficiency program, whose stated goal is “[increasing] the proportion of working families throughout JCHA’s public and assisted housing communities” by promoting and supporting residents’ efforts to gain, sustain, and improve employment...” JCHA creatively leverages its existing resources and aggressively pursues new sources of funding in order to develop employment opportunities for residents. The following programs support residents in finding and staying with decent, sustaining employment and to advance in their jobs:

HOPE VI Self Sufficiency Program – this includes Case Management Teams focusing on TANF and other unemployed and underemployed residents; individual computer instruction with college interns; and Job Readiness Workshops.

Section 3 Employment – this includes aggressive enforcement of HUD’s requirement that contractors employ residents and other low-income area residents in construction work at public housing communities.

JCHA Resident Employment – this describes a long-standing hiring preference for public housing residents. Currently, almost one-half of all JCHA staff are current or former residents.

Social Service Liaison – This position addresses residents’ drug use and other criminal-related problems and/or non-payment of rent, and involves referrals to local social service programs in the area to prevent the necessity of the more punitive approach of eviction.

Each public housing community has a resident council. The resident councils have input and involvement in the following activities: management operations, modernization needs, family self-sufficiency programs, and the homeownership program. Additionally, the following programs demonstrate JCHA’s coordination with public housing residents:

The Resident Opportunities & Self-Sufficiency (ROSS) Program operates at three public housing communities. The Coordinators provide individualized case management services, a computer lab, and job readiness workshops on-site, and refer residents to appropriate local service providers in the community;

“WISE” program for seniors, which includes workshops, meals, social events, and trips which promote healthy lifestyles and choices;

The After School Program continues at five public housing sites;

The JCHA Homeownership Coordinator provides classes and individual counseling to residents interested in first-time homeownership; and

The JCHA Local Employment & Contracting Coordinator works closely with contractors and residents through job fairs and labor pools to ensure that the Section 3 requirements are met.

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

No.

**Plan to remove the 'troubled' designation**

Not applicable.

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

### **Barriers to Affordable Housing**

While Jersey City has implemented policies that will positively impact the creation and maintenance of affordable housing, there are still impediments to affordable housing. These include:

- The scarcity of available land for housing development and buildings;
- The high cost of land available and appropriate for development;
- The “warehousing” of privately-owned vacant properties;
- The building industry’s preference for market rate units rather than subsidized affordable housing units;
- The high costs associated with building new affordable units;
- The cost and bureaucratic process associated with environmental remediation;
- A high cost of living in Jersey City;
- Community perception of affordable housing;
- Unequal access to conventional loans for low and moderate income persons in minority neighborhoods;
- Lack of supportive services and operating funds for special needs housing developments;
- Insufficient targeting of resources for families below 30% of AMI, and families between 50 and 80% of AMI; and
- Multiple tax liens on potentially developable properties that prohibit transfer.

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

While there are several barriers to affordable housing Jersey City, the City of Jersey City has taken several steps to mitigate these barriers. These include:

- The City waives most permit fees for affordable housing development;
- The City has established an Affordable Housing Trust Fund to support the development of affordable housing;
- The City will take the lead in implementing the provisions of the Abandoned Property Rehabilitation Act;
- The City will collaborate with affordable housing stakeholders to overcome misconceptions about affordable housing;
- The City will work with developers to identify other private, state, and federal funds to subsidize the development of affordable housing;
- The City will continue to participate in the Homeless Continuum of Care process to address housing needs for homeless and special needs populations;
- The City will give preference to developers creating housing units for people below 30% of AMI;
- The City has increased the subsidy amount for first-time homebuyers to expand their purchase options in the City; and
- The City will convey property, where feasible, for the development of affordable housing.

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

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

Individuals/families can access support services either by self-presenting at most of the shelter facilities or through referrals. Regional emergency shelters refer participants to agencies that will assist them in obtaining mainstream resources so that they will have the financial ability to start along the road to self-sufficiency. Transitional housing programs generally refer participants to permanent housing programs/locations and provide the assistance necessary in obtaining resources to be successful when they make this transition.

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

Community surveys and stakeholder meetings have supported the need to increase the supply of affordable housing and supportive services to enable homeless individuals to transition from homelessness to independent living. The City of Jersey City, in collaboration with the City of Bayonne and Hudson County, has joined together to form the Jersey City/Bayonne/Hudson County Continuum of Care (CoC), coordinated by the Hudson County Alliance to End Homelessness. Each year, the CoC conducts a Point-in-Time count of the persons residing in emergency shelters and transitional housing facilities, as well as those living unsheltered, in the Hudson County region. This information is used to understand the emergency and transitional needs of homeless persons so that they can be addressed as discussed below.

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

Through participation in the CoC, homeless persons and households receive supportive services through local partners which include job training, health services, legal services, and housing and support services. Jersey City's entitlement grant funds, especially Emergency Shelter Grants, are used each year to fund homeless shelters and supportive services provided by the following local agencies: Medical and Social Services for the Homeless, St. Lucy's Shelter, and Hope House.

The City recognizes that there is a great need for shelter space to accommodate the homeless. In addition to its commitment to the Ten year Plan to End Homelessness, developed by the CoC, the City has a three-part strategy for ending homelessness:

Homeless Strategy: This approach seeks to help homeless individuals, as well as special needs households, by getting them housed as quickly as possible, and then working with them to develop individual long-term service plans:

Produce affordable units for homeless and disabled persons;

Create and maintain community-based treatment facilities;

Provide emergency housing for homeless individuals and families;

Provide housing with services designed to prepare clients to become self-sufficient; and

Make housing affordable for homeless persons, special needs populations, and senior citizens.

Ending Chronic Homelessness Strategy: This approach seeks to stabilize chronically homeless individuals and develop supportive services to help them attain self-sufficiency:

Continue to promote the necessity and importance of a paradigm shift within the Jersey

City/Bayonne/Hudson County CoC in order to significantly address the needs of the chronically homeless population;

Develop and implement the CoC's Ten-Year Plan to End Homelessness;

Continue to develop and formalize substantive private/public partnerships to promote housing for the chronic homeless population;

More effectively serve the needs of the chronically homeless through transitional housing, permanent housing, and supportive services, including emergency shelters; and

Develop additional permanent supportive housing for chronically homeless individuals and increase the supply of affordable housing

Other Homeless Strategy: Beyond the chronically homeless population, the City has developed more specific goals and objectives that tie into other programs, such as Housing Choice Vouchers and workforce training:

Add at least 50 units of permanent and transitional supportive housing for homeless/special needs persons during the next five years;

Reduce the number of homeless youth over the next five years;

Increase funding to projects proposing to provide transitional housing for special needs populations;

Reduce the number of low income and special needs persons in threat of losing their primary residence;

Train homeless persons in the construction and building trades; and

Secure project-based, Section 8 vouchers to guarantee permanent supportive housing for chronic homeless individuals.

**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**

There are many social service agencies in Jersey City and throughout Hudson County that provide benefits to very low and low income individuals and families in order to prevent homelessness. These

organizations also serve the needs of those who have already become homeless. Jersey City's government also provides an extensive network and referrals to other government agencies and/or social services when needed. These agencies include:

Catholic Community Services Archdiocese of Newark  
Garden State Episcopal Community Development Corporation  
United Way of Hudson County  
Palisades Emergency Residence Corporation  
North Hudson Community Action Corporation

These organizations provide many services to homeless or at-risk public housing residents and other at-risk populations including but not limited to: counseling, case management, life skills training, financial literacy classes, and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment.

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

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

The City intends to work with the New Jersey Department of Community Affairs and the Department of Health and Human Services to assist in the remediation of lead-based paint hazards.

During the next five years, the City will focus on the following efforts to reduce lead based paint hazards:

Collaborate with the New Jersey Department of Community Affairs in implementing the LHCAF (Lead Hazard Control Assistance Fund) program which offers financial assistance to homeowners and property owners to reduce lead based paint hazards in the home.

Perform complete risk assessments and final clearance for all homes assisted with Homeowner Rehabilitation Program funds. Lead based paint findings are incorporated into work write-ups for rehabilitation of properties.

Perform visual inspections of all properties to be acquired by first time homebuyers participating in the City's Golden Neighborhoods Homeownership Program.

Require developers participating in City sponsored federally assisted programs to abate lead in existing structures built prior to 1978. This requirement will be imposed on units receiving subsidies of \$25,000 or more in federal funds.

Partner with The Lead Education and Outreach Program at the Northern New Jersey Health Consortium to increase awareness about lead based paint hazards.

Pursue available funding/grants (both Federal and State) for Jersey City projects requiring lead abatement. In accordance with lead-based paint requirements, the City of Jersey City has attempted to incorporate the following factors that will refine and narrow the communities that are at high risk with lead-based paint hazards:

- Age of housing (pre-1978 housing units)

- Condition of housing

- Tenure and poverty levels

- Presence of young children

- Presence of lead poisoning cases

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

See above.

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

Lead abatement in housing, especially low and moderate income households, will be integrated into the existing and future affordable housing policies and programs in the City. This will involve first and foremost those projects applying for City funding for rehabilitation of units built before 1978. This includes a requirement that a provision be made for lead testing and, if necessary, proper abatements will be a condition for funding. For new construction on vacant lots, proper environmental testing will be required and approved remedial action taken before construction of the new units.

Before lead-based paint hazard reductions can be fully integrated into programs and policies a uniform testing and abatement procedure must be developed. In addition lead abatement specialists must be certified. The State has developed an updated certification program for lead inspectors, contractors, and workers based on The Environmental Protection Agency's new Renovation, Repair and Painting Final Rule(40 CFR 745). The Division of Community Development will require that all contractors employed on any properties under the Homeowner Rehabilitation Program (HORP) receive training and certification according to this new rule.

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

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

Combinations of supports are planned for the Jersey City community to help lift people out of poverty. Specific initiatives we will focus on are as follows:

#### *Job Creation*

The City of Jersey City will create employment opportunities for residents by supporting projects that create jobs for low-income residents. This may be accomplished by providing training to assist residents to create their own businesses or by using other innovative methods to create jobs for low-income residents. As appropriate, the City will use Section 108 Loan funds to support projects that will create jobs for low/moderate income residents. The City has developed the Employment Registry within the Jersey City Employment and Training Program. This registry is used to connect jobs with employers and service employment needs. The Jersey City Employment and Training Program is part of the one-stop center.

#### *Social Service Initiative*

The City of Jersey City provides funding to a wide array of agencies that provide residential services for Jersey City residents. Services range from educational support services designed to increase the likelihood of future success for youth to job readiness and employment training services to assist unemployed and underemployed residents to transition into the workforce. As part of the overall anti-poverty strategy, the City will focus on financial literacy education for low/moderate income individuals. This will be accomplished by working collaboratively with local non-profits and lenders. Where feasible, the City will support financial literacy programs that are designed to have a measurable impact on residents.

#### *Housing*

The City of Jersey City will continue to encourage homeownership for low/moderate income persons by earmarking funds for the Golden Neighborhoods Homeownership Program (GNHP). This program enables low/moderate income persons to purchase homes they normally would not be able to afford. While there are deed restrictions on the units, provisions still allow the homeowner to build equity. Participants in the GNHP are required to attend pre-purchase counseling. One component of the counseling program focuses on maintaining good credit. Credit repair counseling provides clients with guidance in addressing derogatory items on their credit reports, thus credit scores are improved and clients can command better interest rates when making purchases. Clients are also provided with guidance in improving their financial literacy skills. These services are instrumental in assisting clients to create wealth.

The City will continue to support various other funded projects to assist low/moderate income residents to become homeowners. Subsidies will be provided to make newly constructed or rehabilitated homes affordable to families who are between 50% and 80% AMI.

The City will collaborate with autonomous agencies and non-profits to help address foreclosures in Jersey City. These groups will provide foreclosure intervention workshops/seminars, homeownership counseling, financial literacy workshops, and mediation as appropriate.

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

See above.

## ***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**

CDBG construction projects are monitored as follows: a pre-construction meeting is held to discuss contracting, federal labor standards, environmental reviews, and payment issues; on-site monitoring is conducted as needed throughout construction to periodically assess activity; disbursement requests for payments of construction draws are monitored to ensure compliance; and annual reports are used as an additional monitoring tool to assess project activity and to ensure timely expenditure of funds.

Construction activity associated with the Homeowner Rebate Program (HORP) is monitored to ensure that all units are in compliance with housing quality and lead-based paint standards. All units are pre-inspected to develop an appropriate work write-up. Progress inspections are made periodically and all units are monitored after construction activity has been completed.

All CDBG public service providers must attend annual technical assistance workshops to become familiar with program and regulatory requirements; submit quarterly reports; and submit disbursement requests with appropriate supporting documentation for all expenses incurred. Annual risk assessments are completed for all public service activities. High-risk projects are scheduled to receive on-site visits. All public service projects are monitored regularly via on-going telephone contact with DCD staff.

HOME program monitoring takes place prior to, during, and after construction. Recipients of HOME funds must meet with DCD staff prior to construction to review all aspects of their projects. During construction, DCD reviews and approves all disbursement requests for the payment of construction draws and change orders. DCD periodically inspects construction projects, attends construction meetings as necessary, and monitors compliance with other federal requirements. Post-construction, DCD monitors tenant selection procedures and affirmative marketing. Projects are monitored to ensure that tenants/owners meet the HOME income eligibility requirements. Ongoing monitoring/ inspections ensure that units meet the housing quality standards. When HOME funds are used to provide a direct subsidy to potential homebuyers, units are monitored to ensure compliance with lead-based paint and Housing Quality Standards.

All ESG and HOPWA funded projects are monitored annually. Subgrantees must attend annual technical assistance workshops to become familiar with program and regulatory requirements; submit quarterly reports; and submit disbursement requests with appropriate supporting documentation for all expenses incurred. Subgrantees are monitored regularly via on-going telephone contact with DCD staff and HMIS data entry, and site visits are conducted at least once annually. In addition to project monitoring, an on-going review of each project is conducted by the Director to determine project readiness, use of funds,

and to ascertain whether overall goals are on schedule. Amendments are proposed when projects are cancelled or delayed.

Minority business outreach requirements will be monitored by DCD staff concerning Section 3 requirements. The City's progress will be assessed periodically to determine whether we are on track to meet goals and objectives identified in the Consolidated Plan. This assessment will be included in the CAPER.

# 6. Expected Resources

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

### Introduction

Currently, Jersey City receives CDBG and HOME funds for housing construction, rehabilitation initiatives, and other eligible activities. The City also receives ESG funds for homeless prevention and housing, and HOPWA funds for services and housing for persons with HIV/AIDS and their families. These funding sources are expected to be available over the next five years. In addition, other local funding sources and program income are anticipated to be available to finance such undertakings.

Note: The City of Jersey City was initially allocated CDBG funding for 2015 in the amount of \$5,834,520 by HUD. However, of this amount, \$681,007 was the result of a re-allocation of CDBG funds initially awarded to Westchester County, NY. This amount is now being contested by Westchester County and, therefore, is not available to the City of Jersey City at this time. Until there is resolution of the Westchester County CDBG grant allocation, Jersey City has based its 2015 Annual Action Plan budget on a CDBG grant amount of \$5,153,513. Should the City receive additional funds related to the resolution of the Westchester County action, any additional funds will be budgeted and awarded in accordance with the City's Citizen Participation Plan.

### 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: \$		
CDBG	Public -	Acquisition	5,153,513			20,614,052	Block grant from US

Consolidated Plan

JERSEY CITY

120

	Federal	Admin and Planning Economic Development Housing Public Improvements Public Services					Department of Housing and Urban Development to address housing, community development and economic development needs in the City.
HOME	Public - Federal	Acquisition Homebuyer rehabilitation and down payment assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,284,311		1,284,311	5,137,244	Grant from US Department of Housing and Urban Development to address affordable housing needs in the City.
ESG	Public - Federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	472,063		472,063	1,888,252	Grant from US Department of Housing and Urban Development to address needs and services for homeless persons or persons at risk of becoming homeless.
HOPWA	Public - Federal	Permanent housing in facilities Permanent housing	2,557,844		2,557,844	10,231,376	Grant from US Department of Housing and Urban Development

placement  
Short term or  
transitional housing  
facilities  
STRMU  
Supportive services  
TBRA

to address needs and  
services for persons with  
HIV/AIDS.

**Table 51 - 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**

Several potential funding sources have been identified to implement the strategies contained in the 2015-2019 Consolidated Plan. The federal funds outlined above will leverage other sources such as state funds provided under various programs, such as the Neighborhood Preservation Balanced Housing Grant and HMFA CHOICE program; private funds such as Low Income Housing Tax Credits, and private banks; and local funds such as Affordable Housing Trust Funds (AHTF).

The Emergency Solutions Grant Program and the HOME Program require matching funds. All applicants to these programs must identify the match in the applications for funding from the Division of Community Development. All matching sources are verified prior to commitment of any federal funds. The County has not committed any funds specifically to provide a monetary match to any activity, but may provide the match for Emergency Solutions activities through local grant-in-aid to homeless service providers. Sponsors of HOME activities are responsible to provide their match.

Specific matching requirements will be met as follows:

HOME: Anticipated sources of match will be provided by activities requiring match - the total value of which will meet or exceed 25% of the total HOME award, with the exception of program administration activities which do not require match. Sources will include waiver of fees, in-kind donations, donations of land, private, state and local government funds.

ESG: Each agency must provide a 1:1 match for funding provided from the Emergency Solutions Grant Program. Most of the grant recipients are private non-profits with fund raising activities and other grants.

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

There are about 900 vacant parcels in the City, the bulk of which are zoned residential. These parcels could be locations for new affordable housing units. The Jersey City Redevelopment Agency assists the City by acquiring and assembling parcels of land for development as affordable and market-rate housing, as well as industrial, commercial, and retail use. Additionally, the State of New Jersey allows municipalities to create Redevelopment Area Plans that allow for more flexible zoning, which the City uses as a tool to implement strategies that may not fit into existing zoning regulations.

# 5. 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	Preserve and increase affordable housing opportunities.	2015	2019	Affordable Housing Public Housing	City-wide	Preservation and Expansion of Affordable Renter and Owner Housing Opportunities	CDBG HOME	Rental Units Constructed: 30 Housing Units Homeowner Housing Added: 14 Housing Units Homeowner Units Rehabilitated: 26 Housing Units Rental Units Rehabilitated: 4 Housing Units
2	Housing/services for persons who are homeless	2015	2019	Homeless	City-wide	Housing and Related Services for the Homeless and Those at Risk of Homelessness	ESG	Public Services Other than LMI Housing Benefit: 1,324 Persons
3	Provide public services	2015	2019	Non-Homeless	City-wide	Public Services	CDBG	Public Services Other than LMI Housing Benefit: 13,455 Persons

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Special Needs								
4	Improve public facilities and infrastructure.	2015	2019	Non-Housing Community Development	City-wide	Public Facilities and Infrastructure Improvements	CDBG	Public Facility/Infrastructure other than LMI Housing Benefit: 4,687 Persons
5	Provide housing and services for persons living with HIV/AIDS and their families.	2015	2019	Non-homeless special needs	City-wide	Housing and Opportunities for Persons Living with HIV/AIDS	HOPWA	Public Services for LMI Housing Benefit: 519
6	Economic Development	2015	2019	Non-Housing Community Development	City-wide	Economic Development	CDBG	Public Services other than LMI Housing Benefit: 197 Persons
7	Planning & Administration	2015	2019	Other	City-wide	Other	CDBG HOME HOPWA	Other

**Table 52 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Preserve and increase affordable housing opportunities.
	<b>Goal Description</b>	Preservation of affordable housing including development, housing rehabilitation assistance and downpayment/closing cost assistance.
2	<b>Goal Name</b>	Housing/services for persons who are homeless.
	<b>Goal Description</b>	Preservation of short- and long-term homeless facilities and services.
3	<b>Goal Name</b>	Provide public services.
	<b>Goal Description</b>	Expand and continue non-housing community development supportive services.
4	<b>Goal Name</b>	Improve public facilities and infrastructure.
	<b>Goal Description</b>	Improvements and expansion of public facilities and infrastructure.
5	<b>Goal Name</b>	Provide housing and services for persons living with HIV/AIDS and their families.
	<b>Goal Description</b>	Provision of housing and associated services for the population living with HIV/AIDS and their families.
6	<b>Goal Name</b>	Improve and expand public facilities.
	<b>Goal Description</b>	Improve and increase the following facilities: youth centers; educational facilities; facilities for abused, abandoned, and neglected children; emergency homeless shelters; and parks and recreation facilities.
7	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Financial and technical assistance for businesses and entrepreneurs.
8	<b>Goal Name</b>	Planning & Administration
	<b>Goal Description</b>	Administration and planning costs to operate the CDBG, HOME, and ESG programs successfully.
9	<b>Goal Name</b>	Promote business expansion and job creation.
	<b>Goal Description</b>	Provide financial assistance for business expansion and job creation, especially for the LMI population

## AP-35 Projects – 91.220(d)

### Introduction

The following project information for FY 2015 provides a comprehensive overview on the ranges of CDBG, HOME, ESG, and HOPWA activities.

Note: The City of Jersey City was initially allocated CDBG funding for 2015 in the amount of \$5,834,520 by HUD. However, of this amount, \$681,007 was the result of a re-allocation of CDBG funds initially awarded to Westchester County, NY. This amount is now being contested by Westchester County and, therefore, is not available to the City of Jersey City at this time. Until there is resolution of the Westchester County CDBG grant allocation, Jersey City has based its 2015 Annual Action Plan budget on a CDBG grant amount of \$5,153,513. Should the City receive additional funds related to the resolution of the Westchester County action, any additional funds will be budgeted and awarded in accordance with the City's Citizen Participation Plan.

### Projects

#	Project
1	CDBG Administration
2	HOME Administration
3	HOPWA Administration
4	Concordia Learning Center
5	Berry Lane Park
6	Let's Celebrate Soup Kitchen
7	Philippine Community Center
8	Rebuilding Together Housing Rehab
9	Team Walker Elevator
10	York Street Project HVAC
11	Code Enforcement
12	Sidewalk and Curb Repair
13	Hudson Community Enterprises - Operation Hope
14	Rising Tide Capital - Micro-Enterprise
15	Home Owner Rehabilitation Program (HORP)
16	Relocation

#	Project
17	Aspira Gateway Program
18	BBBS Mentoring Program
19	Boys & Girls Club - Heights Outreach
20	Boys & Girls Club - Youth Achievement Center
21	C-Line ALPHA Program
22	Concordia Early Intervention Program
23	Educational Arts Team
24	Girl Scouts in Public Housing
25	Grace Senior Center
26	Hudson County CASA
27	Jackie Robinson Little League
28	Hudson Pride Youth Connect
29	Jersey City Re-Entry HUB
30	Kennedy Dancers Youth After School Program
31	Kennedy Dancers Senior Citizen Program
32	Jersey City RBI
33	Lincoln Park Little League
34	Nimbus Dance Works
35	Healthy Aging Project
36	Philippine American Friendship Committee (PAFCOM)
37	Pershing Field Babe Ruth
38	City Corps Interpretation & Translation
39	Team Walker Career Program
40	Urban League General Social Services
41	Urban League Power Up After School Program
42	Washington Park Little League
43	WomenRising Domestic Violence Services
44	WomenRising Strong Foundations Program

#	Project
45	York Street Project Career Readiness Program
46	Youth Summer Programs Set Aside
47	CHDO Set Aside/GSEDCDC Hill Top View
48	108 Storms Rehab
49	ESG - Hope House, St. Lucy's, Hudson CASA, PERC Overflow
50	Cornerstone Outreach Program
51	Hudson CASA Emergency Housing
52	Housing Plus - TBRA
53	Housing Plus - STRMU
54	Franciska Residence
55	Canaan House
56	Corpus Christi Ministry Housing

**Table 53 – Project Information**

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

The City of Jersey City is committed to allocating funds that serve the needs of the lowest income and most disadvantaged residents. Households with incomes less than 50% of the area median income, especially those with extremely low incomes (less than 30% of area median income), are particular priorities. The City has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, low income families, the homeless and persons threatened with homelessness, the elderly, and persons with disabilities.

The primary obstacle to meeting underserved needs is the limited resources available to address identified priorities. Jersey City partners with other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes involving housing and community development activities. In addition, several other obstacles to meeting underserved needs include:

Increased need for affordable housing and supportive services resulting from economic downturn – while budgets for projects are generally stretched in good economic conditions, the recent economic downturn has exacerbated these issues and concerns.

Increased foreclosures & unemployment – in addition to the community implications of the recent economic downturn are effects on a more individual basis, such as a high foreclosure rate, the associated problem of poor credit, and rising unemployment.

The following needs address these obstacles:

- Preservation of affordable housing including development, housing rehabilitation assistance and down payment/closing cost assistance.
- Preservation of short- and long-term homeless facilities and services.
- Improve and increase the following facilities: youth centers; educational facilities; facilities for abused, abandoned, and neglected children; emergency homeless shelters; and parks and recreation facilities.

## AP-38 Project Summary

### Project Summary Information

#	Project	Goals Supported	Geographic Areas	Needs Addressed	Funding
1	CDBG Administration	Planning and administration	Citywide - Local Target area	Planning & Administration	CDBG : \$1,030,703
	Description	Planning and administration for CDBG program.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Planning and administration.			
2	HOME Administration	Planning and administration	Citywide - Local Target area	Planning & Administration	HOME : \$128,431
	Description	Planning and administration for HOME program.			
	Target Date for Completion	03/31/2016			
	Estimate the				

	number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Planning and administration.			
	HOPWA Administration	Planning and administration	Citywide - Local Target area	Planning & Administration	Other - HOPWA : \$76,735
	Description	Planning and administration for HOPWA program.			
	Target Date for Completion	03/31/2016			
3	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for				

	this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Planning and administration.			
4	Concordia Learning Center	Improve public facilities and infrastructure	Citywide - Local Target area	Public Facilities and Infrastructure Improvements	CDBG : \$42,000
	Description	Complete an ADA-compliant emergency evacuation route from Concordia's residential building to the point of safety on Summit Avenue.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	130 persons assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	761 Summit Ave, Jersey City, NJ 07307			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Renovation of existing facility.			

5	Berry Lane Park	Improve public facilities and infrastructure	Citywide - Local Target area	Public Facilities and Infrastructure Improvements	CDBG : \$1,200,000
	Description	Additional work needed to construct facilities within park. Includes skatepark, playground.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	500 persons assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	17.5 acre park currently under construction on a former brownfield site in the Communipaw-Lafayette Section of Jersey City, New Jersey. Located at 1000 Garfield Ave.			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Construction of recreation facilities for LMI area benefit.			
6	Let's Celebrate Soup Kitchen	Improve public facilities and infrastructure	Citywide - Local Target area	Public Facilities and Infrastructure Improvements	CDBG : \$15,000
	Description	Repair window frames at soup kitchen and supermarket style pantry building that serves working poor / low income individuals.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional	3000 persons assisted.			

information for this discussion may be available on the AP-36 Project Detail screen.)	
Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	46 Fairview Ave., Jersey City, New Jersey.
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Rehabilitation of existing facility.

Philippine Community Center	Improve public facilities and infrastructure	Citywide - Local Target area	Public Facilities and Infrastructure Improvements	CDBG : \$35,000
Description	Rehabilitate the basement of the Philippine Community's newly acquired building to accommodate props, materials for storage.			
Target Date for Completion	03/31/2016			
7 Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	152 persons assisted.			
Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	1969 John F. Kennedy Blvd, Jersey City, NJ 07305			

	screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Rehabilitation of existing facility.			
8	Rebuilding Together Housing Rehab	Preserve and expand affordable housing	Citywide - Local Target area	Preserve/Expand Affordable Housing Opportunities	CDBG : \$45,000
	Description	Housing rehabilitation at various low income houses throughout the City.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Six households assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Housing rehabilitation.			
9	Team Walker Elevator	Improve public facilities and infrastructure	Citywide - Local Target area	Public Facilities and Infrastructure Improvements	CDBG : \$98,759
	Description	Install new elevator to the newly constructed building serving youth with disabilities.			

	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	300 youth assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	373 Communipaw Ave, Jersey City, NJ 07304			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Improvements to existing facility.			

10	York Street Project HVAC	Improve public facilities and infrastructure	Citywide - Local Target area	Public Facilities and Infrastructure Improvements	CDBG : \$90,000
	Description	Replace two HVAC units on the roof of a building that houses an alternative adult high school and career development program.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail	105 persons assisted.			

	screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	89 York St, Jersey City, NJ 07302			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Improvements to existing facility.			
	Code Enforcement	Preserve and expand affordable housing	Citywide - Local Target area	Preserve/Expand Affordable Housing Opportunities	CDBG : \$72,000
	Description	Maintaining safe and sanitary conditions of rental units through code enforcement inspections. Will also serve as the first step in the condemnation process for vacant properties.			
	Target Date for Completion	03/31/2016			
11	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for	Code enforcement.			

	<p>this discussion may be available on the AP-36 Project Detail screen.)</p>				
12	<p>Sidewalk and Curb Repair</p>	<p>Improve public facilities and infrastructure</p>	<p>Citywide - Local Target area</p>	<p>Public Facilities and Infrastructure Improvements</p>	<p>CDBG : \$677,024</p>
	<p>Description</p>	<p>Sidewalk and curb repair on MLK.</p>			
	<p>Target Date for Completion</p>	<p>03/31/2016</p>			
	<p>Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>	<p>500 persons assisted.</p>			
	<p>Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>				
	<p>Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>	<p>Sidewalk and curb repair.</p>			
13	<p>Hudson Community Enterprises - Operation Hope</p>	<p>Economic development</p>	<p>Citywide - Local Target area</p>	<p>Economic Development</p>	<p>CDBG : \$100,000</p>
	<p>Description</p>	<p>Hudson Community Enterprises operates three small businesses that have been created to provide expanded economic opportunities for severely disabled low income residents of Jersey. These businesses recruit as employees individuals whose disabilities and their impact on daily functioning put these individuals at risk in terms of job retention. Hudson Community Enterprises through</p>			

		Operation Hope supports the provision of a range of support services in these businesses.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	32 severely-disabled persons assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Economic development.			
14	Rising Tide Capital - Micro-Enterprise	Economic development	Citywide - Local Target area	Economic Development	CDBG : \$300,000
	Description	Training in business planning and management through its Community Business Academy (CRA) program and then year round consultation and advanced seminars for LMI individuals.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36	165 persons assisted.			

	Project Detail screen.)			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Business development assistance.		
15	Home Owner Rehabilitation Program (HORP)	Preserve and expand affordable housing	Citywide - Local Target area	Preserve/Expand Affordable Housing Opportunities CDBG : \$600,000
	Description	Grants to rehabilitate owner-occupied LMI housing. Includes assistance to income-eligible homeowners to comply with regulations in newly-created historic district.		
	Target Date for Completion	03/31/2016		
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	20 households assisted.		
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)			
	Planned Activities (Note: Additional	Housing rehabilitation.		

	information for this discussion may be available on the AP-36 Project Detail screen.)				
16	Relocation	Preserve and expand affordable housing	Citywide - Local Target area	Preserve/Expand Affordable Housing Opportunities	CDBG : \$75,000
	Description	Relocation assistance for individuals and families displaced by code violations and natural and man-made disasters.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	30 persons assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Relocation assistance.			
17	Aspira Gateway Program	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$17,500
	Description	The Gateway Program provides at-risk, disadvantaged students with counseling services, tutoring, leadership development, cultural enrichment activities and assistance with college applications and financial aid. The focus is to motivate students to remain in school and prepare for college.			
	Target Date for	03/31/2016			

	Completion			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	150 youth assisted.		
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Counseling services, tutoring, leadership development, cultural enrichment activities and assistance with college applications and financial aid.		
	Big Brothers, Big Sisters Mentoring Program	Provide public services	Citywide - Local Target area	Public Services CDBG : \$55,200
	Description	Providing one-to-one mentoring services for young people in Jersey City who are referred to this agency or otherwise shown to be vulnerable or "at risk". Risk factors include (but are not limited to) young people living in poverty, recent immigrants, English language learners, young people with incarcerated parents or addiction in the home, or parents or guardians who have not completed high school or college. All of these factors put young people in environments that are "high risk" for their future decision making and ability to succeed in childhood, adolescence and early adulthood.ÃÃ		
18	Target Date for Completion	03/31/2016		
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion	1,243 youth assisted.		

	may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Mentoring.			
	Boys & Girls Club - Heights Outreach	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$10,800
	Description	After school program will provide services that include education and career development, citizenship and leadership, health and life skills, the arts, and sports and recreation activities during after school hours and holidays.			
	Target Date for Completion	03/31/2016			
19	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	200 youth assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	225 Morris Boulevard, Jersey City, NJ 07302			

	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Education and career development, citizenship and leadership, health and life skills, the arts, and sports and recreation activities.			
20	Boys & Girls Club - Youth Achievement Center	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$13,000
	Description	Outreach program for high-risk youth to be enrolled in a reality therapy behavior modification project. Youth are assigned to a Case Manager and Program Specialist to track progress of behavior changes and adjustments on an on-going basis. Follow-ups are made with teachers and parents.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	85 youth assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	225 Morris Boulevard, Jersey City, NJ 07302			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Outreach.			
21	C-Line ALPHA Program	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$14,800

	Description	The ALPHA Program will provide case management, substance abuse counseling, mental health counseling and referral services to formerly incarcerated persons, the elderly, disabled individuals, TANF Clients, and low-income individuals.		
	Target Date for Completion	03/31/2016		
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	150 persons assisted.		
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Case management, substance abuse counseling, mental health counseling and referral services		
22	Concordia Early Intervention Program	Provide public services	Citywide - Local Target area	Public Services CDBG : \$12,600
	Description	The Early Intervention Program (EIP) offers direct services to children from birth to three years of age and their families. Teams of special educators will teach infants/toddlers, in a natural setting, how to compensate for reduced or total lack of vision. The goal of EIP is to assist each child in reaching their fullest potential by attaining developmental milestones and successful entrance into preschool and beyond.		
	Target Date for Completion	03/31/2016		
	Estimate the number and type of families that will benefit from the proposed	32 youth assisted.		

	activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Education.			
	Educational Arts Team	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$17,000
	Description	Jersey City youth will participate in social skills educational workshops to deter youth violence, improve literacy, develop a better classroom environment, encourage personal and interpersonal growth, as well as improve higher order thinking, cognitive abilities, reading comprehension, classroom involvement and test scores. The basic workshop will focus on bullying, peer pressure and violence prevention.			
	Target Date for Completion	03/31/2016			
23	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	180 youth assisted.			
	Location Description (Note: Additional information for				

	<p>this discussion may be available on the AP-36 Project Detail screen.)</p>				
	<p>Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>	Education.			
24	<p>Girl Scouts in Public Housing</p>	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$20,000
	<p>Description</p>	The Girl Scouts in Public Housing program will provide structured and value-based educational and recreational opportunities to assist girls in acquiring the life and leadership skills necessary to help them out of poverty and succeed in the future.			
	<p>Target Date for Completion</p>	03/31/2016			
	<p>Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>	100 youth assisted.			
	<p>Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>				
	<p>Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>	Education and recreation.			

25	Grace Senior Center	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$22,000
	Description	Program promotes a healthy lifestyle by offering healthy living options such as exercise programs, a hot lunch, volunteer opportunities, workshops, leisure skill activities, exercise classes (yoga, aerobics, tai chi) and special events/trips to low-income seniors.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	200 elderly individuals assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	39 Erie St, Jersey City, NJ 07302			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Healthy living options for seniors.			
26	Hudson County CASA	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$50,000
	Description	Hudson County CASA is an independent non-profit organization which recruits and trains volunteers to help children in the foster care system. Our volunteers each serve as "a child's voice in court" while working to ensure that needed services and assistance are made available on the way to a safe and permanent home.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed	200 youth assisted.			

	activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Advocacy for foster care children.			
27	Jackie Robinson Little League	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$13,500
	Description	Jackie Robinson Little League is established to provide baseball fundamentals and leadership skills to youth ages 5-18. The league also offers a challenger program for special needs children of varying ages. It is the league's belief that keeping youth active in sports and extra-curricular activities diverts them from self-destructive behaviors and gang involvement, as well as build character and leadership skills.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	250 youth assisted.			
	Location Description (Note: Additional information for				

	<p>this discussion may be available on the AP-36 Project Detail screen.)</p>				
	<p>Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>	Recreation and leadership training.			
28	<p>Hudson Pride Youth Connect</p>	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$20,000
	<p>Description</p>	Hudson Pride Youth Connect is a weekly program that offers a drop-in space for LGBT youth to engage in social networking with their peers, receive HIV/STI prevention education, access social services (including mental health counseling), connect with adult role models, receive tutoring for school/employment and learn how to accept and embrace their LGBT identities.			
	<p>Target Date for Completion</p>	03/31/2016			
	<p>Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>	115 youth assisted.			
	<p>Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>				
	<p>Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)</p>	Mentoring, tutoring, and social services.			

29	Jersey City Re-Entry HUB	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$114,400
	Description	Experienced staff will connect ex-offender population to employment. The ambition of the program is to unify a system of services attaching clients to a network of stabilizing forces. Jersey City Reentry is collaboration between the clinical, social services and job readiness fields. Creating access to self-sufficiency will have a long term impact on keeping this population out of the correctional environment.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	1,500 persons assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	398 Martin Luther King Jr. Drive, Jersey City, New Jersey 07305			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Assistance to ex-offenders.			
30	Kennedy Dancers Youth After School Program	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$15,000
	Description	The Inner City Youth (ICY) After School Program provides a safe haven designed to deter violence and prevent crime among low-income, at-risk youth by providing training in all styles of dance and opportunities to perform on a professional stage. Teens are given special training in dance and related performing arts positions such as stage management, lighting, and sound techniques, and costume design.			
	Target Date for Completion	03/31/2016			

	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	50 youth assisted.		
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Dance instruction.		
	Kennedy Dancers Senior Citizen Program	Provide public services	Citywide - Local Target area	Public Services CDBG : \$10,000
	Description	The Senior Center Dance/Exercise Program offers classes in Latin Ballroom, exercise, Osteo-Strong (in chair exercise) Salsa, Zumba, Modern Dance and Yoga to enhance physical fitness, self expression, and promote social activity in a safe and supportive atmosphere.		
	Target Date for Completion	03/31/2016		
31	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	65 elderly individuals assisted.		

	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Dance and exercise instruction.		
	Jersey City RBI	Provide public services	Citywide - Local Target area	Public Services
	Description	The Reviving Baseball in Inner Cities (RBI) program provides youth under 18 years of age participation in a baseball and softball program under Major League Baseball. Program will offer structured training and teaching of baseball fundamentals.		
	Target Date for Completion	03/31/2016		
32	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	725 youth assisted.		
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Recreation education.		

	on the AP-36 Project Detail screen.)				
33	Lincoln Park Little League	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$13,500
	Description	Program provides youth between the ages of 4-12 fundamental instructions on baseball, team sport participation and baseball etiquette.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	165 youth assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Communipaw Ave, Jersey City, NJ 07304			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Recreation education.			
34	Nimbus Dance Works	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$5,000
	Description	Nimbus Dance Works extends the reach of the organization's high quality dance programs serving low-income Jersey City youth. Building on the excellence for which the professional company is known, Nimbus continues to provide innovative programs and methods that inspire, educate and enrich our community's youth.			
	Target Date for Completion	03/31/2016			
	Estimate the	3,700 persons assisted.			

	number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Dance education.			
	Healthy Aging Project	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$12,000
	Description	Provide outreach and home visits to targeted participants, health screenings (blood pressure, cholesterol and sugar level), dissemination of information on health benefits and referrals, health education, low impact aerobics, supervised leisure dances, and workshops on nutrition & healthy lifestyles in collaboration with private and public health clinics/organizations.			
	Target Date for Completion	03/31/2016			
35	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	75 persons assisted.			
	Location				

Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Outreach and education.			
Philippine American Friendship Committee (PAFCOM)	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$14,850
Description	PAFCOM will provide an Intergenerational Program targeting at risk youth ages 7 to 18, their parents or guardians, and seniors and immigrants residing in Jersey City. The primary target population are of low and moderate income and of Filipino descent, who have not been previously served by mainstream organizations and are predominantly first generation immigrants with limited English proficiency.			
Target Date for Completion	03/31/2016			
Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	385 persons assisted.			
Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
Planned Activities	Provision of intergenerational services.			

	(Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
37	Pershing Field Babe Ruth	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$13,500
	Description	Pershing Field Babe Ruth League, Inc. is a program designed to "Provide a Positive Alternative to the Streets" for the children of Jersey City. Spearheaded by baseball, youth members also play softball, basketball, touch football, dance, mentor younger children, and in doing so, develop their peer collaborative and competitive youth leadership skills, as well as their muscles and overall health.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	750 youth assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	201 Central Ave, Jersey City, NJ 07307			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Recreation education.			
38	City Corps Interpretation & Translation	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$22,000
	Description	Trained bilingual students from New Jersey City University will provide pro-bono			

		interpretation/translation services to the low- and moderate-income population who need to access the services of Jersey City or those of other non-profits.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	30 persons assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Interpretation and translation services.			
	Team Walker Career Program	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$10,000
	Description	This program is for 11th and 12th graders who need career advice. It includes career options for college, junior college, technical school, and other vocations. It would provide basic advice on dress, attitude, performance, language and interview skills.			
	Target Date for Completion	03/31/2016			
39	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion	60 youth assisted.			

	may be available on the AP-36 Project Detail screen.)				
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	373 Communipaw Ave, Jersey City, NJ 07304			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Career readiness programming.			
	Urban League General Social Services	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$15,000
	Description	Through case management services, individuals will prevent the increase of homelessness, lack of proper nutrients, family dysfunction and unemployment.			
	Target Date for Completion	03/31/2016			
40	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	650 persons assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				

	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	General social services.			
41	Urban League Power Up After School Program	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$9,000
	Description	After school program for children ages 8-14 years of age that will provide homework assistance and computer activities such as learning to use educational websites, research homework assignments and play games, fostering teamwork and camaraderie.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	30 persons assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	After school programming.			
42	Washington Park Little League	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$13,500
	Description	Through proper guidance and exemplary leadership, the Washington Park Little League program			

		assists youth in developing the qualities of good citizenship, discipline, teamwork and physical well-being. By exposing the virtues of character, courage and loyalty, the Washington Park Little League Baseball and Softball program is designed to develop superior citizens rather than superior athletes.		
	Target Date for Completion	03/31/2016		
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	440 youth assisted.		
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Washington Park, 2nd St., Union City, NJ 07087		
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Recreation education.		
43	WomenRising Domestic Violence Services	Provide public services	Citywide - Local Target area	Public Services CDBG : \$28,000
	Description	In addition to an emergency shelter for female victims of domestic violence and their children, services include crisis intervention, supportive individual and group counseling, family counseling sessions, educational groups, support during their local proceedings, information pertaining to community resource referrals and advocacy.		
	Target Date for Completion	03/31/2016		
	Estimate the number and type of families that will benefit from the proposed activities	300 persons assisted.		

(Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	
Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	270 Fairmount Ave, Jersey City, NJ 07306
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Advocacy and services for victims of domestic violence and their children.

44	WomenRising Strong Foundations Program	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$32,800
	Description	The Strong Foundations Program addresses poverty by assisting adult women to reach economic self-sufficiency. The program guides participants in setting personal goals through skill development, supervised work experience, job counseling, and case management. The classroom setting, which facilitates a learning experience as well as peer to peer group discussions, all contribute to the knowledge base of the individual participants.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	45 persons assisted.			
	Location Description (Note: Additional	270 Fairmount Ave, Jersey City, NJ 07306			

	information for this discussion may be available on the AP-36 Project Detail screen.)			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Career services.		
	York Street Project Career Readiness Program	Provide public services	Citywide - Local Target area	Public Services CDBG : \$8,000
	Description	The Career Preparation Program of Kenmare Alternative High School is designed to improve employment opportunities for very-low and low-income women who have completed the required coursework for graduation by providing them with the necessary academic, technical, and work behavior knowledge and skills needed for success in a career of their choice.		
	Target Date for Completion	03/31/2016		
45	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	80 persons assisted.		
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	89 York St, Jersey City, NJ 07302		
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36	Career preparation services.		

	Project Detail screen.)				
46	Youth Summer Programs Set Aside	Provide public services	Citywide - Local Target area	Public Services	CDBG : \$160,277
	Description	Summer youth recreational projects such as soccer, basketball, dance, and music programs.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	1,500 youth assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Recreation programming.			
47	CHDO Set Aside/GSEDCDC Hill Top View	Preserve and expand affordable housing	Citywide - Local Target area	Preserve/Expand Affordable Housing Opportunities	HOME : \$1,000,000
	Description	Rehabilitation of and new construction of units in two, four-story, handicap-accessible buildings. Fourteen affordable condominium units will be built: five three-bedrooms at \$175,000 and nine two-bedrooms at \$160,000.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type	14 households assisted.			

of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	
Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	118-134 Summit Avenue, Jersey City, NJ 07304
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Rehabilitation and construction.

48	108 Storms Rehab	Preserve and expand affordable housing	Citywide - Local Target area	Preserve/Expand Affordable Housing Opportunities	HOME : \$155,880
	Description	Rehabilitation of four three-bedroom rental units.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	4 households assisted.			
	Location Description (Note: Additional information for	108 Storms Avenue, Jersey City, NJ 07306			

this discussion may be available on the AP-36 Project Detail screen.)	
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Rehabilitation.

ESG - Hope House, St. Lucy's, Hudson CASA, PERC Overflow	Housing/services for persons who are homeless	Citywide - Local Target area	Housing and Related Services for the Homeless	ESG : \$472,063
Description	Hope House (\$67,175 - 24/7 Emergency Shelter for homeless families with the following services: case management, food and clothing, referral to medical and mental health counseling services), St. Lucy's (\$173,482- Shelter, food, assessment, counseling, and referrals to other resource centers for single men and women), Hudson CASA Rapid Re-Housing and Prevention (\$188,825 - rental subsidies for individual households), PERC Overflow Shelter (\$42,581 - shelter and services for homeless adults).			
Target Date for Completion	03/31/2016			
49 Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	1,324 persons assisted.			
Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
Planned Activities (Note: Additional information for this discussion	Provision of shelter and wraparound services for homeless families and individuals and those at risk of becoming homeless.			

	may be available on the AP-36 Project Detail screen.)				
50	Cornerstone Outreach Program	Housing and services for persons with HIV/AIDS	Citywide - Local Target area	Housing & Opportunities for Persons with HIV/AIDS	Other - HOPWA : \$1,014,274
	Description	Rent, mortgage and utility assistance for those suffering from a diminished income due to HIV/AIDS.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	135 households assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Assistance with housing costs.			
51	Hudson CASA Emergency Housing	Housing and services for persons with HIV/AIDS	Citywide - Local Target area	Housing & Opportunities for Persons with HIV/AIDS	Other - HOPWA : \$81,071
	Description	Emergency shelter, case management, food and transportation for individuals and families where one or more persons are diagnosed with HIV/AIDS.			
	Target Date for Completion	03/31/2016			
	Estimate the	35 households assisted.			

number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	
Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Provision of emergency shelter, food and case management and transportation services.

Housing Plus - TBRA	Housing and services for persons with HIV/AIDS	Citywide - Local Target area	Housing & Opportunities for Persons with HIV/AIDS	Other - HOPWA : \$525,651
Description	Rental subsidy for those suffering from a fixed/diminished income attributed to being diagnosed with HIV/AIDS.			
Target Date for Completion	03/31/2016			
52	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	170 households assisted.		
Location Description				

	(Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Tenant-based rental assistance.			
	Housing Plus - STRMU	Housing and services for persons with HIV/AIDS	Citywide - Local Target area	Housing & Opportunities for Persons with HIV/AIDS	Other - HOPWA : \$236,044
	Description	Short-term rent, mortgage and utility assistance for those suffering from a fixed/ diminished income attributed to being diagnosed with HIV/AIDS.			
	Target Date for Completion	03/31/2016			
53	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	128 households assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)				
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail	Provision of short-term rent, mortgage and utility assistance			

	screen.)				
54	Franciska Residence	Housing and services for persons with HIV/AIDS	Citywide - Local Target area	Housing & Opportunities for Persons with HIV/AIDS	Other - HOPWA : \$273,084
	Description	Operating costs for permanent housing for individuals living with HIV/AIDS.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	16 households assisted.			
	Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	615 Grove Street, Jersey City, NJ 07301			
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Operation of permanent housing facility for individuals living with HIV/AIDS.			
55	Canaan House	Housing and services for persons with HIV/AIDS	Citywide - Local Target area	Housing & Opportunities for Persons with HIV/AIDS	Other - HOPWA : \$96,159
	Description	Operating costs for permanent housing for individuals living with HIV/AIDS.			
	Target Date for Completion	03/31/2016			
	Estimate the number and type of families that will benefit from the proposed	13 households assisted.			

activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	
Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	389 Bergen Avenue, Jersey City, NJ 07304
Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Operation of permanent housing facility for individuals living with HIV/AIDS.

Corpus Christi Ministry Housing	Housing and services for persons with HIV/AIDS	Citywide - Local Target area	Housing & Opportunities for Persons with HIV/AIDS	Other - HOPWA : \$254,826
Description	Operating and rehabilitation costs for supportive housing facilities (three community residences and one apartment building).			
Target Date for Completion	03/31/2016			
56 Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	22 households assisted.			
Location Description (Note: Additional information for this discussion may be available	9 Bentley Ave, Jersey City, NJ 07304; 20 Britton Ave, Jersey City, NJ 07306; 70 Beacon Ave, Jersey City, NJ 07306; and 177 Clerk St, Jersey City, NJ 07305.			

	on the AP-36 Project Detail screen.)	
	Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.)	Operation and rehabilitation of supportive housing facilities for individuals living with HIV/AIDS.

## **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**

Priority CDBG funding areas in Jersey City include areas where the percentage of low to moderate income (LMI) persons is 51% or higher. These areas also include areas of racial and ethnic concentration where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the County’s overall rate.

These areas are primarily located in Wards A, B, and F. See the “Ward Map” in the Unique Appendices for the locations of these Wards.

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

In light of the limited amount of CDBG funds available to the City, not all the City’s housing and community development needs can be addressed over the next five years. Therefore, priorities must be established to ensure that scarce resources are directed to the most pressing housing and community development needs. The neighborhood-level focus for non-housing community development needs within income-eligible areas reflects the City’s desire to create appreciable and lasting living environment improvements given limited funds.

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

### Introduction

The City will use HOME funds and a portion of CDBG funds for new affordable housing and to rehabilitate existing housing units. The special needs population will be served through grants to local service providers. The homeless population will be served through assistance grants to local service providers. Therefore, these two groups do not have easily quantifiable goals; estimates have been based on the information on the table in SP-45 by dividing the estimated number of persons served by Jersey City's average household size (2.53).

<b>One Year Goals for the Number of Households to be Supported</b>
Homeless: 500
Non-Homeless: 5,000
Special-Needs: 519
Total: 6,019

**Table 54 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>
Rental Assistance: 0
The Production of New Units: 44
Rehab of Existing Units: 30
Acquisition of Existing Units: 0
Total: 74

**Table 55 - One Year Goals for Affordable Housing by Support Type**

## AP-60 Public Housing – 91.220(h)

### **Introduction**

The Mission of the Jersey City Housing Authority (JCHA) is to develop and manage Housing of Choice of the highest standards, which is safe, affordable, sustainable and accessible; and, in partnership with outside organizations, foster resident responsibility and self-sufficiency.

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

In order to improve and expand affordable housing opportunities for senior citizens, the JCHA is developing a new senior Project Based Section 8 mixed-finance community at Montgomery Gardens through innovative partnerships with private developers. This project will double the amount of units at that particular development. Additionally, significant improvements are on-going at existing senior developments through the use of Capital and Leveraging Funds.

The JCHA is investigating the feasibility of applying for RAD for each of its developments in connection with its current Physical Needs Assessment update. The JCHA received CDBG-DR funds and to perform storm related repairs and mitigation, and continues to address the condition of its developments and housing units to ensure our residents are living in safe, suitable environments.

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

The JCHA continues to expand services to promote and support Resident Self-Sufficiency and homeownership programs. Our Self-Sufficiency Program continues to provide computer centers, job search, resume assistance, and job readiness counseling for Marion Gardens and Montgomery Gardens.

The JCHA A. Harry Moore HOPE VI CSSI Homeownership coordinator provides supportive services to A. Harry Moore residents relocated from Buildings #1, 2 & 7 and classes and individual counseling to all residents interested in first time homeownership.

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

Not applicable.

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

### **Introduction**

As a participant in the local CoC, the Hudson County Alliance to End Homelessness, the City is a partner in its plan to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations.

During FY2015, the City's federal ESG funds will continue to support programs to provide decent and safe living environments for homeless and those at risk of becoming homeless, through funding such activities as emergency shelter operations, financial assistance for rent, utilities and other critical expenses, and rapid re-housing.

The City will contribute CDBG funds to help assist local service agencies provide services.

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

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

To help strengthen and improve its outreach efforts to the chronically homeless, the CoC is working with the Medical and Social Services for the Homeless (MASSH). MASSH has had great success in connecting the homeless with services and housing. The Jersey City government established a Resident Response Center to respond and refer residents to all supportive services in the county, which are described in the Housing Market Analysis and attached in the Unique Appendices as, "Hudson County Resources to Prevent and End Homelessness, 2015."

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

Community surveys and stakeholder meetings have supported the need to increase the supply of affordable housing and supportive services to enable homeless individuals to transition from homelessness to independent living. The City of Jersey City, in collaboration with the City of Bayonne and Hudson County, has joined together to form the Jersey City/Bayonne/Hudson County Continuum of Care (CoC), coordinated by the Hudson County Alliance to End Homelessness. Each year, the CoC conducts a Point-in-Time count of the persons residing in emergency shelters and transitional housing facilities, as well as those living unsheltered, in the Hudson County region. This information is used to understand the emergency and transitional needs of homeless persons so that they can be addressed as discussed below.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals**

**and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Through participation in the CoC, homeless persons and households receive supportive services through local partners which include job training, health services, legal services, and housing and support services. Jersey City's entitlement grant funds, especially Emergency Shelter Grants, are used each year to fund homeless shelters and supportive services provided by the following local agencies: Medical and Social Services for the Homeless, St. Lucy's Shelter, and Hope House.

The City recognizes that there is a great need for shelter space to accommodate the homeless. In addition to its commitment to the Ten year Plan to End Homelessness, developed by the CoC, the City has a three-part strategy for ending homelessness:

- **Homeless Strategy:** This approach seeks to help homeless individuals, as well as special needs households, by getting them housed as quickly as possible, and then working with them to develop individual long-term service plans:
  - Produce affordable units for homeless and disabled persons;
  - Create and maintain community-based treatment facilities;
  - Provide emergency housing for homeless individuals and families;
  - Provide housing with services designed to prepare clients to become self-sufficient; and
  - Make housing affordable for homeless persons, special needs populations, and senior citizens.
- **Ending Chronic Homelessness Strategy:** This approach seeks to stabilize chronically homeless individuals and develop supportive services to help them attain self-sufficiency:
  - Continue to promote the necessity and importance of a paradigm shift within the Jersey City/Bayonne/Hudson County CoC in order to significantly address the needs of the chronically homeless population;
  - Develop and implement the CoC's Ten-Year Plan to End Homelessness;
  - Continue to develop and formalize substantive private/public partnerships to promote housing for the chronic homeless population;
  - More effectively serve the needs of the chronically homeless through transitional housing, permanent housing, and supportive services, including emergency shelters; and
  - Develop additional permanent supportive housing for chronically homeless individuals and increase the supply of affordable housing
- **Other Homeless Strategy:** Beyond the chronically homeless population, the City has developed more specific goals and objectives that tie into other programs, such as Housing Choice Vouchers and workforce training:
  - Add at least 50 units of permanent and transitional supportive housing for homeless/special needs persons during the next five years;
  - Reduce the number of homeless youth over the next five years;

- Increase funding to projects proposing to provide transitional housing for special needs populations;
- Reduce the number of low income and special needs persons in threat of losing their primary residence;
- Train homeless persons in the construction and building trades; and
- Secure project-based, Section 8 vouchers to guarantee permanent supportive housing for chronic homeless individuals.

**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**

There are many social service agencies in Jersey City and throughout Hudson County that provide benefits to very low and low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have already become homeless. Jersey City's government also provides an extensive network and referrals to other government agencies and/or social services when needed. These agencies include:

- Catholic Community Services Archdiocese of Newark
- Garden State Episcopal Community Development Corporation
- United Way of Hudson County
- Palisades Emergency Residence Corporation
- North Hudson Community Action Corporation

These organizations provide many services to homeless or at-risk public housing residents and other at-risk populations including but not limited to: counseling, case management, life skills training, financial literacy classes, and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment.

## AP-70 HOPWA Goals - 91.220 (I)(3)

The Housing and Opportunities for Persons with AIDS (HOPWA) formula grant is a component of the City of Jersey City's Consolidated Plan. The HOPWA grant for the Jersey City/Bayonne/Hudson County region will be administered by the Jersey City Division of Community Development.

The overarching goals are to enhance and support housing stability among people living with HIV and AIDS, preventing homelessness and promoting engagement into HIV care and treatment. The Jersey City/Bayonne/Hudson County HOPWA grant will continue to be utilized to prevent homelessness by providing a wide variety of housing assistance and services. These services are provided based on need and include:

- Financial coverage of short-term rent, utilities, mortgage payments, security deposits, emergency shelter;
- Supportive services (case management, transportation, legal services, food); and
- Project-based (STRMU) and tenant-based housing assistance (TBRA).

Through various federal funding sources, the City of Jersey City will support area organizations that provide these supportive services and affordable housing options for people living with HIV/AIDS. The needs of these populations are discussed in more detail in the Needs Assessment section.

STRMU assistance is used assist with all or part of the applicant's rent, mortgage, and utility payment. The up to 21 weeks within any 52 week period provides short-term assistance to assistance households experiencing a financial crisis to prevent homelessness and ensure financial and housing stability. MSDH caps financial assistance using a methodology of Fair Market Rent, county of residence, and bedroom size. This method is consistent with HUD policies and will ensure that resources are more equitably distributed. The STRMU program supports HUD's goal of reducing the risks of homelessness among low-income households with HIV/AIDS.

If the applicant is eligible, TBRA provides long-term rental assistance for households experiencing a chronic financial crisis. Emphasis will be placed on ending chronic housing crisis and ensuring long-term housing stability. TBRA will be calculated in accordance with the HUD Fair Market Rent Chart. TBRA will support HUD's goal of ensuring housing stability for low-income households living with HIV/AIDS.

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

### Introduction:

While Jersey City has implemented policies that will positively impact the creation and maintenance of affordable housing, there still exist impediments to affordable housing. These include:

- The scarcity of available land for housing development and buildings;
- The high cost of land available and appropriate for development;
- The “warehousing” of privately-owned vacant properties;
- The building industry’s preference for market rate units rather than subsidized affordable housing units;
- The high costs associated with building new affordable units;
- The cost and bureaucratic process associated with environmental remediation;
- A high cost of living in Jersey City;
- Community perception of affordable housing;
- Unequal access to conventional loans for low and moderate income persons in minority neighborhoods;
- Lack of supportive services and operating funds for special needs housing developments;
- Insufficient targeting of resources for families below 30% of AMI, and families between 50 and 80% of AMI; and
- Multiple tax liens on potentially developable properties that prohibit transfer.

### **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**

While there exist several barriers to affordable housing in Jersey City, the City of Jersey City has taken several steps to mitigate these barriers. These include:

- The City waives most permit fees for affordable housing development;
- The City has established an Affordable Housing Trust Fund to support the development of affordable housing;
- The City will take the lead in implementing the provisions of the Abandoned Property Rehabilitation Act;
- The City will collaborate with affordable housing stakeholders to overcome misconceptions about affordable housing;
- The City will work with developers to identify other private, state, and federal funds to subsidize the development of affordable housing;

- The City will continue to participate in the Homeless Continuum of Care process to address housing needs for homeless and special needs populations;
- The City will give preference to developers creating housing units for people below 30% of AMI;
- The City has increased the subsidy amount for first-time homebuyers to expand their purchase options in the City;
- The City will develop a lender's consortium to provide market-rate conventional loans to first time homebuyers; and
- The City will convey property, where feasible, for the development of affordable housing

## AP-85 Other Actions – 91.220(k)

### Introduction:

#### **Actions planned to address obstacles to meeting underserved needs**

The primary impediment to the City's ability to meet underserved needs in Jersey City is the limited amount of CDBG funding to address identified priorities. The City will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

Due to limited funding and the prospect of reduced funding in future years, the following considerations will be made when determining whether to fund a project:

1. The project must be an identified Consolidated Plan priority. Applicant must document the ability of the project to address the specific need.
2. The project budget is justified and leverages other financial resources, including human resources. Applicant must document efforts to obtain outside funding as well.
3. The project has a measurable impact in the community. The project primarily targets low-income persons, utilizes community partnerships, and provides adequate benefits in relation to costs.
4. The applicant can maintain regulatory compliance. Applicant must demonstrate it has strong financial skills, administrative capacity to complete a federal grant, and the ability to complete the project within the required time period.

#### **Actions planned to foster and maintain affordable housing**

The City will continue to support its goals of maintaining and expanding affordable housing by utilizing its CDBG and HOME allocations to create new opportunities for affordable rental and homeownership and rehabilitate existing affordable units. The amount of funds allocated for these activities for FY15 is \$1,947,880.

#### **Actions planned to reduce lead-based paint hazards**

The City will continue to ensure compliance with the HUD lead-based paint regulations that implement Title X of the Housing and Community Development Act of 1992, which covers the CDBG and HOME programs, among others. The City intends to work with the New Jersey Department of Community Affairs and the Department of Health and Human Services to assist in the remediation of lead-based paint hazards. Specific actions plan to reduce lead-based paint hazards include:

- Collaborate with the New Jersey Department of Community Affairs in implementing the LHCAF (Lead Hazard Control Assistance Fund) program which offers financial assistance to homeowners and property owners to reduce lead based paint hazards in the home.
- Perform complete risk assessments and final clearance for all homes assisted with Homeowner Rehabilitation Program funds. Lead based paint findings are incorporated into work write-ups for rehabilitation of properties.

- Perform visual inspections of all properties to be acquired by first time homebuyers participating in the City’s Golden Neighborhoods Homeownership Program.
- Require developers participating in City sponsored federally assisted programs to abate lead in existing structures built prior to 1978. This requirement will be imposed on units receiving subsidies of \$25,000 or more in federal funds.
- Partner with The Lead Education and Outreach Program at the Northern New Jersey Health Consortium to increase awareness about lead based paint hazards.
- Pursue available funding/grants (both Federal and State) for Jersey City projects requiring lead abatement. In accordance with lead-based paint requirements, the City of Jersey City has attempted to incorporate the following factors that will refine and narrow the communities that are at high risk with lead-based paint hazards:
  - Age of housing (pre-1978 housing units)
  - Condition of housing
  - Tenure and poverty levels
  - Presence of young children
  - Presence of lead poisoning cases

Lead abatement in housing, especially low and moderate income households, will be integrated into the existing and future affordable housing policies and programs in the City. This will involve first and foremost those projects applying for City funding for rehabilitation of units built before 1978. This includes a requirement that a provision be made for lead testing and, if necessary, proper abatements will be a condition for funding. For new construction on vacant lots, proper environmental testing will be required and approved remedial action taken before construction of the new units.

**Actions planned to reduce the number of poverty-level families**

The City of Jersey City will focus on building stronger relationships with multiple organizations in an effort to address poverty in the community. The City’s emphasis is on assisting residents to acquire the training and skills needed to become gainfully employed. This will be accomplished by building on existing initiatives and improving the effectiveness of funded programs. In addition, the City will continue to connect any employment growth experienced throughout its economic centers with the traditionally unemployed and underemployed.

**Actions planned to develop institutional structure**

The City undertakes extensive consultation as part of its consolidated planning effort, particularly in association with the Hudson County Alliance to End Homelessness (HCAEH) Continuum of Care’s planning process. The HCAEH represents several agencies providing services to the homeless and low-income persons in Hudson County. The City works closely with the HCAEH to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.

The City facilitates coordination among its partner agencies that results in a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions.

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

Regular evaluations of the current system will highlight areas where improvements are necessary. Greater technical assistance will be provided to social service and housing providers to assist them in attaining their goals, particularly when they overlap with those of the City. Workshops or training will be provided to assist in increasing the capacity of local agencies.

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

### Introduction:

This section describes program specific requirements for CDBG, HOME, and ESG funds.

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

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

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

### Other CDBG Requirements

1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	100%

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

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

Monies from Jersey City's Affordable Housing Trust Fund (AHTF) are used to match HOME funds. These funds are made available through Long Term Tax Exemption contributions under N.J.S.A. 40A:20-1 et seq. All funds are to be used for the rehabilitation or preservation of existing low or moderate income affordable housing, the construction of new low or moderate income affordable housing or, in limited instances, funds may be used for the acquisition of property for the purpose of creating affordable housing.

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:

The City of Jersey City provides HOME Investment Partnerships Program funds for various eligible HOME activities on an annual basis in order to provide for sale housing units to income qualified home buyers in the City. Listed below is the City's Recapture Policy under the HOME program. The City of Jersey City has the option to use the Resale Guidelines for HOME assisted properties, however, due to restrictive underwriting criteria, the City has elected not to use this provision of the HOME regulations.

The recapture policy will be in effect for a time frame equal to the period of affordability as described by the HOME Program regulations at 24 CFR Part 92.254(a)(5). Homebuyers who receive under \$15,000 in HOME funds will have a minimum affordability of five (5) years. Homebuyers who receive between \$15,000 and \$40,000 in HOME funds will have a minimum affordability period of ten (10) years and homebuyers who receive over \$40,000 in HOME funds will have a minimum affordability period of fifteen (15) years.

The form of recapture to be used by the City shall be "a sharing of net proceeds." Sharing of net proceeds is defined as the sales price of the property LESS the outstanding mortgage debt owed to the primary lender LESS the homeowner's contribution of the initial down payment. Net proceeds will be shared between the City of Jersey City and the homeowner based on an annual pro-rata share during the term of affordability if the title of the property is changed before the period of affordability. For example, if the property were to sell in Year 1 of the affordability period, and the affordability period was ten (10) years, then the City would receive 100% of the net proceeds and the homeowner would receive none of the net proceeds. If the property was sold in Year 2, the City would receive 90% and homeowner would receive 10%. If the property was sold in Year 3, the City would receive 80% and homeowner would receive 20%. If the property was sold in Year 4, the City would receive 70% and homeowner would receive 30%. If the property was sold in Year 10, the City would receive 10% and homeowner would receive 90%. After the Year 10 there would be no sharing of net proceeds. The homeowner would keep 100% of the sale proceeds.

These provisions will be enforced through a recorded Note and Mortgage on the property at the time of the HOME investment into the project. The recapture provision is also applicable to cases where assistance was provided to the homeowner to reduce the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. In the event of the property changing title due to foreclosure, the City will not share any net proceeds from the sale with the homeowner. The City will retain any remaining net proceeds following payment of the first mortgage. The City shall have the right of first refusal to buy out the first mortgage from the primary lender in the event of foreclosure.

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:

See above answer.

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 Jersey City does not use HOME funds for these purposes.

### **Emergency Solutions Grant (ESG) Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The Division of Community Development (DCD) will require ESG awardees to establish and implement written standards for the ESG program prior to executing contracts that include:

- a. Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under Emergency Solutions Grant (ESG).
  - b. Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.
  - c. Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.
  - d. Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid re-housing assistance.
  - e. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.
  - f. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants receives assistance; or the maximum number of times the program participants may receive assistance.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Continuum of Care has established a coordinated assessment system. The system provides people who are literally homeless, or at imminent risk, with streamlined access to services designed to help them achieve and maintain housing stability. Having this system in place reduces referrals to supported or subsidized housing programs so that they are reserved for those most in need. Garden State Episcopal Community Development Corporation (GSECDC) has been selected as this coordinated assessment agency for Hudson County.

The coordinated entry and assessment program will be run through GSECDC's CASA program. Previously serving as a drop in center and case management program, CASA has restructured to focus on intake

and assessment. Though implementation will be phased in due to limited funding, CASA will ultimately be responsible for performing a detailed assessment on all homeless individuals and families in Hudson County utilizing a standardized assessment tool. In the interim, until all required funding is identified, CASA staff will train intake staff at specified agencies to administer the assessment tool and refer appropriately.

It takes approximately 10 minutes to complete the assessment tool, either on paper or directly in HMIS. The tool will assess each household on a variety of factors and will ultimately result in a numerical score that will determine the type of housing or intervention that is best suited to the household's needs.

Prior to entering any CoC funded Permanent, Transitional or Rapid Re-housing program, each homeless household will be assessed using the assessment tool. Each CoC funded housing program will accept households that score within a pre-determined range and CASA will place individuals and families into those programs as openings become available and eligible households are identified.

Individual CoC funded programs can no longer accept clients into their program that self-refer, walk-in, or come from pre-existing waiting lists or other community referral process. CASA will work closely with all providers to ensure that appropriate and eligible referrals are made. Providers will also be given a certain amount of discretion in accepting clients should they feel that a certain household is not suitable for their program.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Division of Community Development (DCD) will utilize a competitive Request for Proposal (RFP) process to solicit subgrantees, including community and faith-based organizations, for the homeless prevention, rapid re-housing, housing stabilization activities, shelter operations, and outreach activities. Proposals will be evaluated and ranked by a review committee comprised of DCD staff and respective County officials, such as the co-chair of the Hudson County Alliance to End Homelessness (HCAEH), ESG grant manager, and SSH grant manager. Each proposal will be reviewed for consistency with the RFP proposal and review criteria. Staff review leader will submit funding recommendations to the Director of DCD who will jointly make the final subgrantee recommendations.

Each subgrantee will receive a one (1) year contract for the proposed activities. Grantee performance will be evaluated annually using the HCAEH's monitoring policy and contracts will be extended for successful performers. If a subrecipient's performance is deemed unsatisfactory, unexpended balances will be recaptured and re-allocated via an RFP process. DCD is considering the implementation of an additional mid-year evaluation. The HCAEH's monitoring policy is included in the Unique Appendices.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Division of Community Development will use the CoC Monitoring and Evaluation Committee to fulfill its homeless participation requirement. An advisory committee has been created consisting of persons who are formerly homeless, currently homeless and at risk of becoming homeless to incorporate the voice of homeless individuals and families in the HCAEH's work. Members of the Monitoring and Evaluation Committee shall have the opportunity to review and comment on new projects prior to final recommendations.

5. Describe performance standards for evaluating ESG.

The Division of Community Development (DCD) in conjunction with the Hudson County Alliance to End Homelessness Continuum of Care (HCAEH) Monitoring Committee provides oversight and monitors the use of HMIS to measure performance measures such as length of shelter stays and recidivism as well as tracking housing stability measures for the rapid re-housing and prevention program(s). The performance standards are:

- At least 65% of program participants will be discharge to permanent housing.
- At least 65% of program participants will sustain housing at least six months to one year upon program exit.
- At least 75% of participants will access mainstream resources while participating in the ESG program.