

Issues Summary

Moving forward, the county must consider these housing-related issues and problems:

- Housing affordability
- Housing conditions
- Housing for older adults and special needs populations
- Household resiliency

Harrison, NJ, townhome residences

Introduction

While housing is not typically under the jurisdiction of county governments in the state of New Jersey, Hudson County can continue to support municipal housing decisions by monitoring regional housing concerns and advancing strategies that support the county's housing goals. The continued development of well-built, affordable, and diverse housing response to the needs of its citizens is important to preserving Hudson County's quality of life and supporting its revitalization.

The Housing Element examines previous housing goals and objectives, identifies issues from the 2002 Master Plan and the 2008 Re-examination Report, and analyzes whether those issues have been reduced or increased. The Housing Element also establishes a new set of goals and objectives based on current conditions and observed trends. Finally, a series of recommendations are included to address the housing issues found within the county.

Total Housing Units by Geography

Between 2000 and 2010, Hudson County added 29,717 new housing units, an increase of 12.35%, which was the second-highest increase in the state behind Gloucester County. More than half (15,072) were built in Jersey City, while another 6,940 new housing units were constructed in Hoboken.

Table 10: Housing Units 2000-2010

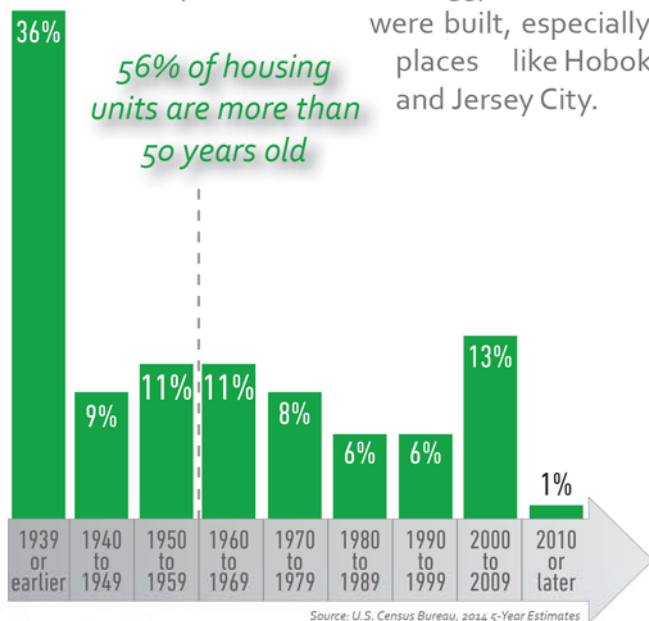
| Location | 2000 | | 2010 | | Change | % Change |
|---------------|---------|---------|---------|---------|--------|----------|
| | Total | Percent | Total | Percent | | |
| Hudson County | 240,618 | 100.00% | 270,335 | 100.00% | 29,717 | 10.99% |
| Bayonne | 26,826 | 11.15% | 27,799 | 10.28% | 973 | 3.50% |
| East Newark | 799 | 0.33% | 794 | 0.29% | -5 | -0.63% |
| Guttenberg | 4,650 | 1.93% | 4,839 | 1.79% | 189 | 3.91% |
| Harrison | 5,254 | 2.18% | 5,228 | 1.93% | -26 | -0.50% |
| Hoboken | 19,915 | 8.28% | 26,855 | 9.93% | 6,940 | 25.84% |
| Jersey City | 93,648 | 38.92% | 108,720 | 40.22% | 15,072 | 13.86% |
| Kearny | 13,872 | 5.77% | 14,180 | 5.25% | 308 | 2.17% |
| North Bergen | 22,009 | 9.15% | 23,912 | 8.85% | 1,903 | 7.96% |
| Secaucus | 6,385 | 2.65% | 6,846 | 2.53% | 461 | 6.73% |
| Union City | 23,741 | 9.87% | 24,931 | 9.22% | 1,190 | 4.77% |
| Weehawken | 6,159 | 2.56% | 6,213 | 2.30% | 54 | 0.87% |
| West New York | 17,360 | 7.21% | 20,018 | 7.40% | 2,658 | 13.28% |

Source: New Jersey State Data Center

Housing Stock

Year Structure Built

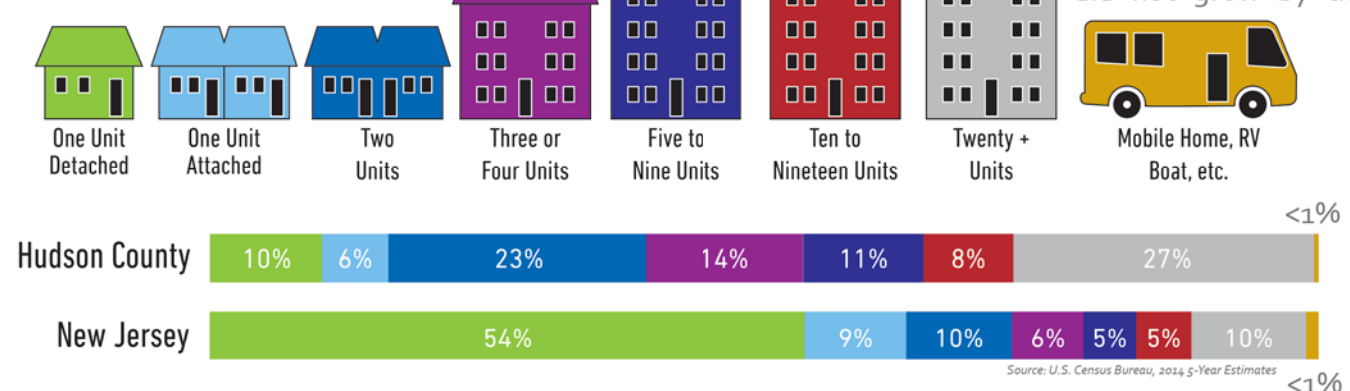
While much of Hudson County's housing stock was built prior to 1940, housing construction boomed in the County through the 1950s and 1960s when about 30,000 new housing units were added each decade. New housing construction declined each decade after the 1960s. However, this began to reverse in the 2000s, when more than 35,000 new units were built, especially in places like Hoboken and Jersey City.



Housing Type

Hudson County has a diversified housing stock, although most (60.35%) housing units are located in buildings with three or more units. More than one-quarter (27.12%) of the county's housing stock include buildings with 20 or more units. In contrast, the state's predominant housing type is the single-family detached home (53.67%), while just over one-quarter of housing units statewide are located in buildings with three or more units.

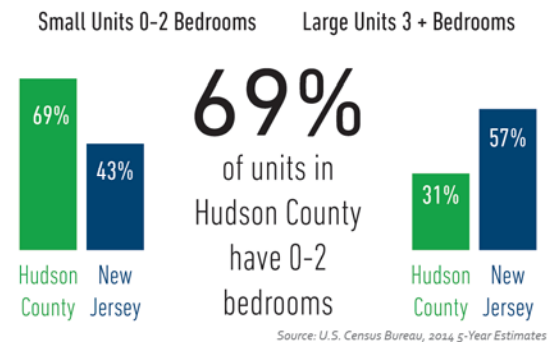
Housing Type by Number of Units



Number of Rooms and Bedrooms

Eighty-one (81) percent of the county's housing stock has fewer than five rooms. Statewide, 52.93% of housing units have 6 rooms or more. These smaller units found in the county also tend to have fewer bedrooms when compared to the statewide average.

Unit Size by Number of Bedrooms



Housing Turnover

Year Householder Moved In

Data on when a householder moved into their unit may not necessarily describe the flow of people into and out of the county, but it provides insight on the timeline of growth of households in Hudson County. Approximately 30 percent of Hudson County's householders moved into their current housing unit after 2010 (highest of any county) versus 19% statewide. Additionally, approximately

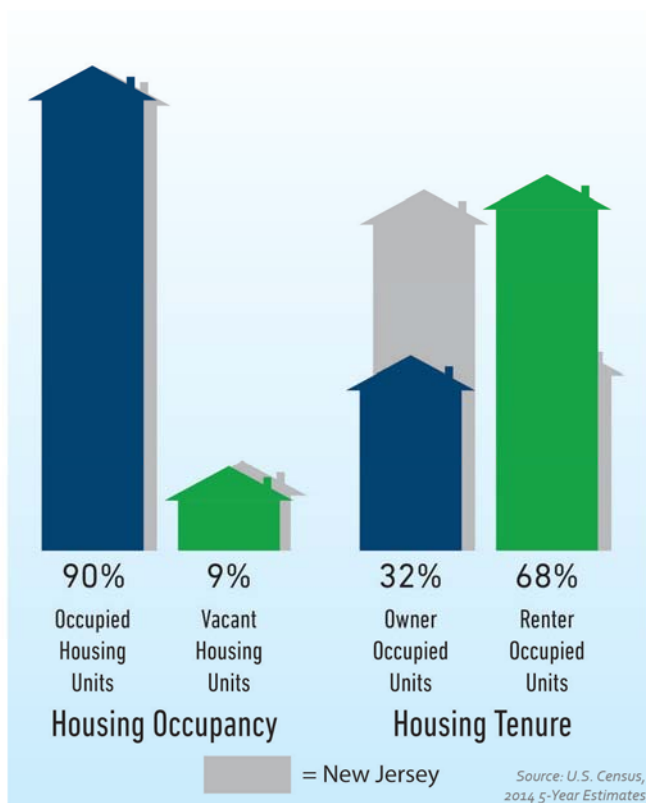
45% of householders moved into Hudson County between 2000 and 2009. As the previous sections show, the county population or number of households did not grow by these

percentages since 2000, but rather; it provides an indication of the general transient nature of the county's households and population. This is also supported by the percentage of units that are renter occupied versus owner occupied.

Occupancy and Tenure

Data from the 2014 5-Year ACS indicates that 68.02% of the county's housing stock is renter occupied units, nearly double the statewide average (34.96%). Hudson County and Essex County, which ranks second, are the only counties in the state where the majority of housing units are rental units. Secaucus is the only municipality that has a higher proportion of owners (60.11%) than renters (39.89%); however, that percentage of owner occupied units is still less than that statewide average.

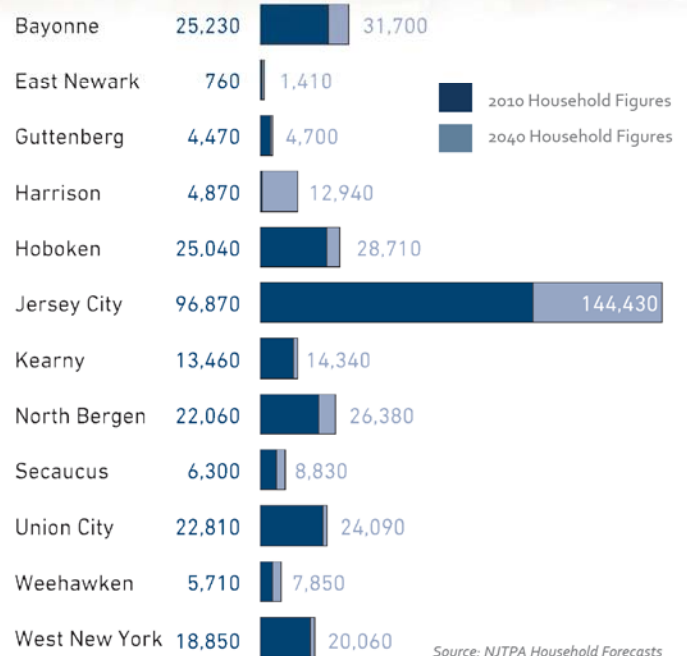
Housing Occupancy and Tenure



Existing Household Characteristics Historic and Projected Household Growth

A household is defined as one or more persons, whether related or not, living together in a dwelling unit. From 2000 to 2010, Hudson County gained nearly 16,000 households, an increase of 6.90%. In the 2040 Regional Transportation Plan, the North Jersey Transportation Authority (NJTPA) forecasts that Hudson County will continue to grow. Over the next 30 years, the county will add 79,000 households, an expected increase of 32.06%. The NJTPA's forecasts predict that Jersey City will add 47,560 new households, 60% of the county's forecasted growth.

NJTPA Household Forecast by Municipality 2010-2040



Household Size

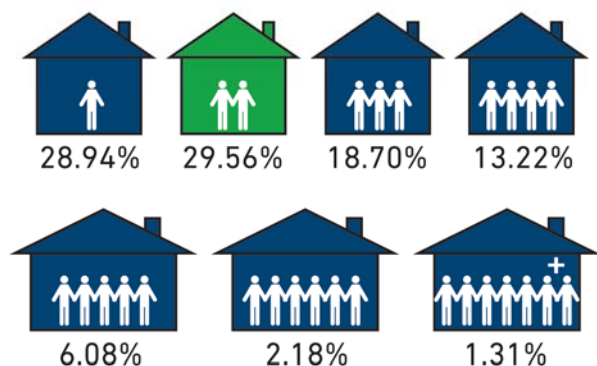
The average household size for the state in 2014 was 2.72 while in Hudson County it was 2.63. This represents the lowest average household size in the state with the exception of Cape May County. Since 2000, however, Hudson County has seen an increase in 2-person, 3-person, and 4-person households, larger than the increases seen



Jersey City, NJ; residences

statewide. Despite this increase, Hudson County still has a higher percentage of people living alone when compared to the state. Both the state and the county are seeing declines in households with five or more people.

Persons per Household



Source: U.S. Census, 2014 5-Year Estimates

data. Additionally, there is a lower percentage of children in family households (16.94%) than statewide average (23.29%) and more families in Hudson County have their parents living with them than other counties.

The county also has the lowest percentage of those not living in a typical household living arrangement (i.e. college dorms, group homes, etc.). The prevalence of nonfamily households and the smaller proportion of married couple households in the County should inform future housing types.

There are 4% less households with children living in the County than the State.

Household Composition

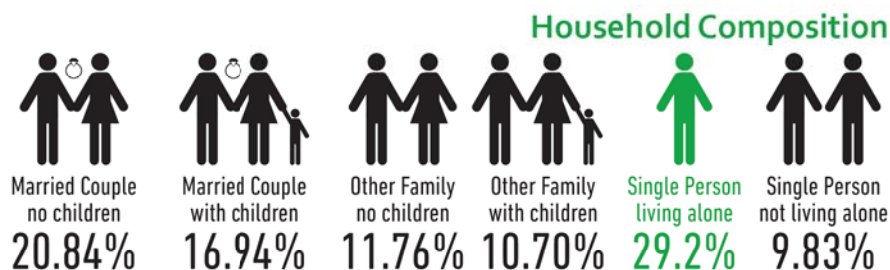
Nonfamily households are householders either living alone or with non-relatives only whereas family households are householders living with one or more individuals related to them by either birth, marriage, or adoption. Hudson County has the highest percentage of nonfamily households and the lowest percentage of family households in the State. The percentage of nonfamily households is approximately nine (9) percent more in Hudson County than the proportion of nonfamily households in New Jersey. For these household types, the County has the highest percentage of housemates or roommates compared to its county counterparts.

The proportion of married couple families living in Hudson County is 13.34% less than the proportion of married couple families living in all of New Jersey according to the 2014 5-Year ACS



Hoboken, NJ; Washington Street apartments

9% more single people live in Hudson County than New Jersey



Source: U.S. Census, 2010

Indicators of Housing Conditions

The Census does not compile data on substandard housing. However, the Council on Affordable Housing (COAH) used three characteristics collected by the U.S. Census Bureau to determine substandard housing. They have been upheld by the New Jersey Appellate Division as satisfactory indicators or “proxies” of the amount of substandard housing within a municipality – 1) old and over-crowded units, 2) homes with incomplete plumbing, and 3) homes with incomplete kitchens.

Overcrowded Housing

The standards used to determine “overcrowded units” state that they are those with more than one person (1.01 persons) living in a room. Nearly 7% of households in Hudson County can be considered overcrowded while the state is less than half that percentage (3.33%).

Table 11: Occupants per Room

| Occupants | Hudson County | | New Jersey | |
|--------------|---------------|---------|------------|---------|
| | Total | Percent | Total | Percent |
| 1.00 or less | 229,154 | 93.10% | 3,082,389 | 96.67% |
| 1.01 to 1.50 | 10,874 | 4.42% | 63,660 | 2.00% |
| 1.51 or more | 6,107 | 2.48% | 42,449 | 1.33% |
| Total | 246,135 | 100.00% | 3,188,498 | 100.00% |

Source: 2010 Census, American Community Survey, 2010-2014 5-Year Estimates

Lack Plumbing or Kitchen Facilities

According to the 2014 ACS 5-year Estimates, 4,508 housing units lacked plumbing or kitchen facilities, 1.83% of the county’s total housing units. This percentage is slightly less than that of the state average; 1.21% of housing units in the state lacked these facilities.

Housing Affordability

Although the county as a jurisdiction does not have to comply with affordable housing laws, the municipalities within the county must adhere to the requirements of the Fair Housing Act to provide their “fair share” of affordable housing for low and moderate income persons and households. Recent court decisions have mandated that municipalities prepare Housing Elements and Fair Share Plans

that plan for the provision of such housing.

Owner-Occupied Housing Values

Hudson County’s median housing value is \$18,000 higher than the state median. Nearly 40% of housing units in the County are valued between \$300,000 and \$499,999, slightly higher than the statewide average for the same category. Additionally, there are 2,396 housing units that are valued at one million dollars or more, 3.04% of the units in the county.

Median Monthly Owner Costs - with a mortgage

Hudson County
\$2,693



New Jersey
\$2,428

Source: U.S. Census, 2014 5-Year Estimates

Occupied Units Paying Rent

Hudson County’s median gross monthly rent (\$1,194) is slightly higher than the state average of \$1,188 per month. However, 29.61% of the units in Hudson County rent for \$1,500 or more per month, whereas 26.92% of the rental units in the state cost \$1,500 or more per month in rent.

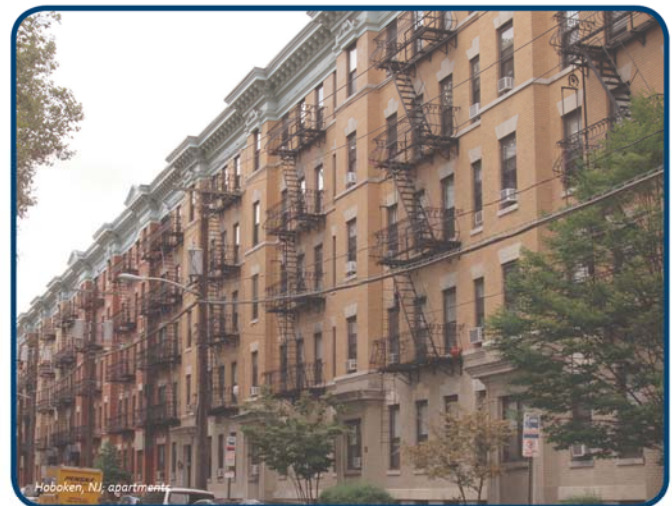
Median Gross Rent

Hudson County
\$1,194



New Jersey
\$1,188

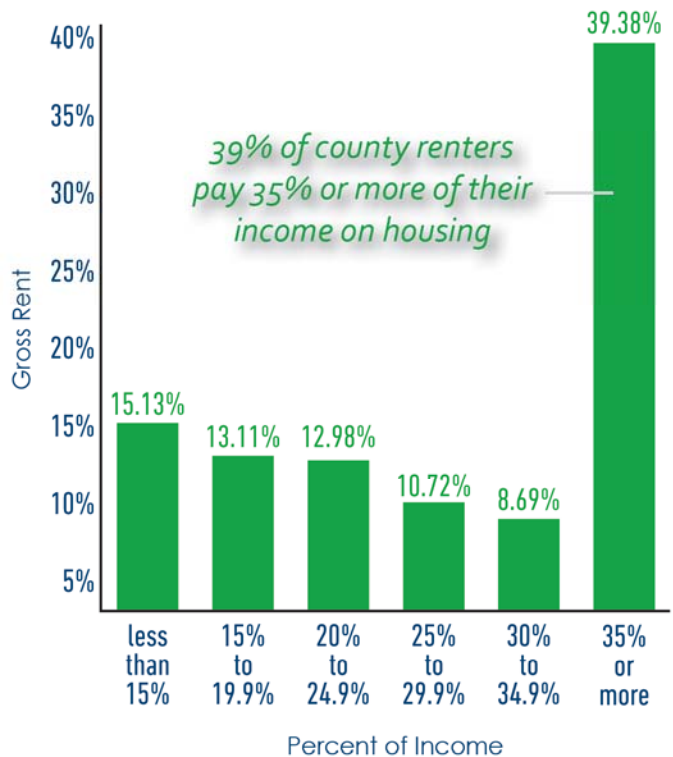
Source: U.S. Census, 2014 5-Year Estimates



Affordability

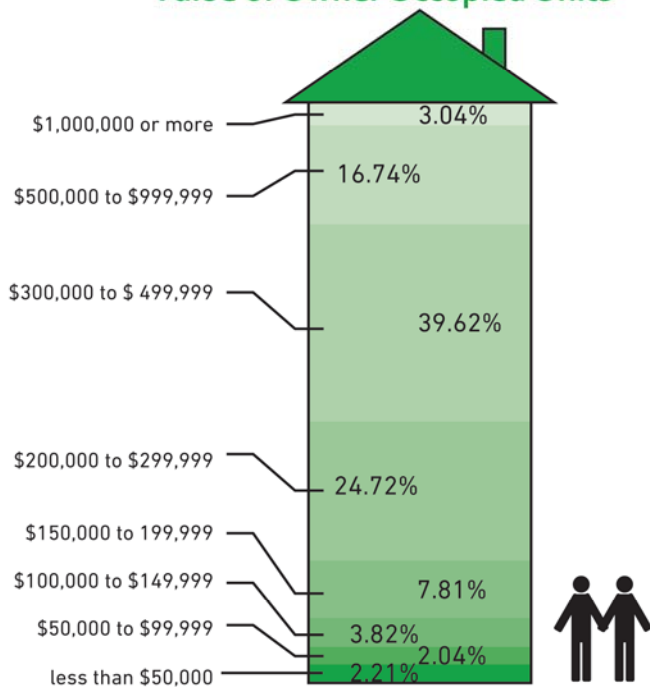
Experts generally agree that homeowners should spend no more than 30 percent of their income on housing costs. When more than 30 percent of income is spent on housing, it is considered unaffordable. According to the 2014 5-Year ACS data, the monthly housing cost expenses for many households in Hudson County significantly exceed the 30% affordability threshold. Approximately 46% of county households are paying for housing that is not affordable where approximately 39% of state households are burdened by their housing costs. Conversely, units whose rent exceeds the 30% income threshold on the rent in the county are lower (48.06%) than the statewide percentage (53.93%), but the overall percentage of residents paying more than 30% of their income on rent both countywide and statewide is a growing concern. Hudson County must be cognizant of this affordability issue when planning for the needs of the people at different economic levels.

Gross Rent as Percent of Income



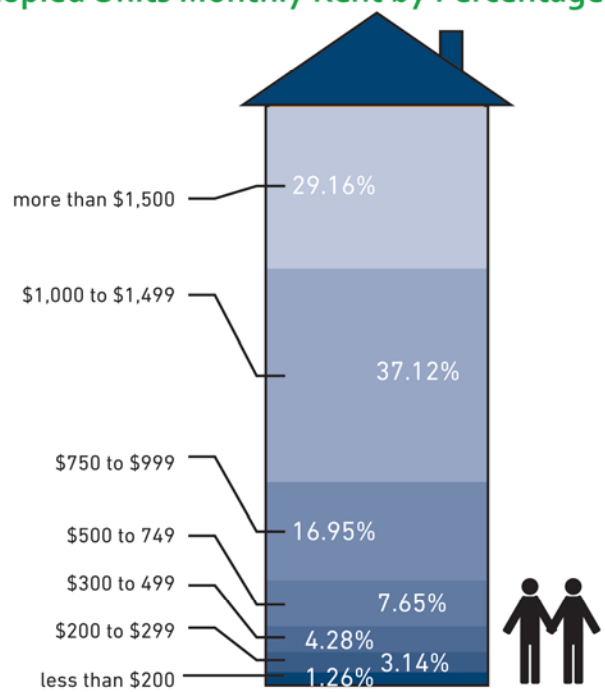
Source: U.S. Census, 2014 5-Year Estimates

Value of Owner Occupied Units



Source: U.S. Census, 2014 5-Year Estimates

Occupied Units Monthly Rent by Percentage



Source: U.S. Census, 2014 5-Year Estimates



There have been several significant events since the 2008 Re-examination Report, which have profoundly affected development in Hudson County.

2008 Goals and Objectives

2008 Goals

1. To preserve the character of existing well established residential neighborhoods.
2. To increase the production of a variety of housing opportunities in Hudson County.
3. To encourage the rehabilitation of the County's older housing stock.
4. To provide additional affordable housing opportunities for the elderly.
5. To promote home ownership to increase incentives for housing maintenance and improvement.
6. To develop housing and related services for the "special needs" population.
7. To increase the availability of affordable housing and meet the obligations of the Council On Affordable Housing (COAH).

2008 Objectives

1. Encourage utilization of the Affordable Housing Trust Fund to create affordable housing.
2. Utilize existing nonprofit corporations to be developers of affordable housing.
3. Promote municipal discussion regarding housing issues that impact on taxes and investment (e.g. illegal conversions, rent control).
4. Provide programs that create opportunities for home ownership, discourage abandonment and reduce displacement and relocation.
5. Actively pursue Regional Contribution Agreement (RCA) funds for housing rehabilitation and new housing construction.
6. Use (RCA) funds for housing rehabilitation and new housing construction.

7. Encourage the packaging of housing funds from various sources to make housing more affordable.
8. Provide technical and financial support to non-profits whose primary mission is to provide affordable housing.
9. Promote municipal discussion regarding the reuse of municipally owned properties for housing.
10. Develop assisted living services within subsidized housing to provide low-income older persons with additional services.
11. Allocate HOME and CDBG funds to develop additional elderly housing.
12. Work with municipalities on the provision of affordability controls on all affordable units (new and rehabilitated) to ensure COAH compliance.

2002 & 2008 Issues

Housing Affordability

The Issue: Affordable housing was identified as an issue in the 2002 Hudson County Master Plan and the 2008 Re-examination. In the 2002 plan, approximately 37% of households who rent and almost 30% of households who own spent more than 30% of their income on housing costs. Communities in Hudson County had a COAH obligation of 6,269 units in 2002. In addition, while Community Development Block Grants (CDBG) and HOME Investment Partnerships funds are available for the rehabilitation and construction of affordable housing, the 2002 plan outlined a significant need for even more funding. Over 22,500 households were on a waiting list for Section 8 housing. And, according to the 2008 plan, there is an inability of households with incomes in the \$30,000 to \$50,000 range to purchase affordable housing.

What Has Changed: Housing affordability continues to be a significant issue for Hudson County households. According to 2014 American Community Survey 5-year Estimates, the percentage of households whose mortgages exceed 30% of their income has grown to 46% (up from 30% in the 2002 plan). Households who rent have followed the same trend. While just about 30% of households who rent exceeded a 30% income threshold in the 2002 plan, it has grown to over 48% today. Further, 39% of rental households pay more than 35% of their household income to rental costs, a sign of greater issues with housing affordability.

Part of this housing affordability gap can be made up with designated affordable or specialized housing, administered through vouchers or through the construction of affordable housing. Hudson County's affordable housing stock includes properties financed through Section 8 (Housing Choice Vouchers, Low Income Household Tax Credits (LIHTC), Section 202 (Supportive Housing for the Elderly), and public housing.

- Section 8 Housing - 53 projects with 7,140 units
- Public housing units - 57 projects with 8,230 units
- Low Income Housing Tax Credits (LIHTC) Housing - 64 projects with 2,317 units
- Section 202 - 9 projects with 755 units

These units help make Hudson County livable for a range of households. However, there are 5,384 affordable units for extremely low-income households, but there are almost 20,718 extremely low-income families in the County according to the HUD income figures.³⁹ While the County has made strides in providing affordable housing options to its residents, there is still a need for much more.



Housing Conditions

The Issue: In the 2002 plan, the condition of Hudson County housing stock was a significant issue. In 2002, Hudson County's residential areas consisted mostly of housing stock built in the 19th and early 20th centuries. At the time of the plan, more than 50% of housing in the county was constructed prior to 1950, and much of it was multi-family housing with renters. The plan identified over 7,000 units in need of rehabilitation. While the percentage of new housing units built between 1990 and 2000 exceeded that of adjacent counties, it did lag behind the statewide average which experienced a new construction boom in suburban communities. By the 2008 plan, this trend had reversed and new housing builds in Hudson County grew to the point that made up 7.5% of the state's housing units, up from 2.3% in 2002.



What Has Changed: The growth of new housing since 2000 has improved the overall supply of housing in Hudson County, providing many newer units and replacing some of the older and functionally obsolete housing that previously existed. Still, 56% of housing in Hudson County is over 50 years old, which is an indicator for rehabilitation needs in a community. More than one-third of housing was constructed prior to 1940. According to the 2002 Master Plan, 7,545 housing units in Hudson County needed to be rehabilitated. Today, the county needs to rehabilitate anywhere between 8,100 to 13,300 housing units, according to recent numbers promulgated by COAH.⁴⁰

Housing for Older Adults and the Special Needs Population

The Issue: As the 2002 plan noted, Hudson County had a high population of older adults and people with special needs, which contributed to heavy requirements on social services. The plan identified housing as perhaps the greatest need for these groups. In 2002, there were over 500 barrier-free public housing units, but a need for 99 more. At the time of the plan, 12% of Hudson County's population had a mobility or self-care limitation and 11% were over the age of 65. (23% of the senior population had a mobility or self-care limitation.) In addition, 19% of the population were homeless or at-risk of homelessness (discussed in the Social Services Plan Element of the 2002 Master Plan).

What Has Changed: Housing for older adults and the special needs population is of concern, although some progress has been made. Due to a U.S. Census definition change of a self-care disability, the 2002 Master Plan statistics cannot be compared to the current definition. A self-care difficulty, according to the Census, are those individuals that have difficulty bathing or dressing; an ambulatory difficulty is an individual who has serious difficulty walking or climbing stairs. 14,278 people or 2.3% of Hudson County residents have a self-care limitation, with 35.3% of those over the age of 65.⁴¹ 5.9% of the Hudson County population has ambulatory difficulty, of which 34.1% are over the age of 65. According to the 2015 Hudson County Consolidated Plan which references data from HUD's PIH (Public and Indian Housing) Information Center (PIC), "731 families with disabilities are in public housing units and 482 Section 8 voucher holders are families with disabilities. However, there are still 5,431 families requesting public housing with accessibility features, and 2,779 families requesting Section 8 housing with accessibility features."⁴² Nine Section 202 housing projects provide 755 units for the county's elderly residents.⁴³

Annual state counts indicate homelessness⁴⁴ has reduced, but Hudson County's homeless population makes up a larger share of the state total. In 2015, according to the Hudson County Alliance to end Homelessness (HCAEH), 917 homeless were counted in Hudson County, which represented 8.9% of state homelessness.⁴⁵ In 2016, there were 829 homeless individuals reported, 9.2% of the state homeless population.⁴⁶

2008 Recommendations - Now

"Actively pursue RCAs to fund housing rehabilitation programs and new housing construction."

The Fair Housing Act created the Regional Contribution Agreement (RCA) system which permitted municipalities to transfer a certain portion of their fair share housing obligation outside of the municipal borders, by paying the receiving municipality per unit to be used for rehabilitation of affordable housing units. The RCA option was prohibited by the Legislature on July 17, 2008 by legislation A-500, which states that: RCA's should no longer be utilized as a mechanism for the creation of affordable housing by the council.

"Promote municipal discussion regarding housing issues that impact on taxes and investment (e.g. illegal conversions, rent control)."

Municipalities have begun to address housing issues that impact taxes and investments in recent years. In 2015, Weehawken was ordered by state tax officials to conduct a revaluation. A year later, Jersey City was ordered to conduct a city-wide revaluation of properties by 2017, the first city-wide revaluation since 1988. Meanwhile, Hudson County's taxation board ordered Bayonne to finish a revaluation by 2019 - its last revaluation having been completed in 1991.⁴⁷ The County Taxation Board also ordered Harrison to complete a revaluation by November 2018 (last revalued in 1988) and East Newark by November 2017 (last revalued in 1986). Kearny and Secaucus have also gone more than 25 years without revaluations but no issuances have been ordered to conduct one at present. Revaluations are important for municipalities because although they do not generally increase or decrease taxes as a whole, they more evenly distribute the existing tax burden throughout the municipality.⁴⁸

"Promote home ownership to increase incentives for housing maintenance and improvement."

A number of homebuyer incentive programs exist, primarily available for first-time homebuyers. The state provides fixed-rate, below market interest rates to prospective buyers who meet certain family income and a housing price limits. In addition, there are targeted urban areas where the program is extended to any new or existing 2-unit dwelling. In Hudson County, those areas are located in Guttenberg, Hoboken, Jersey City, North Bergen, Union City, and West New York. There is also a first-time homebuyers program for Hudson County residents administered through the Hudson County Consortium Home Investment Program. This program provides a deferred payment second mortgage to qualified individuals. Similar to the statewide program, applicants must be first-time homebuyers and there are income thresholds that cannot be exceeded in order to be eligible for financing.

"Notify purchasers, tenants and housing rehabilitation applicants of housing units built prior to 1978 of the hazards of lead-based paint poisoning."

The County has not initiated a program that notifies residents who are purchasing or live in homes built prior to 1978 of the dangers of lead-based paint, but there are a number of resources that are available through the Environmental Protection Agency and Center for Disease Control. Additionally, home sellers and landlords must disclose information concerning the presence of lead-based paint or lead-based paint hazards for any home or unit constructed prior to 1978.

"Inspect all units constructed prior to 1978 that are occupied by families with children under 7 years of age and receive rehabilitation assistance for defective paint surfaces."

While the County does not conduct home inspections, there are steps being taken to reduce the risks to children living in housing units that were constructed prior to 1978. In 2016, Senator Robert Menendez introduced Federal legislation which would require new risk assessments for lead

exposure be conducted for Federally assisted low-income housing constructed prior to 1978 before a family with a child under the age of six moves into the unit.

"Act as a resource to municipalities by providing technical expertise and state of the art equipment to detect lead-based paint more expeditiously."

Lead inspections are sometimes conducted under the Hudson Regional Health Commission on behalf of the municipal health department, as is the case for Guttenberg. The 2015 Consolidated Plan for Hudson County indicates that the County will explore additional funding resources to identify and control lead-based paint in homes, and will work to identify and educate households where lead-based paint may be present.

"Support housing code enforcement as a means of preserving the existing housing stock."

Housing code enforcement is under the purview of municipalities.

"Encourage municipal review of rental control ordinances with the goal of balancing the needs of renters and owners."

Eight of the twelve municipalities in Hudson County have rent control ordinances (Bayonne, Guttenberg, Hoboken, Jersey City, North Bergen, Union City, Weehawken, and West New York). Hoboken and Bayonne scaled back their laws in 2011. Hoboken allowed tenants to recoup unlimited retroactive overcharges. Bayonne voted to decontrol apartments after tenants moved or were evicted; this ordinance was reaffirmed in a 2014 referendum. Union City also scaled back their rent control ordinance in 2014. Jersey City amended their rent control ordinance in 2012 to include higher fees and charges to replace diminishing CDBG funding. West New York's rent control ordinance was last amended in 2010 and 2012 to better balance the needs of both renters and owners. North Bergen and Weehawken have not amended their rent control ordinances since adoption. Guttenberg's rent control ordinance was

not available at the time of this report.

"Encourage the packaging of housing funds from various sources in order to make housing more affordable."

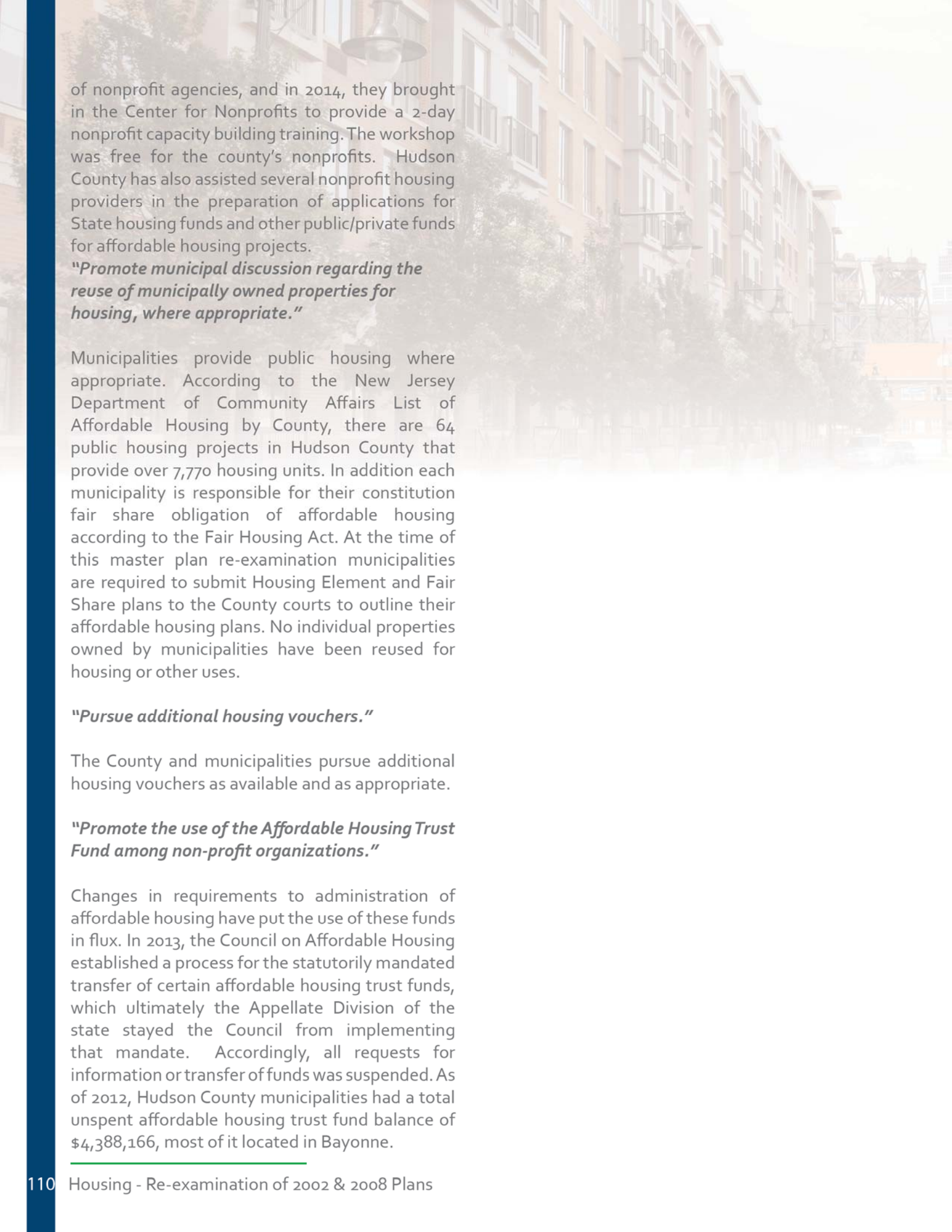
The 2015 Consolidated Plan for Hudson County states, *"the primary impediment to the creation and maintenance of affordable housing in the county is the lack of sufficient funding from federal and state resources. The lack of programs and resources to develop affordable housing units and to provide rental assistance to very low and low income tenants are important factors."* The action to address this obstacle, according to the plan will be to seek a greater level of collaboration with other agencies and organizations and aggressively seek opportunities to leverage funds.

"Expand the inventory of decent affordable housing through the use of funding programs such as tax credits and HOME monies."

The Hudson County Division of Housing and Community Development is responsible for the planning, administration, and oversight of three federal grant programs from HUD: the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) and Emergency Solutions Grants (EOG). According to the 2015 Consolidated Plan, over \$1.7 million of HOME funds for 2015-2019 are anticipated to be used for rehabilitation, acquisition and new construction, which would expand affordable housing inventory throughout the county.

"Provide technical and financial support to non-profits whose primary mission is to provide affordable housing."

The 2015 Consolidated Plan for Hudson County asserts that the *"Division of Housing and Community Development is the lead agency for housing development, with respect to the setting of priorities, the assembly and coordination of financial resources and the provisions of technical support services to both nonprofit and for-profit developers."* The Division is committed to improving the capacity



of nonprofit agencies, and in 2014, they brought in the Center for Nonprofits to provide a 2-day nonprofit capacity building training. The workshop was free for the county's nonprofits. Hudson County has also assisted several nonprofit housing providers in the preparation of applications for State housing funds and other public/private funds for affordable housing projects.

"Promote municipal discussion regarding the reuse of municipally owned properties for housing, where appropriate."

Municipalities provide public housing where appropriate. According to the New Jersey Department of Community Affairs List of Affordable Housing by County, there are 64 public housing projects in Hudson County that provide over 7,770 housing units. In addition each municipality is responsible for their constitution fair share obligation of affordable housing according to the Fair Housing Act. At the time of this master plan re-examination municipalities are required to submit Housing Element and Fair Share plans to the County courts to outline their affordable housing plans. No individual properties owned by municipalities have been reused for housing or other uses.

"Pursue additional housing vouchers."

The County and municipalities pursue additional housing vouchers as available and as appropriate.

"Promote the use of the Affordable Housing Trust Fund among non-profit organizations."

Changes in requirements to administration of affordable housing have put the use of these funds in flux. In 2013, the Council on Affordable Housing established a process for the statutorily mandated transfer of certain affordable housing trust funds, which ultimately the Appellate Division of the state stayed the Council from implementing that mandate. Accordingly, all requests for information or transfer of funds was suspended. As of 2012, Hudson County municipalities had a total unspent affordable housing trust fund balance of \$4,388,166, most of it located in Bayonne.





2016 Goals and Objectives

Goal 1: To preserve and enhance the character of existing, well established residential neighborhoods.

Objective a: To encourage the rehabilitation of the County's older housing stock.

Goal 2: Develop and preserve affordable housing stock, and develop a variety of housing options for current and future residents in transit accessible locations

Objective a: Use financial incentives to encourage the development of a wide variety of housing types, prioritizing those in high demand.

Objective b: Combat housing discrimination.

Objective c: Promote municipal discussion regarding the reuse of municipally owned properties for housing.

Goal 3: To provide additional affordable housing opportunities for the elderly.

Objective a: Allocate HOME funds to develop additional elderly housing.

Objective b: Encourage municipalities to rewrite zoning codes that allow for a variety of family living arrangements, such as "accessory apartments," "granny flats" or "in-law-suites."

Objective c: Ensure affordable housing opportunities for the elderly are in locations with access to transit.

Objective d: Identify accessible housing within the County.

Goal 4: To develop housing and related services for people with disabilities.

- Objective a: Develop assisted living services within subsidized housing to provide low-income individuals and families with additional services.
- Objective b: Encourage new developments and rehabilitation of existing housing units to incorporate elements of Universal Design.

Goal 5: To promote home ownership and to increase incentives for housing maintenance and improvement.

- Objective a: Provide programs that create opportunities for home ownership, discourage neglect and abandonment and reduce displacement and relocation.

Goal 6: To increase the availability of affordable housing.

- Objective a: Encourage utilization of the Affordable Housing Trust Fund by municipalities to create affordable housing.
- Objective b: Encourage the packaging of housing funds from various sources to make housing more affordable.
- Objective c: Work with municipalities to ensure deed restricted affordable housing units remain affordable through COAH plans and developer agreements.
- Objective d: Support the creation of Community Housing Development Organizations (CHDO) and build capacity of existing nonprofit corporations to be developers of affordable housing.

2016 - New Issues

In addition to the above issues, the following issues have surfaced based on trends and community participation feedback.

Household Resiliency

One of the most important goals of resiliency planning is the protection of human life. In Hudson County, this is acutely vital because of the large numbers of the county's population which resides in flood hazard areas. Fourteen (14) percent of the county's population lives within the FEMA floodplain, and more than 15% were exposed to storm surges during Hurricane Sandy. NJ DCA's Action Plan identified 4,407 housing units with major or severe damage as a result of Sandy. Most (3,702) of these damaged units were located in Bayonne, Hoboken, and Jersey City. Sixty-two (62) percent of the units damaged were owner-occupied. The total estimated damage to households in the county exceeded \$25 million.

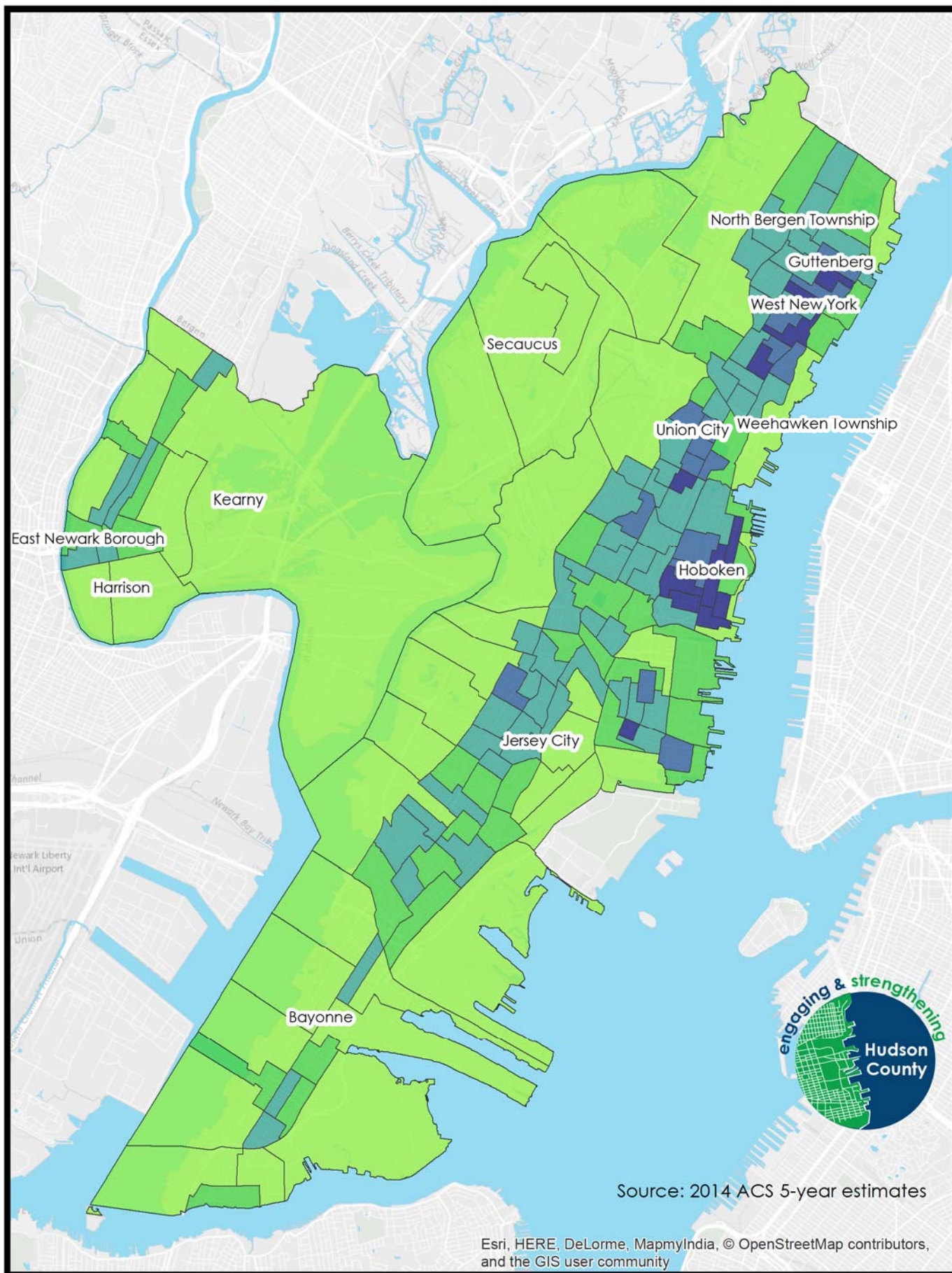
The county's vulnerable population is at particular risk in these areas. Nine percent of the county residents 65 and over live within the floodplain as well as 10% of the county's impoverished population. More than 2,000 federally subsidized units in New Jersey were damaged by Sandy, which were primarily concentrated in seven municipalities, including Hoboken and Jersey City. Of the total number of housing units that experienced major/severe damage, 35.5% were occupied by low or moderate income households.

A critical consideration for housing resiliency is to ensure that new residential construction does not take place within the floodplain. However, as this section previously discussed, there is a significant percentage of the county population already living within the floodplain for whom moving is not a viable option. Existing housing can be hardened through rehabilitation and as well as incorporate low-cost green infrastructure techniques like rain barrels. New mixed-use developments in flood hazard areas can incorporate underground parking that can also serve as stormwater detention/infiltration systems during storm events. Also,

funding opportunities exist from Community Development Block Grants (CDBG) to implement resiliency strategies, and home elevations can be funded through a number of programs.

There are other factors to resiliency planning for housing as well. Flooding and other damage to housing may immediately displace residents, so adequate temporary shelters are necessary, and longer term solutions for interim housing may also be required for householders whose homes become entirely uninhabitable. Still, long term solutions require permanent and affordable housing solutions. Residents whose home experiences flooding may be exposed to bacteria from mold or other harmful environmental hazards, such as lead paint that can be found in older housing units. Promoting resilient strategies also protects property values as well. While this may be a minor import in comparison to ensuring safety, maintaining a community's tax base is critical to providing other essential services. This must be weighed in any cost analysis for improvements that help protect housing.





Households per square mile (census tract)



0 0.5 1 2 Miles



2016 Recommendations - Checklist

Resilient Recommendations

Table 12: Housing Recommendation Checklist

| # | Recommendation | Status |
|------|--|--------|
| H-1 | Work with lenders to provide builders and developers with no or low-interest loans, grants, tax breaks, or waived fees to incentivize building a variety of housing types in areas of need. | |
| H-2 | Encourage municipalities to establish Affordable Housing Trust Fund policies, similar to Jersey City's, which establish criteria for and incentivizes the development of affordable housing. | |
| H-3 | Support municipal compliance to HUD's "Affirmatively Furthering Fair Housing" rule. | |
| H-4 | Encourage the inclusion of Universal Design features in new residential construction and housing rehabilitation. | |
| H-5 | Inventory existing deed-restricted affordable housing units that are at risk for conversion to market-rate units and take steps to encourage the preservation of the affordable status of those units. | |
| H-6 | Continue to encourage Transit-Oriented and Transit-Supportive Development. | |
| H-7 | Support the inclusion of affordable housing in areas with good access to public transportation. | |
| H-8 | Advocate for more affordable housing dedicated to older adult and special needs populations. | |
| H-9 | Partner with municipalities to develop a public education and outreach program to homeowners and tenants living in housing units constructed prior to 1978 on the dangers of lead-based paint. | |
| H-10 | Support the creation of neighborhood associations and other grassroots organizations as a way to encourage property maintenance by homeowners and renters. | |
| H-11 | Develop a program to help low-income families undertake rehabilitation, weatherization, and energy efficiency projects. Pursue funds to administer such programs. | |
| H-12 | Promote the development of LEED-certified developments and the use of Green Storm Infrastructure techniques as outlined in the LDR. Encourage municipalities to incentivize energy efficient housing through green building codes. | |
| H-13 | Support the rational and achievable determination of affordable housing obligations on municipalities by COAH. | |
| H-14 | Advocate for residential urban design standards in historic Hudson County neighborhoods to preserve and enhance neighborhood character. | |
| H-15 | Continue to administer CDBG Entitlement Program funds to members of the Urban County Consortium (municipalities, non-profits, and other public agencies) and explore new funding opportunities to support affordable housing and community development activities. | |
| H-16 | Develop capacity under HOME Investment Partnership Program, and seek new funding in support of the creation of affordable housing. | |

| # | Recommendation | Status |
|------|--|--------|
| H-17 | Continue to combat homelessness in Hudson County through programs designed to provide housing and supportive services to the homeless and at-risk of homelessness individuals and families. | |
| H-18 | Support the development of affordable housing away from flood hazard and industrial areas. | |
| H-19 | Join the AARP Network of Age-Friendly Communities. ⁴⁹ The partnership helps communities because great places for all ages by providing safe, walkable streets, better housing and transportation options, access to key services, and opportunities for community participation. A key goal of AARP's Livable Communities initiative is to advance efforts to help people live easily and comfortable in their homes and communities as they age. | |
| H-20 | Identify residents who are at risk for foreclosure through a comprehensive database/registry. Provide these individuals with information and resources to avoid foreclosures. | |
| H-21 | Update the "Fair Housing Plan" on the County level and utilize Together North Jersey's " <i>Regional Fair Housing & Equity Assessment</i> " as a resource. | |
| H-22 | Explore potential state and federal grant programs to receive and the provide additional education on lead-based paint to Hudson County residents as well as financial assistance for removal projects. | |
| H-23 | Notify purchasers, tenants and housing rehabilitation applicants of housing units built prior to 1978 of the hazards of lead-based paint poisoning. | |
| H-24 | Inspect all units constructed prior to 1978 that are occupied by families with children under 7 years of age and receive rehabilitation assistance for defective paint surfaces. | |
| H-25 | Act as a resource to municipalities by providing technical expertise and state of the art equipment to detect lead-based paint more expeditiously. | |