

# Executive Summary

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

### 1. Introduction

The Hudson County Division of Housing and Community Development is committed to making the County and its neighborhoods a better place to live, work and play. The County strives to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low to moderate income individuals and the special needs population living in the community. The Consolidated Plan for Hudson County outlines the uses of entitlement grants released by the U.S. Department of Housing and Urban Development (HUD) for three programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grants (ESG).

The Division of Housing and Community Development works closely with partner municipalities, the local housing authorities, the local Continuum of Care and its members, stakeholder organizations as well as citizens through the Citizen Participation Process to identify the priority needs and form the goals of the Consolidated Plan. Through the fulfillment of the goals outlined in this Plan, the County will improve the quality of life for LMI and special needs citizens in the community.

### 2. Summarize the objectives and outcomes identified in the Plan

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

Hudson County has developed its strategic plan based on an analysis of the data presented in this plan and an extensive community participation and consultation process. Through these efforts, the County has identified four priority needs with associated goals to address those needs. The priority needs with associated goals include:

#### **Expand & Improve Public Infrastructure & Facilities**

1A Expand Public Infrastructure

1B Improve Public Infrastructure Capacity

1C Improve Access to Public Facilities

#### **Preserve & Develop Affordable Housing**

- 2A Increase Homeownership Opportunities
- 2B Increase Affordable Rental Housing Opportunities

### **Public Services & Quality of Life Improvements**

- 3A Provide Supportive Services for Special Needs
- 3B Provide Vital Services for LMI Households

### **Homelessness Housing and Support Services**

- 4A Provide Homeless Rapid Re-Housing Assistance
- 4B Provide Assistance to Homeless Shelters
- 4C Provide for Street Outreach

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

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

The County, with other public, private and nonprofit community housing providers and non-housing service agencies have made significant contributions to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low to moderate income individuals in the community. However, affordable housing remains one of the most prolific needs facing the County, as documented by the current Consolidated Plan, the County's previous Consolidated Plan, and the 2018 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME and ESG. According to the most recent CAPER, the County either met and/or exceeded its goals for improvements to public facilities and infrastructure. The County also exceeded its goals in assisting persons experiencing homelessness with rapid rehousing and homeless services. Where progress was not made toward specific goals was the affordable housing goals of providing new affordable housing for renters and homeowners as well as rehab of housing for renters. Due to the significant need for affordable housing options, the County will continue to work towards assisting LMI households in need of affordable housing and meeting the goals set in the Plan.

## **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Hudson County is engaged in ongoing efforts to increase coordination amongst the complex network of public, private, and nonprofit organizations that deliver housing and social services to the community. As the administrators of HUD's CDBG, HOME and ESG programs, the Division of Housing and Community Development acts as a hub for community and housing development in the area. Open lines of communication are maintained between the County and the area's many nonprofit organizations, the housing authorities and the members of the Continuum of Care and are given opportunities to participate in the Consolidated Planning process. These community stakeholders help provide input that shapes the priority needs identified in the Strategic Plan.

Division of Housing and Community Development staff also attempt on an ongoing basis to encourage participation by all citizens with special emphasis on persons of low- to moderate-incomes and those with special needs to participate in the Consolidated Planning process. The County conducted a series of community meetings as well as a public review period for the Plan to obtain insight from the public into community development needs and priorities. Full details of the County's citizen participation outreach efforts are available in PR-15 Citizen Participation.

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

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

Hudson County ensures that there are multiple opportunities for interested community stakeholders to review and comment on the County's housing and community development plans in the Strategic Plan. **A series of public meetings were held during the Consolidated Planning process to inform the public and community stakeholders of the contents of the Plan. A 30-Day Public Comment Period beginning on April 13, 2020 through May 13, 2020 was held to give the public an opportunity to review the Consolidated Plan & Action Plan draft.**

Full details of the County's citizen participation outreach efforts are available in PR-15 Citizen Participation. As well, citizen participation outreach efforts are also recorded and attached as a PDF in the appendices in AD-25 of this Plan.

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

All comments received during the planning process were accepted.

## **7. Summary**

Primary data sources for the Consolidated Plan include: 2013-2017 American Community Survey 5-Year Estimates, 2000 Census, 2012-2016 CHAS, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (IMS/PIC), HUD Housing Inventory Counts (HIC), 2021 Point-in-Time data, and local data sources.

A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2017 data and tables that utilize CHAS contain 2016 data. At the time of writing only 2016 CHAS data was available from HUD. However, 2017 ACS data was available and thus the County thought it best to utilize the most current data source where possible, and that incongruencies in the source years were outweighed by the more accurate demographic and housing picture painted by the 2017 ACS data.

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

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

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

Agency Role		Name	Department/Agency
CDBG Administrator	HUDSON COUNTY	Division of Housing and Community Development	
HOME Administrator	HUDSON COUNTY	Division of Housing and Community Development	
ESG Administrator	HUDSON COUNTY	Division of Housing and Community Development	

**Table 1 – Responsible Agencies**

**Narrative**

The primary objective of the County’s CDBG, HOME and ESG program is the provision of safe, affordable, and decent housing, and the provision of a suitable living environment for low and moderate-income persons. This includes a wide range of programs and activities as described in the following sections of the 5-Year Strategic Plan and the FY 2021 Annual Action Plan.

**Consolidated Plan Public Contact Information**

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## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

Hudson County is committed to addressing the Community's priority needs in the most efficient and effective way possible. In order to accomplish this, the Division of Housing and Community Development, as the lead agency in the development of the 5-Year Consolidated Plan and the FY 2021 Action Plan, coordinates with citizens, municipal officials, non-profit agencies, public housing agencies, private developers, economic development officials, governmental agencies and the Hudson County Alliance to End Homelessness/Continuum of Care (HCAEH) in preparation of this Plan.

**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(l)).**

The County recognizes that the preparation of the Action Plan requires discussion and consultation with many diverse groups, organizations, and agencies. The County held several public meetings in the course of preparing the Plan, and the Plan was reviewed at a meeting of the Board of Commissioners prior to its approval. These meetings are summarized in the Citizen Participation Section.

The County also reviewed community and regional plans, held discussions with the other participating jurisdictions in the County, reviewed the County's several Housing Authority Plans, as well as assessing the findings of a web-based survey to determine needs and priorities.

**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 Hudson County Division of Housing and Community Development serves as the chair of the Hudson County Alliance to End Homelessness (HCAEH). The HCAEH acts as Hudson County's Continuum of Care (CoC), and leads meetings on a bi-monthly basis to discuss the needs of the homeless service system and clients experiencing homelessness. The Division serves as the Collaborative Applicant for purposes of the HUD Continuum of Care Program. As the lead for the both the CoC and ESG administrator, the Division works to ensure all funding sources focusing on homelessness are used in the best way to serve those most in need and to most in a way that is most efficient and effective throughout the community. All programs funded through these sources are evaluated by the same group and performance evaluations are conducted to determine whether they are benefiting the community and serving those most in need (in particular chronically homeless households).

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

## **outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The Division consults with the CoC HCAEH when making funding decisions for the ESG Program. The Performance and Evaluation Committee of the HCAEH reviews ESG applications and takes part in the monitoring of ESG funded programs. The Performance and Evaluation Committee also reviews individual project performance using the performance standards developed jointly for CoC and ESG monitoring. HCAEH members were encouraged to take part in the various focus groups that were held on the consolidated planning process and the survey was shared with all members.

In consultation with the HCAEH and Performance and Evaluation Committee, the Division has developed and continues to make improvements to the administrative processes used to allocate and monitor the performance of ESG funded programs. The Division created an ESG program manual to assist with the implementation of the program by grantees.

## **2. Agencies, groups, organizations and others who participated in the process and consultations**

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

1	<b>Agency/Group/Organization</b>	HUDSON COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County Division of Housing and Community Development is the lead agency in the 2020-2024 Consolidated Plan.
2	<b>Agency/Group/Organization</b>	Hudson County Alliance to End Homelessness
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hudson County Alliance to End Homelessness (HCAEH) is the local Continuum of Care in the County and consulted with the homeless meetings and a stakeholder survey to help determine the priority needs of the community.

3	<b>Agency/Group/Organization</b>	North Bergen Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.
4	<b>Agency/Group/Organization</b>	Guttenberg Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.
5	<b>Agency/Group/Organization</b>	Harrison Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.

6	<b>Agency/Group/Organization</b>	Secaucus Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.
7	<b>Agency/Group/Organization</b>	Weehawken Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.
8	<b>Agency/Group/Organization</b>	West New York Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.

9	<b>Agency/Group/Organization</b>	Bayonne Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.
10	<b>Agency/Group/Organization</b>	Hoboken Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.
11	<b>Agency/Group/Organization</b>	Union City Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Housing Authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.

12	<b>Agency/Group/Organization</b>	BOROUGH OF EAST NEWARK
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Borough was consulted at a meeting about community and housing needs in the County and in the Borough, especially pertaining to the Elderly.

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

There were no agencies or organizations intentionally not consulted. All comments were accepted.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Hudson County Alliance to End Homelessness	Hudson County is a member of the Hudson County Alliance to End Homelessness (HCAEH) Continuum of Care (NJ-506, Jersey City, Bayonne/Hudson County). Hudson County works with the local COC to prevent and to end homelessness in the region and helps to guide the needs of the Strategic Plan.
NJ CEDS	North Jersey Comprehensive Development Strategy	Hudson County is a participant in the North Jersey Comprehensive Development Strategy. The CEDS Action Plan identified four focus areas that can be coordinated with the consortiums consolidated plan. They are: 1.) Support the Growth of Regional Innovation Clusters, 2.) Enhance North Jersey Regions Infrastructure and Other Assets, and 4.) Align Workforce Training With Industry Needs. These helped to guide the needs in the Strategic Plan.
Analysis of Impediments to Fair Housing	County Division of Housing and Community Development	The AI reviews fair housing issues, barriers to fair housing choice, and outlines activities to address barriers in the County. Its recommendations were incorporated and prioritized in the Plan's housing priorities.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

N/A

## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

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

The Division of Housing and Community Development is responsible for the development of and updates to the Citizen Participation Plan. The Division also maintains all required records and reports available for public review. Records are kept and made available which show racial and income data as well as beneficiaries of CDBG funded activities.

Division of Housing and Community Development staff also attempt on an ongoing basis to encourage participation by all citizens with special emphasis on persons of low to moderate incomes and those with special needs to participate in the Consolidated Planning process.

The Division has developed a formal process for soliciting the maximum amount of citizens' input into the comprehensive housing and neighborhood planning process. With regard to the 5-Year Consolidated Plan, public hearings and various meetings are conducted prior to the formulation of the plan. The public is also afforded 30 days to comment on the contents of the Consolidated Plan. The public is also afforded an opportunity to comment on the 2021 Action Plan. Citizen comments are then summarized and included in the Consolidated Plan document.

The table below shows details of the County's citizen participation outreach efforts.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Municipality Meeting	Non-targeted/broad community Borough of East Newark	Staff met with the Borough. There were two Borough representatives in attendance including the Mayor and the Borough Administrator.	Borough CDBG Town Meeting held on February 10, 2021. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding the CDBG-CV funding available.	All comments were accepted.	
2	Municipality Meeting	Non-targeted/broad community Town of Guttenberg	Staff met with the Town. There were three Town representatives in attendance, including the Mayor, Town Administrator and a representative of the Finance Department.	Town CDBG Town Meeting held on February 12, 2021. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding the CDBG-CV funding available.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Municipality Meeting	Non-targeted/broad community  Town of Harrison	Staff met with the Town. There were three Town representatives in the meeting, including the Town CFO, The Town Administrator and the Town construction official.	Town CDBG Town Meeting held on February 12, 2021. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding the CDBG-CV funding available.	All comments were accepted.	
4	Municipality Meeting	Non-targeted/broad community  Town of Kearny	Staff met with the Town. There were three representatives of the Town in the meeting, including the Mayor, the Town Administrator and the Town CFO.	Town CDBG Town Meeting held on February 12, 2021. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding the CDBG-CV funding available.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Municipality Meeting	Non-targeted/broad community  Town of Secaucus	Staff met with the Town. There were two representatives in the meeting, including the Mayor and the Town administrator.	Town CDBG Town Meeting held on February 19, 2021. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding the CDBG-CV funding available.	All comments were accepted.	
6	Municipality Meeting	Non-targeted/broad community  Township of Weehawken	Staff met with the Township. There was one Township representative in the meeting, the Planning Director.	Township CDBG Township Meeting held on February 24, 2021. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding the CDBG-CV funding available.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
7	Municipality Meeting	Non-targeted/broad community Town of West New York	Staff met with the Town Administrator.	Town CDBG Town Meeting held on February 26, 2021. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding the CDBG-CV funding available.	All comments were accepted.	
9	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	An advertisement was placed in the Jersey Journal for notice of availability of applications for the 2021 Program Year open to all.	Applications were received.	All applications were received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A public meeting was held on August 3, 2021 for the public to comment on proposed projects for the 2021 Program Year.	There were 6 members of the public that attended. No comments were received. Information is available in the Public Participation Portion of the Plan.	No comments written or orally were received.	
11	Newspaper Ad	Non-English Speaking - Specify other language: Spanish	An Advertisement for the draft plan for 2021 and meeting to outline proposed projects was in the El Especial July 30, 2021 edition.	No Comments written or orally were received.	No comments were Received.	
12	Newspaper Ad	Non-targeted/broad community HC Board of Commissioners	An Advertisement for the draft plan for 2021 and meeting to outline proposed projects was in the Jersey Journal July 27th, 2021 edition.		No comments written or orally were received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Internet Outreach	Non-targeted/broad community	An Advertisement for the draft plan for 2021 and meeting to outline proposed projects was sent out to the Community Development Listserv participants as well as all applicants on July 9, 2021.	No comments written or orally were received.	No comments were received written or orally.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

## AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

### Introduction

Hudson County, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2021 allocation amounts and projecting those amounts over the remaining years covered by the Consolidated Plan along with the funding that is in Reserves.

There is a total of \$181,034.50 CDBG reprogrammed funds. Reprogrammed funds are public services funds for \$10,000 and reprogrammed funds for construction activities for \$171,034.50

If there are further funding cuts to CDBG, HOME and ESG Programs over the coming years, the County will adjust accordingly and craft Annual Action Plans reflective of funding

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,218,252	0	181,034	2,399,286	7,111,670	CDBG funds are used to benefit low-and moderate-income persons/ households by services, improvements to public facilities and infrastructure improvements in qualified low/mod areas. There are reprogrammed Public Service funds of \$10,000 and reprogrammed funds for construction activities of \$145,213.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,691,335	0	0	2,691,335	10,995,052	HOME funds are used primarily to increase the production of and maintain the existing stock of affordable housing within the Hudson Urban County. Additionally, funds are used for the creation of low-income home-buyer opportunities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	184,335	0	0	184,335	553,005	ESG funds are used for emergency shelter operation, outreach and rapid-rehousing for individuals and families experiencing homelessness.

**Table 2 - 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**

Although other public and private resources to address the needs identified in the Consolidated Plan are extremely limited, CDBG, HOME and ESG projects in Hudson County have been successful in securing funding from other sources.

CDBG:

All applicants for CDBG funding are required to submit budgets inclusive of match and leveraged funds. While match is not a requirement, the provision of CDBG funding has allowed the various nonprofit public service entities and municipalities the ability to leverage additional funding for 2021 for their operations.

HOME:

The HOME program requires a twenty-five percent (25%) program wide matching contribution. Given the limited HOME funding available, the majority of projects seeking funding have secured significant additional funding including LIHTC, AHTF, SNHTF, and other various state, local, and private sources.

ESG:

All ESG subrecipients are required to submit a budget that demonstrates their match and leveraging for the project. All projects are required to have at least 100% match for the program. Many programs match their funding with State and local funding. In addition, the County of Hudson provides supplemental funding for activities that could be covered under ESG.

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

Not applicable. The County does not have any publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

**Discussion**

N/A

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand Public Infrastructure	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$695,944	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6255 Persons Assisted
2	1B Improve Public Infrastructure Capacity	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$695,944	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6255 Persons Assisted
3	1C Improve Access to Public Facilities	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$594,003	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 55645 Persons Assisted
4	2A Increase Homeownership Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$247,342	Homeowner Housing Added: 2 Household Housing Unit
5	2B Increase Affordable Rental Hsg Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$2,226,078	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	3A Provide Supportive Services for Special Needs	2020	2024	Non-Homeless Special Needs		Public Services & Quality of Life Improvements		
7	3B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development		Public Services & Quality of Life Improvements	CDBG: \$299,200	Public service activities other than Low/Moderate Income Housing Benefit: 8091 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 1614 Households Assisted
8	4A Provide Homeless Rapid Re-Housing Assistance	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$106,335	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
9	4C Provide for Street Outreach	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$68,000	Homelessness Prevention: 750 Persons Assisted
10	4B Provide Assistance to Homeless Shelters	2021	2024	Homeless		Homelessness Housing and Support Services	ESG: \$10,000	Homeless Person Overnight Shelter: 181 Persons Assisted

**Table 3 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	1A Expand Public Infrastructure
	<b>Goal Description</b>	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.
2	<b>Goal Name</b>	1B Improve Public Infrastructure Capacity
	<b>Goal Description</b>	Improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
3	<b>Goal Name</b>	1C Improve Access to Public Facilities
	<b>Goal Description</b>	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
4	<b>Goal Name</b>	2A Increase Homeownership Opportunities
	<b>Goal Description</b>	Increase homeownership opportunities for LMI households through the construction of new affordable housing.
5	<b>Goal Name</b>	2B Increase Affordable Rental Hsg Opportunities
	<b>Goal Description</b>	Increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
6	<b>Goal Name</b>	3A Provide Supportive Services for Special Needs
	<b>Goal Description</b>	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.

<b>7</b>	<b>Goal Name</b>	3B Provide Vital Services for LMI Households
	<b>Goal Description</b>	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.
<b>8</b>	<b>Goal Name</b>	4A Provide Homeless Rapid Re-Housing Assistance
	<b>Goal Description</b>	Provide for rapid re-housing (RRH) assistance for the homeless population in the jurisdiction.
<b>9</b>	<b>Goal Name</b>	4C Provide for Street Outreach
	<b>Goal Description</b>	Provide for street outreach services that help to assist the homeless and homeless prevention services for the homeless population in the jurisdiction.
<b>10</b>	<b>Goal Name</b>	4B Provide Assistance to Homeless Shelters
	<b>Goal Description</b>	Provide operations funding to low barrier emergency shelter to serve consumers throughout the County.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Given the limited nature of resources, the County prioritizes the needs identified through the Consolidated Plan and Action Plan process to direct the allocation of funds in a manner that maximizes community impact. The development of the Annual Action Plan involved consultation with those agencies involved in delivering housing and housing services within Hudson County, as noted in section PR-10. In addition there were meetings conducted with appropriate housing, social service agencies and municipalities regarding the housing needs of children, elderly persons, persons with disabilities, homeless persons.

The 2021 Annual Action Plan sets forth a description of activities for the use of funds that will become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken.

#	Project Name
1	CDBG: Administration (20%)
2	CDBG: Public Facilities & Infrastructure (65%)
3	CDBG: Public Services (15%)
4	HOME: Administration (10%)
5	HOME: CHDO Reserves (15%)
6	HOME: CHDO Operating Funds
7	HOME: Non-CHDO Development Activities
8	ESG: Homeless Housing and Services
9	CDBG 2021 Program Reserves

**Table 4 – Project Information**

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

These projects are deemed to be of the highest priority and meet the greatest needs established. The chief obstacle to meeting these needs is a lack of resources to provide a greater level of assistance.

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

<b>1</b>	<b>Project Name</b>	CDBG: Administration (20%)
	<b>Target Area</b>	
	<b>Goals Supported</b>	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities 2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities 3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households 4A Provide Homeless Rapid Re-Housing Assistance 4C Provide for Street Outreach
	<b>Needs Addressed</b>	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements
	<b>Funding</b>	CDBG: \$443,650
	<b>Description</b>	Citywide administration of the CDBG program as well as Fair Housing Administration in PY 2021.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Planned activities are staff salaries, planning, fair housing activities and general admin. Matrix codes are 21A and 21D.  Hudson County Division of Housing and Community Development-Program Administration, 21A-General Program Administration: \$418,650  Fair Housing, The Waterfront Project, Advocacy Administration, 21D-Fair Housing Activities (subject to Admin Cap): \$25,000
<b>2</b>	<b>Project Name</b>	CDBG: Public Facilities & Infrastructure (65%)
	<b>Target Area</b>	
	<b>Goals Supported</b>	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities

	<b>Needs Addressed</b>	Expand/Improve Public Infrastructure & Facilities
	<b>Funding</b>	CDBG: \$1,408,044
	<b>Description</b>	The County will work to expand and improve public infrastructure through development project activities for LMI persons throughout the County. The County will also work to improve access to public facilities that will benefit LMI persons and households.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Infrastructure Activities: 6,255 LMI Persons Assisted Public Facility Activities: 55,645 LMI Persons Assisted
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Planned activities are imvements to neighborhood facilities, public facilities and infrastructure throughout the jurisdiction. Planned activites include but not limited to:  Town of Guttenberg - 68th-69th Palisade Avenue Street Improvements (03K Street Improvements), \$94,146.00  Town of Kearny-Maple Street Improvements (03K Street Improvements), \$398,040.00  Town of Secaucus-Senior Center (03A Senior Centers), \$95,894.00  Township of Weehawken-Fulton Street Improvements (03K Street Improvements), \$203,758.00  Town of West New York-Public Library (03E Neighborhood Facilities), \$498,109.00
<b>3</b>	<b>Project Name</b>	CDBG: Public Services (15%)
	<b>Target Area</b>	
	<b>Goals Supported</b>	3B Provide Vital Services for LMI Households
	<b>Needs Addressed</b>	Public Services & Quality of Life Improvements
	<b>Funding</b>	CDBG: \$299,200
	<b>Description</b>	The County will provide supportive services for LMI households in the jurisdiction. Public services that target the special needs population may include services to address persons with physical and mental health disabilities, seniors, youth, victims of domestic violence and persons who are at-risk of homelessness.

<b>Target Date</b>	6/30/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 8,091 LMI Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 1,614 LMI Households Assisted
<b>Location Description</b>	Countywide
<b>Planned Activities</b>	Garden State Episcopal-Hudson CASA Homeless Coordinated Entry (05Z Other Public Services), \$50,000.00 CSP of NJ-Hudson Center Homeless Services (05Z Other Public Services), \$37,500.00 The House of Faith-Transitional Housing Operations (03T Operating Costs of Homeless Programs), \$10,000.00  Act Now-Alzheimer's Care Project (05A Senior Services), \$15,000.00 Borough of East Newark - Senior Project (05A Senior Services), \$25,000.00 Waterfront Project - Wills for Seniors (05C Legal Services), \$15,000.00 Literacy New Jersey West Hudson - ESL and Adult Literacy Program (05H Employment Training), \$15,000.00 Salvation Army of Kearny - Food Pantry (05W Food Banks), \$13,050.00 Save Latin America, Inc. - Community Resource Center (05M Medical Services), \$20,650.00 Court Appointed Special Advocates - CASA Program (05N Services for Abused and Neglected Children), \$13,500.00 Big Brothers Big Sisters - Youth Mentoring Program (05D Youth Services), \$30,000.00 Grace Theatre Workshop - Youth Arts Initiative (05D Youth Services), \$8,500.00 Jersey City/Hudson Pride Connections - Youth Connect (05D Youth Services), \$11,000.00 The Kennedy Dancers - Youth Dance Program (05D Youth Services), \$10,000.00 Waterfront Project - Housing and Legal Advocacy (05U Housing Counseling), \$25,000.00

4	<b>Project Name</b>	HOME: Administration (10%)
	<b>Target Area</b>	
	<b>Goals Supported</b>	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$269,133
	<b>Description</b>	Administration of the HOME program in PY 2021.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	County-wide
<b>Planned Activities</b>	Staff salaries, planning and general administration of the HOME Program	
5	<b>Project Name</b>	HOME: CHDO Reserves (15%)
	<b>Target Area</b>	
	<b>Goals Supported</b>	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$353,700
	<b>Description</b>	Provides grant funds to non-profit organizations that qualify as a Community Housing Development Organization (CHDO) to own, sponsor, develop and/or manage affordable housing projects. Specifically, these funds will be sub- granted to a qualified CHDO to undertake a low/moderate income rental or homebuyer production activity in Hudson County.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental production: 2 families earning at or below 60% AMI Homebuyer production: 2 families earning at or below 80% AMI
	<b>Location Description</b>	County-wide

	<b>Planned Activities</b>	Homeowner and rental development with planned activities to be 2-family homes.
<b>6</b>	<b>Project Name</b>	HOME: CHDO Operating Funds
	<b>Target Area</b>	
	<b>Goals Supported</b>	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$50,000
	<b>Description</b>	Provides grant funds to non-profit organizations that qualify as a Community Housing Development Organization (CHDO) to own, sponsor, develop and/or manage affordable housing projects. Specifically, these funds will be used for operating expenses in project benefitting households below 80% AMI.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	CHDO Operating Funds = \$50,000.00
<b>7</b>	<b>Project Name</b>	HOME: Non-CHDO Development Activities
	<b>Target Area</b>	
	<b>Goals Supported</b>	2B Increase Affordable Rental Hsg Opportunities
	<b>Needs Addressed</b>	Preserve & Develop Affordable Housing
	<b>Funding</b>	HOME: \$2,018,502
	<b>Description</b>	Provides grant funds for the production of rental and homeowner housing through acquisition, moderate rehabilitation, substantial rehabilitation and new construction.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	22 families earning at or below 60% AMI are expected to be assisted through the creation of new and rehabilitated affordable rental units.
	<b>Location Description</b>	Bayonne, North Bergen, and Jersey City.
	<b>Planned Activities</b>	Rehabilitation of 4 rental units and new construction of 18 rental units.
8	<b>Project Name</b>	ESG: Homeless Housing and Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	4A Provide Homeless Rapid Re-Housing Assistance 4B Provide Assistance to Homeless Shelters 4C Provide for Street Outreach
	<b>Needs Addressed</b>	Homelessness Housing and Support Services
	<b>Funding</b>	ESG: \$184,335
	<b>Description</b>	The County of Hudson will utilize its ESG funding for three programs and program types among three providers:Rapid Rehousing for Homeless Individuals and Families through Garden State Community Development CorporationEmergency Shelter for Individuals through PERC ShelterStreet Outreach for homeless individuals and families through Garden State Community Development Corporation
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 households including families and individuals will be served through the rapid rehousing program 750 primarily individuals will be served through the street outreach program 180 individuals will be served through the emergency shelter program.
	<b>Location Description</b>	The rapid rehousing and street outreach programs will be scattered throughout the County of Hudson.  The PERC Emergency Shelter program is located at 108 36th Street in Union City, NJ.
	<b>Planned Activities</b>	
9	<b>Project Name</b>	CDBG 2021 Program Reserves
	<b>Target Area</b>	

<b>Goals Supported</b>	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities 3B Provide Vital Services for LMI Households
<b>Needs Addressed</b>	Expand/Improve Public Infrastructure & Facilities Public Services & Quality of Life Improvements
<b>Funding</b>	CDBG: \$248,392
<b>Description</b>	\$67,358 of unallocated 2021 CDBG funding to be used for future eligible projects. \$181,034.00 from previous years unallocated funds.
<b>Target Date</b>	6/30/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	N/A
<b>Planned Activities</b>	Planned activities are for future eligible CDBG projects

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The County targets CDBG resources to low and moderate income areas within the municipalities in the Hudson Urban County (the Borough of East Newark, the Town of Guttenberg, the Town of Harrison, the Town of Kearny, the Town of Secaucus, the Township of Weehawken and the Town of West New York) as defined by HUD on the basis of census data. The County is not targeting specific neighborhoods within the eligible municipalities, rather relying upon the participating municipalities to identify needs and potential projects in each jurisdiction.

In FY 2021, for public infrastructure and facility projects utilizing CDBG funds, an estimated 61,900 LMI persons will benefit in the municipalities of Guttenberg, Kearny, Secaucus, Weehawken and West New York. In the CDBG Public Services Program, the projects will be countywide benefitting an estimated 9,705 low-and moderate-income individuals. As well, for ESG, an estimated 830 persons countywide will receive homeless services, and 40 will be assisted with rapid re-housing.

The County targets HOME resources to address housing priorities on a per project basis across the county geographic area. The Hudson County Consortium's HOME jurisdiction is each of the county's municipalities with the exception of Jersey City, which receives its own HOME funding. In limited circumstances, Hudson County may choose to co-fund projects located in Jersey City in partnership with the City of Jersey City's HOME Program.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 5 - Geographic Distribution**

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

The County targets CDBG resources to low and moderate income areas as defined by HUD on the basis of census data. The County is not targeting specific neighborhoods, rather relying upon the participating municipalities to identify needs and potential projects in each jurisdiction.

The scope and availability of affordable housing development necessitates flexibility in the geographic distribution of HOME funding. The County aims to provide affordable housing opportunities for residents across the geographic area to the greatest extent possible.

### **Discussion**

N/A

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

During Fiscal Year 2021 the Division projects that given the resources available approximately 18 new units created and 4 units rehabilitated will be (funded) for low and very low-income households, all rental units will be affordable to families earning at or below 60% AMI. ESG will fund Rapid Re-housing providing rental assistance for 40 literally homeless individuals and families.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	22
Special-Needs	0
Total	62

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
The Production of New Units	18
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	62

Table 7 - One Year Goals for Affordable Housing by Support Type

#### Discussion

##### Affordable housing provided for low- and moderate-income households:

New Rental units constructed: 18 apartments

Rehabilitated Rental units: 4 apartments

##### Affordable housing provided for homeless individuals and households:

Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. In Hudson County, nine of the eleven municipalities operate public housing programs. This does not include the Jersey City Housing Authority as Jersey City is an entitlement community not included with Hudson County.

1. Guttenberg
2. Harrison
3. Secaucus
4. Weehawken
5. West New York
6. Bayonne
7. Hoboken
8. Union City
9. North Bergen

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

The County consults with the several Housing Authorities from time to time on issues and programs.

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

The County will continue to provide information about homeownership activities to the Housing Authorities for posting and/or dissemination to public housing residents to encourage them to participate in homeownership opportunities.

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

HUD's PIC PHA Profiles website database provides designations for the housing authorities operating in Hudson County. While none of the PHAs are designated as troubled (a housing authority with a total PHAS score below 60), the West New York and Hoboken are designated as "substandard physical" which means one of the scoring criteria which make up the total PHAS scored below 60. The PHAS score is an assessment tool HUD uses to determine the management of the housing authority in four categories: physical assessment, financial assessment, management assessment and capital fund program. A PHAS score of 90 or better is designated as "high performer." Scores below 90 but above 60 are designated as "standard performer." A PHAS score below 60 is designated as "troubled."

The profiles were last updated on August 21, 2021 and can be found at: <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>

Guttenberg Housing Authority: High Performer

Harrison Housing Authority: N/A

Secaucus Housing Authority: Standard Performer

Weehawken Housing Authority: Standard Performer

West New York Housing Authority: Substandard Physical

Bayonne Housing Authority: High Performer

Hoboken Housing Authority: Substandard Physical

Union City Housing Authority: High Performer

North Bergen Housing Authority: High Performer

**Discussion**

N/A

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The Division leads the Hudson County Alliance to End Homelessness and serves as the lead applicant to HUD for Continuum of Care (CoC) homeless assistance funding. In this role, the Division is the lead on homeless planning activities and coordination of services in Hudson County.

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

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

The HCAEH has had a fully operational Coordinated Entry Program (CEP), as required by HUD, since 2015. The countywide CEP is operated by Garden State Community Development Corporation (GSEDC) with 2 locations across the County where homeless persons, or those at imminent risk, can seek streamlined access to services & housing. These 2 sites provide a safe, welcoming environment to all and make the program more accessible to the entire geographic area. Additionally, the CEP has mobile case managers who are able to travel across the entire County allowing those homeless persons who cannot travel to still access services. The CEP is the gateway to all CoC and ESG funded Rapid Rehousing (RRH) and Permanent Housing (PH) projects, as well as other non HUD funded programs. The program is designed to provide all who are literally homeless, or at imminent risk, with streamlined access to individualized services designed to help them achieve and maintain housing stability. GSEDC provides individualized case management and housing assistance with the goal of providing households with the most appropriate intervention based on individual needs. The CEP is advertised through NJ 211 and by all providers. Implementation of CEP created a systematic approach to addressing homelessness which simplified the process and removed barriers/steps, thus speeding up the housing process.

The Division will also continue to fund the Homeless Street Outreach Team which also operates under GSEDC and refers unsheltered individuals encountered to the CEP. The team was created in November 2014 and works year-round. The Homeless Street Outreach Team engages and connects service resistant persons with the CEP. The Outreach team adjusts their outreach hours to best accommodate the needs of the community. The main focus of the team is engaging the unsheltered homeless population with the goal of linking them with shelter, mainstream resources and ultimately permanent housing through CEP. The team offers every street homeless person they encounter emergency shelter services. The team coordinates with existing service providers to ensure individuals have access to all resources available to them and to prevent the duplication of service. The Street Outreach Team also works with CEP staff to engage CEP clients who may have disengaged or are reluctant to accept services offered. This two team approach helps the hardest to serve remain engaged throughout the housing process.

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

The County is utilizing 2021 ESG funding to provide a small amount of funding to one individual homeless shelter. While the amount being used for emergency shelter is small, the County utilizes other funding for an individual emergency shelter, small family shelter as well as a warming center that is available during the winter months (November through March of each year). The Warming Center provides additional capacity for our shelters and ensures that no one has to sleep on the streets during the winter months. The homeless outreach team coordinates and links unsheltered individuals with transportation to the center where they receive two meals and a warm place to spend the night.

In the last several years, the County has moved away from providing transitional housing to homeless households, instead favoring the rapid rehousing model. ESG funds will again be used to fund a rapid rehousing program. Additionally, through the Continuum of Care program, numerous rapid rehousing programs provide resources for households. The CoC currently funds 81 units of rapid rehousing including a joint transitional housing/rapid rehousing component that focuses on families with higher barriers that delay them from obtaining permanent housing immediately.

## **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**

Providing permanent housing for homeless households remains the number one goal of the HCAEH. The HCAEH continuously tracks its progress in connecting clients with permanent housing, and the successfulness of these programs. Households are discharged from emergency shelter or transitional housing into a permanent housing placement, including households that are admitted into CoC or ESG funded permanent housing.

The HCAEH's CEP assesses the needs of each client, including their length of homelessness and prioritizes those with the longest histories for permanent housing opportunities as quickly as possible. The HCAEH also tracks recidivism and programs focus on the wrap around services that are provided with their housing assistance, which is one of the most important factors for clients maintaining their housing once they have moved in.

To assist providers in connecting their clients to permanent housing, the Division is consistently seeking additional resources and evaluating the effectiveness of current funding to create new permanent housing opportunities. The Division also allocates Homeless Trust Funding and supplemental County funding for service and support programs that enhance the overall homeless service system and enable clients to more quickly and successfully access permanent housing.

The County is making a concerted effort to coordinate with the developers of HOME assisted project to include 30% AMI in new projects and accept tenant referrals from the CoC.

**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.**

Due to limited funding, the Division does not utilize CDBG or ESG for rental assistance programs geared at homeless prevention. The Division instead uses the Hudson County Homelessness Trust Fund (HCHTF) and State Social Services for the Homeless funding to fund these types of programs. The HCAEH is working to implement a comprehensive and streamlined approach to prevention and diversion to keep households out of homelessness. A large focus of this approach would involve earlier connection and access to legal services. The Division is currently working with The Waterfront Project, who receives funding through CDBG to develop this system.

Through coordination with general and prevention providers, prisoner re-entry programs and HMIS data, HCAEH has identified specific causes and risk factors for homelessness, which include a lack of or strained relationships with friends and family, criminal history and unexpected expenses or loss of employment. Some strategies the HCAEH has implemented to reduce the number of first time homeless include the use of a diversion tool at the CEP, regular coordination to avoid duplication of services, and the circulation of a resource guide to inform agencies and clients about the resources available to avoid homelessness. Lastly, the HCAEH is exploring funding opportunities to expand diversion techniques that can provide low level services to households who have some resources to prevent them from entering the shelter system.

Through the efforts of the HCAEH, the Division works with hospitals and the jail on improving discharge policies and increasing the availability of housing options for those leaving institutions. The HCAEH has partnered with the jail and hospitals in a FUSE initiative to connect high utilizing clients with permanent housing vouchers that were provided through the State. The HCAEH connects frequent users to permanent housing with this initiative. The Familiar Faces program was created specifically for clients with a high number of interactions with the local hospitals and through this initiative clients were connected to permanent housing.

## **Discussion**

N/A



## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

There is a great need to replace affordable housing that has been lost in Hudson County. However, replacement of rental housing units specially developed for the low- and moderate-income families have proven to be cost prohibitive in Hudson County due to the amount of financing required for new construction. Conversion of rental units into condominiums and rapidly increasing rents have further eroded the rental housing market and caused dislocation, homelessness and overcrowding. The present housing market condition has most seriously impacted the extremely low- and low-income households who are unable to afford the average requested rents for vacant rental units.

Among some of the barriers to affordable housing are high costs of living, scarcity of available land for housing development, unequal access to conventional loans for LMI persons, and lack of supportive services and operating funds for special needs housing developments. The COVID-19 pandemic has only exacerbated existing issues further limiting market inventory, increased acquisition costs, and material/labor supply related to construction. 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 although with the state committing funding to its affordable housing trust fund and the passage of the federal American Rescue Plan more resources are being made available. The lack of programs and sufficient resource to develop affordable housing units and to provide rental assistance to very low- and low-income tenants are continuing factors.

### **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**

As a County Consortium, the Participating Jurisdiction does not have control over zoning or building codes etc. The County partners with the local municipalities to promote programs and partnerships that positively impact affordable housing availability.

In the last decade the Division of Housing and Community Development and our partners have taken significant steps to continue to combat discrimination in the housing market. A lot of this work has been done through the lead housing counseling and legal services entity for Hudson County, The Waterfront Project (WFP). In the last five years, through assistance from the Division of Housing and Community Development, WFP has expanded their services, staffing and counseling certifications. WFP has led many training sessions focused on fair housing and tenant's rights for residents, nonprofit social service providers, religious leaders and county staff and hold trainings annually.

### **Discussion**

N/A

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

The County will undertake other actions as resources permit.

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

The obstacles to fully implementing these programs are numerous.

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a limited amount of funding. To overcome this significant challenge the County will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

However, the lack of land for new construction, lack of adequate downpayment and closing cost resources of many potential homebuyers, the cost of construction and materials, the reluctance of financial institutions to participate in programs, and misconceptions and misunderstanding about public housing programs and tenants also impede progress. All of these problems can be addressed, but they require patience and persistence.

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

The County places great emphasis upon seeing that decent, safe affordable housing is available for low-income residents to the extent possible. The County also believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners, may serve to prevent homelessness. To address this need the County is partnering with community organizations and local municipalities to prevent foreclosure. Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority. Thus, the County will focus on multiple efforts including rental assistance, rental rehabilitation, new rental construction, as well as homeowner repair to provide affordable housing and in many instances prevent homelessness.

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

Any project assisted through CDBG or HOME must comply with lead hazard control rules including abatement, remediation, and stabilization by qualified and certified contractors.

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

The County and the Consortium are aware of and support a number of agencies and programs that

provide services and assistance aimed directly at reducing poverty.

The Hudson County Comprehensive Emergency Assistance System (CEAS) Committee, which serves as a forum for organizations such as, local government, welfare, shelters, and housing providers, addressing the needs of the homeless throughout Hudson County. The CEAS meetings have become great venues to inform non-profit organizations about the HCAEH homeless and anti-poverty strategies and goals.

A subcommittee of the CEAS, the Food and Shelter Coalition, meets regularly plays an integral part of the Consortium as well as the HCAEH, providing pertinent information and assisting with the implementation of support services to Hudson County's and Jersey City's homeless and at-risk population.

To further improve the coordination of both CEAS and the Food and Shelter Coalition with the HCAEH, beginning in 2020, the CEAS and CoC merged, with the HCAEH expanding its membership to include all of the agencies working towards these goals.

These efforts and others that emerge in the course of receiving applications for programs and services will be implemented throughout the coming year. Hudson County continues to look for new ways to assist this in-need population, as well as improving the use of funding to allow for the assistance of as many individuals and families as possible.

### **Actions planned to develop institutional structure**

The County's strategy to improve and develop the institutional structure includes: Training and capacity building for non-profit partners; Monitoring and technical assistance to improve outcomes and ensure compliance with program regulations; Encouraging collaboration among agencies and encouraging agencies to participate in county-wide collaborations.

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

As mentioned above, the County's strategy to improve and develop the institutional structure includes: Training and capacity building for non-profit partners; Monitoring and technical assistance to improve outcomes and ensure compliance with program regulations; Encouraging collaboration among agencies and encouraging agencies to participate in county-wide collaborations.

In addition, through performance reports such as the CAPER, the County will be able to identify where improvements need to be made and where there are gaps in services.

### **Discussion**

N/A

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

The section describes the program specific requirements for the CDBG, HOME and ESG programs.

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

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

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

#### **Other CDBG Requirements**

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

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

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

The County does not receive any atypical loans, grant instruments, nonconforming loan guarantees,

and other forms of investments.

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:

If a home purchased with HOME assistance is sold during the period of affordability resale provisions apply to ensure the continued provision of affordable housing over the entire period of affordability. Resale provisions are used due to the high cost of housing and because the Hudson County HOME program does not provide direct downpayment assistance to the homebuyer.

All designated HOME-assisted property sales or transfers under the resale provision during the period of affordability shall meet the following criteria:

1. The new purchaser must meet the criteria of low income defined as having an income below 80% of AMI adjusted for household size and occupy the property as the family's principal residence.
2. Net proceeds from the sale must provide the original homebuyer a "fair return" on his/her investment (including any down payment and capital improvement investment made by the seller since purchase). The sales price may encompass the following in its formula:

a. The cost of any capital improvements, documented with receipts including but not limited to the following:

i. Any additions to the home that increases the square footage of the home or creation of a new bathroom;

ii. Replacement of major systems such as HVAC, plumbing, electric, or roof;

iii. Accessibility improvements and modifications for disabled or elderly which were not installed through a federal, state, or locally funded grant program.

b. The maximum allowable resale price shall be defined as the original purchase price of the home adjusted by the accumulated Annual 12-Month Percent Change of the Consumer Price Index-All Urban Consumers Not Seasonally Adjusted measure as published by the Bureau of Labor Statistics in the United States Department of Labor (<https://data.bls.gov>) plus documented capital improvement expenditures. If the Annual 12-Month percent change of the Consumer Price Index is negative, the Maximum Resale Price from the prior year will be used to avoid a reduction in the Maximum Resale Price. For a resale occurring midyear, the prorated average of the preceding months Consumer Price Index will be used to calculate the year to date increase, if any. Expenditures and payments for capital improvements must be fully documented in order to be included in the resale price calculation.

The resale policy is enforced through the use of recorded instruments and restrictive covenants.

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:

If a home purchased with HOME assistance is sold during the period of affordability resale provisions apply to ensure the continued provision of affordable housing over the entire period of affordability. Resale provisions are used due to the high cost of development, real estate taxes, market rate sale prices, and the the amount of HOME investment needed to produce homeownership units for sale at an affordable sales price.

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:

N/A

## **Emergency Solutions Grant (ESG)**

Annual Action Plan  
2021

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

The Division has written standards for providing ESG assistance which are contained within the attached ESG Policy and Procedures Manual. A copy of the policies and procedures are mailed to all subrecipients along with their contracts.

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 HCAEH has had a fully operational Coordinated Entry Program (CEP), as required by HUD, since 2015. The countywide CEP is operated by Garden State Episcopal Community Development Corporation (GSECDC) with 2 locations across the County where homeless persons, or those at imminent risk, can seek streamlined access to services & housing. These 2 sites provide a safe, welcoming environment to all and make the program more accessible to the entire geographic area. Additionally, the CEP has mobile case managers who are able to travel across the entire County allowing those homeless persons who cannot travel to still access services. The CEP is the gateway to all CoC and ESG funded Rapid Rehousing (RRH) and Permanent Housing (PH) projects, as well as other non HUD funded programs. The program is designed to provide all who are literally homeless, or at imminent risk, with streamlined access to individualized services designed to help them achieve and maintain housing stability. GSECDC provides individualized case management and housing assistance with the goal of providing households with the most appropriate intervention based on individual needs. The CEP is advertised through 211 and by all providers. Implementation of CEP created a systematic approach to addressing homelessness which simplified the process and removed barriers/steps, thus speeding up the housing process.

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).

Each year the Division releases an application for ESG funding. The application is advertised in local papers, shared with the Continuum of Care and other nonprofit mailing lists. These groups are inclusive of organizations that work with the homeless throughout the County. All applications are reviewed and ranked by the performance and evaluation committee of the Hudson County Alliance to End Homelessness/CoC and funding recommendations are made to the Hudson County Commissioners who make final approvals.

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.

Not applicable. There are homeless/formerly homeless individuals included in the membership and Executive Board of the Hudson County Alliance to End Homelessness/CoC.

5. Describe performance standards for evaluating ESG.

The Hudson County Division of Housing and Community Development, in consultation with the Continuum of Care, developed performance standards that provide measures to evaluate the effectiveness of 1) Reducing the number of people living on the streets and emergency shelters; 2) shortening the time people spend homeless; and 3) reducing each program participant's housing barriers or housing stability risks.

The Division will continue to consult with the CoC regarding the project and system wide performance standards. This will also include how well the performance measures are met through the use of HMIS, including tracking the length of time persons are homeless, returns to homelessness, reducing numbers of homeless households and increasing the percent of exits to permanent housing, income, and prevention of homelessness.

The Division will utilize its HMIS system to monitor performance through the following indicators:

- Number of individuals/households served by rapid re-housing activities
- Exit destinations (temporary and permanent) of individuals/households served
- Length of time served by ESG program
- Amount of clients that return to homelessness within 6 months to 2 years of discharge
- Increase of all income sources at discharge
- Increase of earned income sources at discharge
- Engagement with the Coordinated Entry Program

The standards are largely based on the requirements set forth in the HEARTH Act, but have been adopted to reflect the specific conditions and priorities in Hudson County. The exact Performance Standards are included below.

**Successful connection of homeless individuals and families to income and employment.**

- At least 20% of households will increase overall income by program exit
- At least 20% of households will be employed at program exit

**Successful housing placement to or retention in a permanent housing destination.**

- 30% of households being discharged from emergency shelters move on to a permanent destination
- 85% of households will remain in permanent housing projects or be discharged to a permanent housing destination (Prevention and RRH programs included)

**Decrease in households being discharged from programs due to program related barriers.**

- Less than 20% of households are will be discharged from projects in the community due to noncompliance or a disagreement with the project rules or persons

**The extent to which individuals and families who leave homelessness experience additional spells of homelessness.**

- Less than 20% of households discharged from emergency shelter projects are discharged to another emergency shelter or to a place not meant for habitation

**Successful connection to shelter and services.**

- Emergency shelter programs will operate with an average of at least 90% capacity
- At least 75% of clients in emergency shelter will be engaged with GSECDC coordinated entry

## Attachments

## Citizen Participation Comments

**Grantee Unique Appendices**

**Grantee SF-424's and Certification(s)**