



2025-2029 Consolidated Plan

DRAFT

Hudson County

Division of Housing & Community Development

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Jersey City, NJ 07306

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Executive Summary

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

1. Introduction

Hudson County is an entitlement county, as designated by the U.S. Department of Housing and Urban Development (HUD) and receives the following federal formula grants annually to address the housing and community development needs of its residents: Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) program, and the Emergency Solutions Grant (ESG). The County's Division of Housing and Community Development within the Department of Health and Human Services is the lead division responsible for administering the grant programs and annual grant funds. The County strives to provide its residents with: safe, decent, and affordable housing; a suitable living environment; and economic opportunities, especially for low- to moderate-income households and special needs communities.

Hudson County also serves as the lead agency of the Hudson County HOME Consortium, which includes eleven partner municipalities—East Newark, Guttenberg, Harrison, Kearny, Secaucus, Weehawken, West New York, Bayonne, Hoboken, Union City, and North Bergen. A HOME Consortium is a formal partnership of contiguous local governments that join to receive and administer HOME funds as a single entity. This structure allows member municipalities to pool resources, streamline administration, and implement coordinated housing strategies to meet shared regional needs. As lead agency, Hudson County ensures compliance with HUD regulations and coordinates planning, funding distribution, and reporting activities on behalf of the Consortium.

To receive these funds, the County is submitting its 2025-2029 Consolidated Plan and first-year PY 2025 Annual Action Plan (AAP) as required by HUD from all Participating Jurisdictions receiving annual entitlements of formula grants. To identify priority needs and form the goals of the Consolidated Plan, the Division of Housing and Community Development works closely with partner municipalities, local housing authorities, and members of the Hudson County Continuum of Care (CoC), also known as the Hudson County Alliance to End Homelessness (HCAEH), which is housed within the Division. The Division also gathered information for the plan from residents during the Citizen Participation process.

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, for preparing a Consolidated Plan and guiding the use of CDBG, HOME, and ESG funding based on applications to HUD. The major sections of the Consolidated Plan include a Housing Market Analysis; a Housing Needs Assessment; a Five-Year Strategic Plan; an Annual Action Plan; and the Consultation and Citizen Participation section which includes accompanying documentation relating to public comments. The Strategic Plan addresses specific needs that were identified during the data analysis and citizen participation process, with specific goals and program targets for each category designated for funding over a 5-year period. Through the fulfillment of these

goals, Hudson County will improve the quality of life for low- and moderate-income individuals and those with special needs throughout the community.

The first year PY 2025 AAP is a subset of the Strategic Plan, addressing funding options for the program year. The AAP can be used by organizations in the community as an annual guide for identifying activities through which they can help the jurisdiction reach its housing and community development goals. The AAP also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. PY 2025 begins on July 1, 2025, and ends on June 30, 2026.

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

Hudson County has developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the County has identified five (5) priority needs and associated goals to address these needs. Over the 5-Year plan period, the County will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need: Improve Public Infrastructure & Facilities

1A Improve Public Facilities & Infrastructure

Expand and improve public facilities and infrastructure, including upgrades to roads, sidewalks, ADA-accessible features, and community centers in low/mod areas, to enhance neighborhood conditions and accessibility for residents.

Priority Need: Preserve & Develop Affordable Housing

2A Affordable Housing Opportunities

Preserve housing and develop affordable housing, including construction of rental housing, rental rehabilitation, and increased homeownership opportunities.

Priority Need: Public Services & Quality of Life Improvements

3A Public Services for LMI & Special Needs

Support public service programs that improve the quality of life and expand access to supportive services for low- and moderate-income residents and persons with special needs, including seniors, youth, and persons with disabilities.

Priority Need: Homeless Housing & Support Services

4A Homeless Housing & Support Services

Fund emergency shelter operations, rapid rehousing, and outreach services to prevent and reduce homelessness among individuals and families across Hudson County.

Priority Need: Effective Program Management

5A Effective Program Management

Ensure effective program management and compliance through administration, planning, monitoring, and oversight of HUD-funded activities and performance reporting.

3. Evaluation of past performance

Hudson County continues to make strategic use of HUD resources to advance the goals of its 2020–2024 Consolidated Plan. As part of ongoing compliance, the County prepares an Annual Action Plan (AAP) and Consolidated Annual Performance and Evaluation Report (CAPER) to evaluate progress toward its five-year housing and community development objectives.

In Program Year 2023, Hudson County focused on four key priorities: improving public infrastructure and facilities, expanding public services, addressing homelessness, and increasing affordable housing opportunities.

Public Facility and Infrastructure: The County assisted an estimated 4,600 residents living in low/mod areas with public infrastructure improvements for street upgrades throughout the County. In addition, approximately 13,600 residents benefited from improvements to public facilities such as parks and neighborhood centers, supporting accessibility and community revitalization in underserved areas. The County is well on track to meet its five-year public facility goal, having already exceeded 140% of the strategic target for access to public facilities, though infrastructure activities are progressing more moderately.

Public Services: The County funded vital supportive services that helped special needs groups such as the elderly, individuals with disabilities, and persons experiencing homelessness. These activities assisted a total of 1,300 special needs persons. The County also supported public service programs for low- and moderate-income (LMI) individuals and households, including youth programs, job training, health services, and housing counseling. These services reached an estimated 500 LMI residents. The County is on pace to meet or exceed its five-year goals for public services, with over 90% of its strategic target already met for LMI household services and steady progress underway in expanding services for special needs populations.

Affordable Housing: A total of 14 LMI households were assisted through the development of new affordable rental housing using HOME funds. All 14 units were newly constructed rental units. No

homebuyer assistance or rehabilitation units were completed in PY 2023, though additional housing activities remain underway. To meet its five-year targets, the County will need to accelerate both production and rehabilitation activities in the coming year.

Homeless Services: ESG-funded activities continued to support homeless assistance programs across the County. In PY 2023, rapid rehousing assistance was provided to 47 households, and 350 individuals received emergency shelter assistance. Street outreach services also connected hundreds of unsheltered individuals with housing and services through the Coordinated Entry system. The County has already exceeded its five-year goal for rapid rehousing and achieved 100% of its emergency shelter target, reflecting strong performance in these areas. Continued focus will be placed on expanding homelessness prevention and outreach services to improve progress in those categories.

Looking ahead, Hudson County remains committed to addressing housing and community development needs by investing in public infrastructure, expanding access to affordable housing, supporting essential services, and reducing homelessness.

4. Summary of citizen participation process and consultation process

Hudson County has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the County's policies and procedures for citizen participation in the Consolidated Plan and first year 2025 AAP. The CPP provides details for public notices for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Hudson County, accommodations for persons with disabilities, and the conduct of the public review of draft documents. Adhering closely to the CPP, the County held a public comment period and public hearing. Details of these outreach efforts are provided below:

PUBLIC COMMENT PERIOD: A 30-day public comment period was held from **Tuesday, July 8, 2025 through Friday, August 8, 2025** to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year 2025 AAP. Hard Copies of the Consolidated Plan, Annual Action Plan, and any amendments to these reports will be made available for review at the DHCD, 830 Bergen Ave, 5A Jersey City, NJ 07306. Electronic copies of each plan will be posted on the Division of Housing and Community Development's website which can be found at <https://www.hcnj.us/health-and-human-services/housing-and-community-development/>.

PUBLIC HEARING: The County's Division of Housing and Community Development will hold a Public Hearing on **Monday, July 7, 2025**. The agenda and instructions on how to access and how to participate in the hearing were provided on the Division of Housing and Community Development's website, the address of which is noted above.

Details of citizen participation outreach for the Consolidated Plan and first year 2025 AAP are also located in the PR-15.

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: <https://www.research.net/r/Hudson-Community>

Stakeholder Survey Link: <https://www.research.net/r/Hudson-Stakeholder>

5. Summary of public comments

PUBLIC COMMENT PERIOD: No comments were received.

PUBLIC HEARING: No comments were received.

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey: Survey respondents prioritized affordable housing, senior and youth services, economic development, and infrastructure improvements such as sidewalks and street improvements. The most commonly cited barriers were rising housing costs and a lack of affordable housing stock.

Stakeholder Survey: Stakeholders ranked affordable housing as the highest community need, particularly for special needs populations, with the creation of affordable housing and/or homebuyer assistance identified as the top funding priority. This was followed by homelessness prevention, infrastructure improvements, and public services. They also noted high rents and emphasized the need for more targeted funding, supportive services, and coordinated outreach to address these challenges effectively.

A summary of survey results will be included after the citizen participation process.

All comments and views will be accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

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

All comments or views were accepted at the public hearing and public comment period.

7. Summary

The Consolidated Plan is comprised of several sections, including an assessment of the current housing and community needs of the area, a section detailing the needs of homeless individuals, a description of the publicly supported housing needs, information on the citizen participation process, a Strategic Plan, and the PY 2025 Annual Action Plan (AAP). The Strategic Plan is an essential component of the Consolidated Plan, outlining the objectives and outcomes necessary to meet the identified needs. The PY 2025 AAP is the first of five annual action plans, which will detail how federal resources will be allocated each year to achieve the objectives identified in the Consolidated Plan. Additionally, each AAP will be evaluated to see the County's performance in meeting the Consolidated Plan's objectives. At the end of each program year, the County will complete a Consolidated Annual Performance and Evaluation Review (CAPER).

Not only are the priority needs in the County identified through the needs assessment and market analysis, but the County also determines these needs through a citizen participation process, which includes engagement with community organizations and with members of the community.

Primary data sources for the Consolidated Plan include 2009-2013 & 2019-2023 American Community Survey (ACS) 5-Year Estimates, 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), US Bureau of Labor Statistics, Homeless Management Information System (HMIS), 2024 Point in Time Count and Housing Inventory Chart, Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2019-2023 ACS.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

Hudson County Division of Housing and Community Development is the lead agency and is responsible for HUD entitlement grants which includes CDBG, HOME, and ESG. The Division of Housing and Community Development is also responsible for the preparation of the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER).

During the preparation of the Consolidated Plan and first year Annual Action Plan, the County solicited input from other governmental agencies as well as various public and private agencies providing housing, social services, and other community development activities within the community. The County will continue to form new partnerships with non-profit organizations, the private sector, and other local resources.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Hudson County is committed to addressing priority housing and community development needs through coordinated planning and engagement. As the lead agency for the 2025–2029 Consolidated Plan and PY 2025 Annual Action Plan, the Division of Housing and Community Development conducted extensive outreach to municipal officials, nonprofit agencies, housing authorities, Hudson County Alliance to End Homelessness (HCAEH) which is the local Continuum of Care (CoC), and the general public. Coordination efforts included a stakeholder survey and direct consultation with local partners, which helped identify funding priorities and informed the development of the 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(I)).

Hudson County enhances coordination between public and assisted housing providers, private entities, and governmental health, mental health, and social service agencies by facilitating partnerships that help to align program goals and strategies that strengthen housing stability and community development.

The County works in close partnership with members of the Hudson County Alliance to End Homelessness (HCAEH), the local Continuum of Care, which is facilitated by the County Division of Housing and Community Development. In collaboration with HCAEH, the County is able to guide planning, outreach, and service delivery for persons experiencing or at risk of homelessness.

ESG-funded activities include rapid rehousing, emergency shelter, and street outreach services coordinated through the Continuum’s system-wide approach. All ESG-funded projects participate in the Homeless Management Information System (HMIS), which tracks outcomes and helps the County evaluate system performance.

In addition, the County collaborates with the healthcare sector, justice system, and public institutions to improve discharge policies, reduce recidivism, and connect vulnerable populations to permanent housing and services through programs such as the Coordinated Entry System and the FUSE initiative.

While Hudson County does not administer a broadband-specific program through its HUD funding, the County recognizes that digital access is critical to education, employment, and economic opportunity. Broadband coverage in Hudson County is strong, with 91% of households connected and multiple providers offering competitive service across LMI neighborhoods. The County continues to support digital access through library programs, nonprofit partnerships, and awareness of federally subsidized internet programs like the Affordable Connectivity Program. These efforts help reduce barriers to participation in education and workforce programs for low-income residents.

Hudson County also plays a key role in regional emergency preparedness and climate resilience. As outlined in the County's Hazard Mitigation Plan, the region faces growing risks from flooding, extreme heat, and coastal storms due to climate change. The County works closely with its Office of Emergency Management and local jurisdictions to strengthen flood mitigation, update infrastructure, and conduct vulnerability assessments. Socially vulnerable populations, such as seniors, persons with disabilities, and low-income households, are a central focus of resilience planning. Through FEMA's National Risk Index and local data, the County targets outreach, emergency response, and mitigation efforts to the most at-risk areas. Education, community outreach, and infrastructure investments are essential strategies to support long-term disaster resilience and recovery for all residents.

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

Hudson County is an active partner in the regional Continuum of Care (CoC), led by the Hudson County Alliance to End Homelessness (HCAEH). The County collaborates with the CoC to implement coordinated strategies to prevent and end homelessness, particularly for chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. While ESG funds are administered by the County, all ESG-funded programs are aligned with HCAEH's regional priorities and coordinated through the CoC's centralized system of care.

The County works closely with nonprofit providers, housing authorities, hospitals, behavioral health agencies, and municipal governments to address the full spectrum of housing instability. ESG funding supports rapid rehousing, emergency shelter operations, and street outreach programs that serve individuals and families experiencing homelessness. These efforts are complemented by the County's Coordinated Entry System, which uses a standardized assessment process to prioritize housing placement based on vulnerability and need.

All ESG providers participate in the Homeless Management Information System (HMIS), administered by the CoC, which enables real-time data collection, service coordination, and performance evaluation. The County and its partners use HMIS data to track outcomes, reduce service duplication, and inform funding decisions.

Hudson County also supports targeted initiatives such as the FUSE (Frequent Users Systems Engagement) program, which connects high utilizers of public systems to supportive housing and services. In partnership with the CoC, the County engages in regular planning, monitoring, and capacity-building activities to strengthen the homelessness response system. Through collaborative service delivery, data-driven strategies, and regional partnerships, Hudson County is working to reduce homelessness and increase housing stability for its most vulnerable residents.

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

The Division of Housing and Community Development consults regularly with the Hudson County Alliance to End Homelessness (HCAEH), the local Continuum of Care (CoC), when making funding decisions for the Emergency Solutions Grant (ESG) Program. The HCAEH Performance and Evaluation Committee reviews ESG applications and participates in the monitoring of ESG-funded programs. This committee also evaluates individual project performance using performance standards jointly developed for both CoC and ESG programs.

HCAEH members were invited to participate in the Consolidated Plan development process, and the stakeholder survey was distributed to all members. In coordination with the HCAEH and its Performance and Evaluation Committee, the Division continues to refine the administrative processes used to allocate ESG funds and assess grantee performance. The Division has developed an ESG Program Manual to support consistent and effective program implementation by subrecipients.

The Division also coordinates with HCAEH for the administration of the Homeless Management Information System (HMIS), which is required for all ESG-funded projects. HMIS is a secure, electronic database that collects client-level data on individuals and families receiving housing and services, including homeless prevention and intervention. Participation includes technical setup, staff training, implementation, and ongoing client data entry. HMIS enables the County to evaluate both client- and system-level outcomes to inform continuous improvement in service delivery.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HUDSON COUNTY DIVISION OF HOUSING AND COMMUNITY DEVELOPMENT
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The County Division of Housing and Community Development is the lead agency in the 2025-2029 Consolidated 5-Year Plan.
2	Agency/Group/Organization	Hudson County Alliance to End Homelessness
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hudson County Alliance to End Homelessness (HCAEH) is the local Continuum of Care (CoC) in the County and was consulted with during the homeless meetings to help determine the priority needs of the community.
3	Agency/Group/Organization	North Bergen Housing Authority
	Agency/Group/Organization Type	PHA Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan

4	Agency/Group/Organization	Guttenberg Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan and provided feedback in the stakeholder survey on community needs.
5	Agency/Group/Organization	Harrison Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan.
6	Agency/Group/Organization	Secaucus Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan.
7	Agency/Group/Organization	Weehawken Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan.
8	Agency/Group/Organization	West New York Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan.
9	Agency/Group/Organization	Bayonne Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan and provided feedback in the stakeholder survey on community needs.
10	Agency/Group/Organization	Hoboken Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan.
11	Agency/Group/Organization	Union City Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing

12	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority provided input on housing needs and conditions to inform the development of the Consolidated Plan. and provided feedback in the stakeholder survey on community needs.
	Agency/Group/Organization	Monumental Baptist Church
	Agency/Group/Organization Type	Services – Housing Services-Elderly Persons
13	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
	Agency/Group/Organization	Act Now Foundation Dementia Resource Center
	Agency/Group/Organization Type	Services-Elderly Persons
14	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
	Agency/Group/Organization	Northeast New Jersey Legal Services
	Agency/Group/Organization Type	Service-Fair Housing Services - Legal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.

15	Agency/Group/Organization	Kismet of Kings,
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
16	Agency/Group/Organization	Hudson County CASA
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
17	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
	Agency/Group/Organization	Hoboken Community Center
	Agency/Group/Organization Type	Housing Services-Children Services-Homeless Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

18	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
	Agency/Group/Organization	Regan Development
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
19	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
	Agency/Group/Organization	New Jersey Citizen Action Education Fund
	Agency/Group/Organization Type	Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
20	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
	Agency/Group/Organization	New Jersey Department of Families and Children
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.

21	Agency/Group/Organization	York Street Project
	Agency/Group/Organization Type	Services-Children Services-Homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
22	Agency/Group/Organization	Catholic Charities of the Archdiocese of Newark
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Services-Employment Services-Persons with HIV/AIDS Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
23	Agency/Group/Organization	Hudson Milestones

	Agency/Group/Organization Type	Services-Persons with Disabilities Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
24	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
	Agency/Group/Organization	Meadowview Psychiatric Hospital
	Agency/Group/Organization Type	Services-Health Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Non-housing Community Development Strategy
25	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency participated in the stakeholder survey and provided feedback on community needs.
	Agency/Group/Organization	Hoboken Public Library
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy Market Analysis
26	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hoboken Public Library allows residents to borrow Wi-Fi hotspots for up to two weeks at a time and use of laptops in the library during business hours seven days a week.
	Agency/Group/Organization	Weehawken Public Library
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide

	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy Market Analysis
27	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Weehawken Public Library allows residents to use of computers and wi-fi in the library during business hours Monday through Friday.
	Agency/Group/Organization	BROADBANDNOW
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy Market Analysis
27	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	BroadbandNow is a research organization which publishes data on the digital divide and impact of highspeed internet in society. It believes broadband internet should be available to all and its mission is to help find and compare internet options with a goal to bring attention to underserved areas. The County consulted with the BroadbandNow website for broadband access and identified high speed internet providers in the County. There are nine broadband internet providers offering residential services by way of cable, fiber or wireless/satellite, and 100% of the County has broadband coverage. There are 14 broadband internet providers offering residential services by way of cable, fiber or wireless/satellite.
	Agency/Group/Organization	Hudson County Emergency Management
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Hazard Mitigation
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Hudson County Office of Emergency Management coordinates flood-prone area management through its Hazard Mitigation Plan, infrastructure elevation projects, and shoreline defenses. It works with other agencies to manage public land and water resources and administer hazard mitigation grants. OEM also oversees countywide emergency alerts, GIS mapping, and disaster response, while maintaining FEMA-approved strategies to reduce risks from flooding, storms, and other hazards.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

No agencies were intentionally excluded from the public participation process. All comments and views were accepted and welcomed.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hudson County Alliance to End Homelessness (HCAEH)	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 three 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 3.) Align Workforce Training with Industry Needs. These focus areas helped to guide the needs in the Strategic Plan.

Table 3 – Other local / regional / federal planning efforts

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

In developing the 2025–2029 Consolidated Plan and Program Year 2025 Annual Action Plan (AAP), Hudson County engaged multiple internal departments, local jurisdictions, and regional partners to coordinate strategies addressing housing, homelessness, and community development needs. The Division of Housing and Community Development led outreach efforts, working with the Hudson County Alliance to End Homelessness (HCAEH), municipal governments, local housing authorities, and nonprofit organizations.

Through consultations and a stakeholder survey, the County gathered input on affordable housing, infrastructure, public services, and homelessness prevention. The Division oversees key HUD-funded programs, while also allocating CDBG, HOME, and ESG funds to support housing and service providers across the County.

Hudson County maintains strong partnerships with HCAEH and other regional stakeholders to align program goals and improve outcomes for low- and moderate-income residents. The County remains committed to strengthening these collaborations to address evolving community needs and advance shared priorities in the years ahead.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Hudson County has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the County's policies and procedures for citizen participation of the Consolidated Plan and first year 2025 AAP. The CPP provides details about the public notice requirements for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of the County, accommodations for persons with disabilities, and conducting public review of draft documents. Adhering closely to the CPP, the County held a public comment period and public hearing. Details of these outreach efforts are provided in the table below.

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
1	Public Hearing	Non-targeted/broad community	The County's Division of Housing and Community Development held a Public Hearing on Monday, July 7, 2025 .	No comments were received.	All comments are accepted.	
2	Public Comment Period	Non-targeted/broad community	A 30-day public comment period was held from Tuesday, July 8, 2025 through Friday, August 8, 2025 to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year 2025 AAP	No comments were received.	All comments are accepted.	
3	Community Survey	Non-targeted/broad community	The County conducted an online community survey to gather input on the housing, fair housing, community development and homeless needs in Hudson County. See below for the link to the survey. https://www.research.net/r/Hudson-Community	The survey identifies affordable housing as a top priority, along with needs for senior and youth services, job training, small business support, and public infrastructure improvements like sidewalks.	All comments are 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
4	Stakeholder Survey	Non-targeted/broad community Nonprofits	The County conducted an online stakeholder survey to gather input on the housing, fair housing, community development and homeless needs in Hudson County. See below for the link to the survey. https://www.research.net/r/Hudson-Stakeholder	Stakeholders ranked affordable housing as the highest community need, particularly for special needs populations, with the creation of affordable housing and/or homebuyer assistance identified as the top funding priority. This was followed by homelessness prevention, infrastructure improvements, and public services. They also noted high rents and emphasized the need for more targeted funding, supportive services, and coordinated outreach to address these challenges effectively.	All comments are 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
	Public Meeting	Non-targeted/broad community Nonprofits	The City solicited community feedback during a Hudson County Human Services Advisory Council meeting held virtually on June 12, 2025. The meeting was attended by 29 individuals representing 32 community agencies and organizations.	Meeting participants identified a shortage of affordable housing, rising rental costs, and growing food insecurity, with more residents relying on programs that provide full meals. They also noted limited resources for preventing homelessness.	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
	Public Meeting	Non-targeted/broad community Nonprofits	The City solicited community feedback during a Continuum of Care meeting held on June 18, 2025, at the Stephen R. Gregg Community Center in Bayonne, NJ. The meeting was attended by 45 individuals representing 32 community agencies and organizations.	Feedback emphasized the need for additional emergency shelter, especially for families and in Bayonne, as well as expanded advocacy and supportive services to address barriers such as high housing costs, limited access for justice-involved and undocumented individuals, and lack of renter education. Stakeholders also highlighted the need for credit repair, mental health and trauma-informed training, improved access to Social Security services, and better data utilization to support funding efforts.	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
	Public Meeting	Non-targeted/broad community	The City solicited community feedback during a Hudson County Disability Advisory Board Meeting held virtually via Zoom on June 18, 2025. The meeting was attended by 15 stakeholders and consumers representing disability-related interests.	Participants identified critical gaps in accessible and affordable housing, support services, and resource navigation for individuals with disabilities. Key concerns included limited housing vouchers, barriers to employment and education, lack of recreational programs, and the need for improved inter-agency coordination and funding.	All comments were accepted.	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Hudson County HOME Consortium employs a data-driven approach to identify and address housing and community development needs across the urban county. As the lead agency, Hudson County administers federal funds from the U.S. Department of Housing and Urban Development (HUD), including the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs. These resources are allocated to improve housing conditions, enhance infrastructure, and expand economic opportunities for residents.

The Consortium encompasses eleven municipalities within Hudson County: East Newark, Guttenberg, Harrison, Kearny, Secaucus, Weehawken, West New York, Bayonne, Hoboken, Union City, and North Bergen. These municipalities collaborate to implement programs that address the needs of their communities.

Community engagement and technical analyses have highlighted ongoing affordability challenges for households seeking stable rental or homeownership options. Despite growth in residential development within the County, many households face limited access to housing that meets both financial and physical needs. Stakeholder and community input emphasizes the critical need to address the shortage of affordable housing through both rehabilitation of existing units and the development of new housing, for both renters and homeowners. Community development needs within the urban county include infrastructure improvements, neighborhood safety enhancements, and greater access to reliable public transportation. Older neighborhoods experience persistent challenges with sidewalk gaps, drainage, and street lighting. While the county serves as a major transit hub, some areas lack efficient connections to jobs, schools, and services. Ongoing investments in public infrastructure and pedestrian access remain central to supporting mobility and safety.

The jurisdiction also focuses on addressing the needs of residents requiring additional support services, including older adults, individuals with health, ambulatory or cognitive-related limitations, and those experiencing housing instability. Program strategies are coordinated with local service providers and housing partners to ensure alignment between supportive services and housing stability efforts.

Please note that the data presented in this report does not include the entitlement city of Jersey City, which administers its own HOME allocation and is not part of the Hudson County HOME Consortium.

Consolidated Plan Helpful Definitions:

Affordable Housing: Housing affordable at 30 percent or less of a household's monthly income.

Median Household Income: Midpoint of a specific jurisdiction's income distribution, calculated annually by U.S. Census survey. Data is typically one or two years lagging. This measure is used to assess economic trends and living standards within different geographic areas.

Area Median Income (AMI): Annual household income for regional metro areas, generally published on an annual basis by HUD.

HUD Area Median Family Income (HAMFI): This is the median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD programs.

Low- and Moderate-Income (LMI): Collectively refers to both low- and moderate-income households, with a focus on those below 80% of AMI for many HUD programs.

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2025, a four-person household in Jersey City, NJ HUD Metro FMR Area (the area standard for Hudson County) with an income at 30 percent AMI earned \$40,200 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2025 a four-person household in Hudson County with an income at 50 percent AMI earned a maximum of \$67,000 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2025, a four-person household in Hudson County with an income at 80 percent AMI earned a maximum of \$107,200.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than building one housing unit for each household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community’s housing needs.

The following section shows that the greatest housing issue facing Hudson County is affordable housing. According to the 2019-2023 American Community Survey 5-Year Estimates, there are approximately 168,508 cost burdened households in the County, making up 42.7%. Renters are more likely to be cost burdened, approximately 47.3% pay over 30% of their income towards housing. Homeowners are slightly better off but still 33.6% of homeowners are cost burdened. This data suggests that the current housing supply is either insufficient or too expensive to meet the needs of the community.

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	392,888	420,787	7.1%
Households	147,636	172,420	16.8%
Median Income	58,596	86,618	47.8%

Table 4- Housing Needs Assessment Demographics

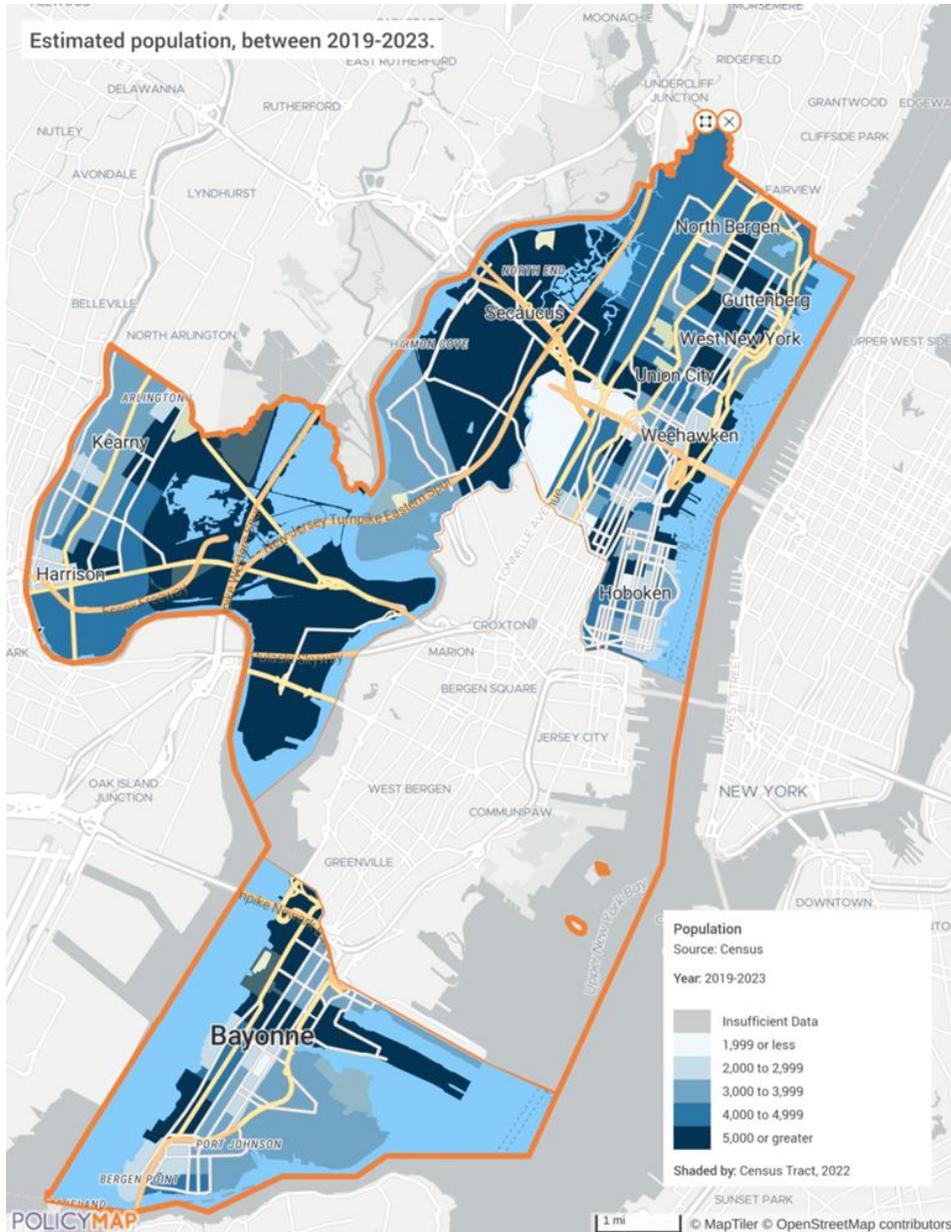
Data Source: 2009-2013 ACS (Base Year), 2019-2023 ACS (Most Recent Year)

Since 2013, the population of Hudson County has increased by approximately 7.1%, reflecting a moderate and sustained growth trend. During this same period, the number of households increased by around 16.8%, suggesting a decline in average household size. This shift may be attributed to demographic changes, such as an increase in young adults and seniors living independently, as well as economic factors, including housing affordability and availability, which influence household formation patterns.

Over the same timeframe, the county’s Median Household Income (MHI) grew by 47.8%. While this outpaces inflation, the impact on housing affordability remains limited. Rising home prices and rental costs have outstripped income growth, leading to ongoing affordability challenges for many residents. This trend underscores the need for continued investments in affordable housing, rental assistance, and homeownership support programs to ensure that economic gains translate into improved housing stability for households across the county.

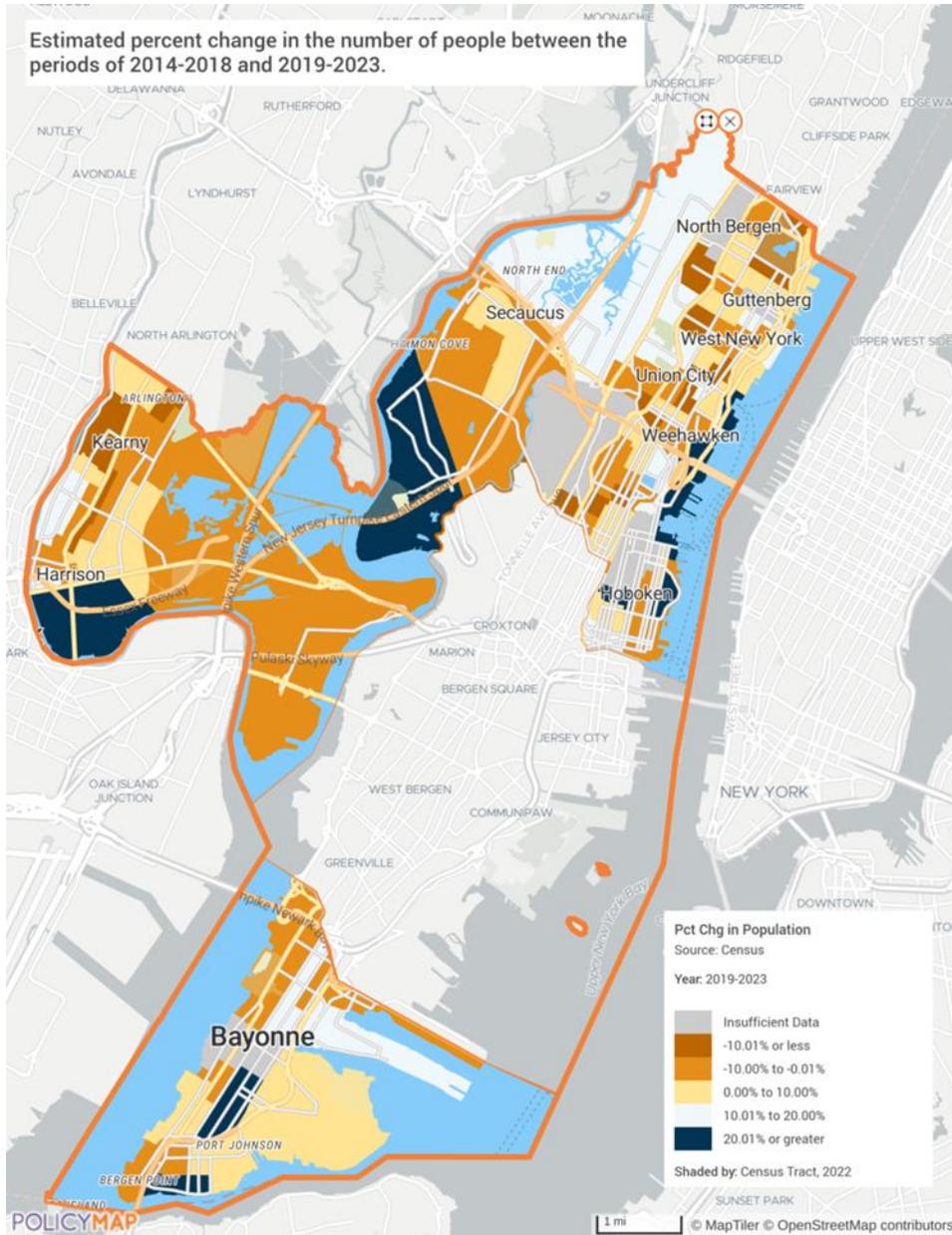
Population

The following map displays the population density throughout the County. The U.S. Census Bureau annually adjusts census tracts to maintain a target population of approximately 4,000 residents per tract. While a majority of the county exhibits populations with less than 4,000 residents as indicated by lighter shading, there are still some census tracts that exhibit populations exceeding 4,000 residents including tracts that surpass over 5,000 residents as indicated by darker shading. These variations indicate potential population shifts and re-concentration across different areas of the county, reflecting trends such as urban migration, influx of new residents, housing development patterns, or demographic changes.



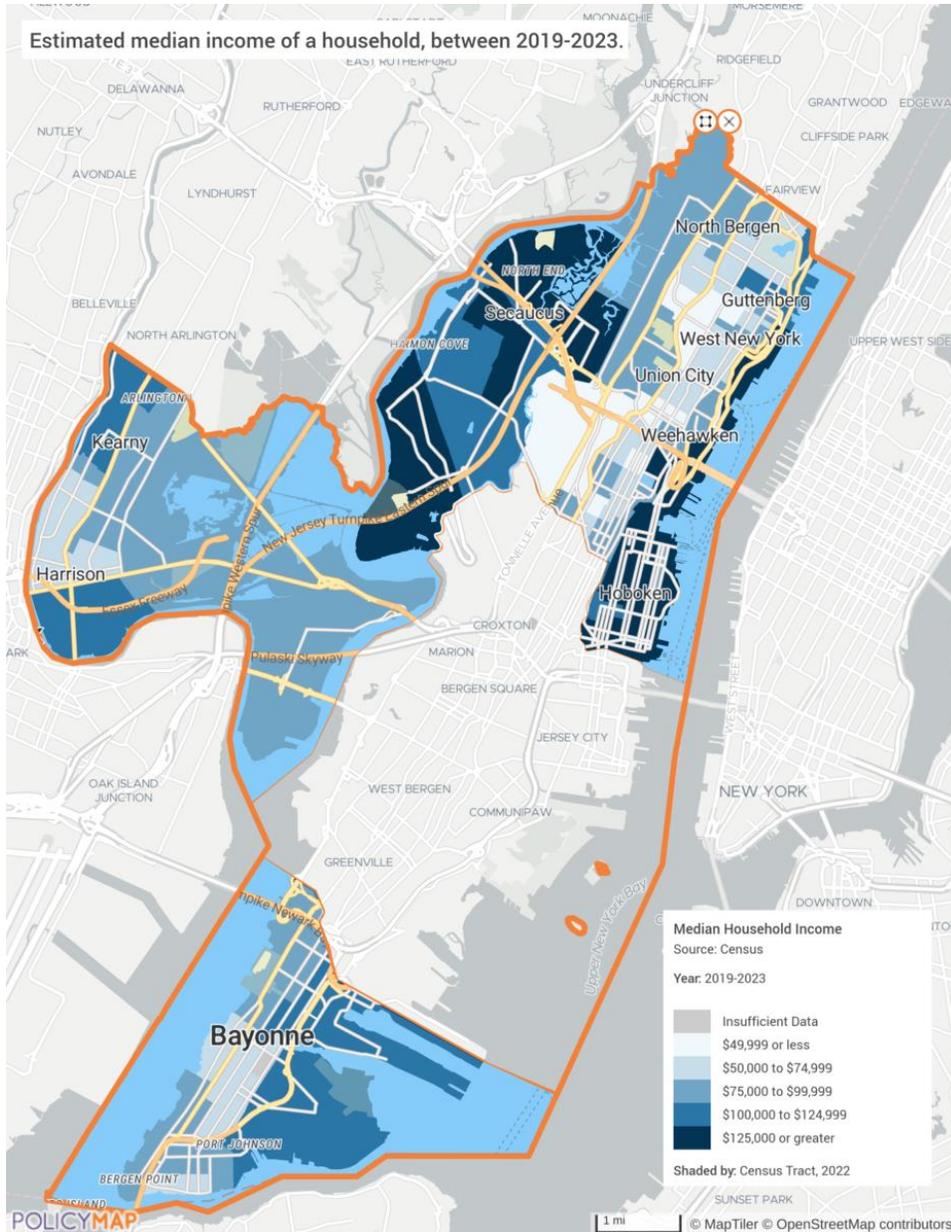
Change in Population

This map illustrates population changes in Hudson County since 2018. Many portions of the county reported population declines, with decreases in some areas surpassing 10% as represented by orange shading. Conversely, areas with light shading and dark blue shading indicate increases in population with several areas shaded in dark blue experiencing increases exceeding 20%. These trends underscore shifting population dynamics, indicating potential changes in residential density and community composition across the county.



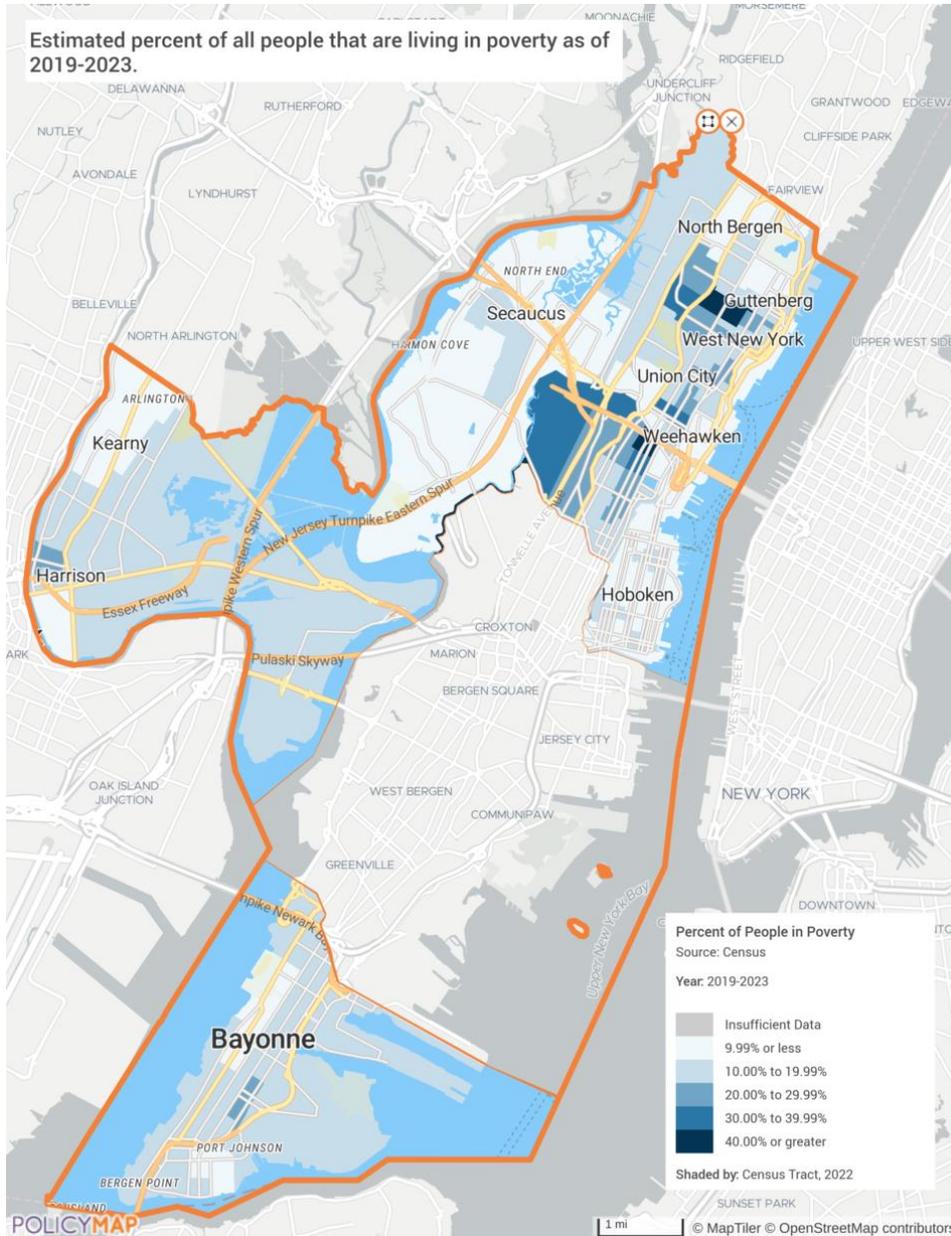
Median Household Income

Hudson County exhibits varying income levels across its geography, with median household incomes (MHI) below \$100,000 prevailing in much of the county, indicated by lighter-shaded areas on income distribution maps. Northern and northeastern regions of the county report higher-income neighborhoods as indicated by darker shading where MHIs exceed \$100,000, with some areas surpassing \$125,000. These variations reflect distinct housing markets and economic conditions, with moderate-to-low-income areas having a greater rental presence and higher-income neighborhoods featuring stronger homeownership rates.



Poverty

The map of Hudson County below highlights economic disparities, with northeastern areas of higher poverty exceeding 30% and even 40% concentrated in darker shades. Conversely, a majority of the remainder of the county reports lower poverty rates with many below 10% indicated by lighter shading. These variations impact housing stability, access to essential services, and economic mobility across the county. Addressing these imbalances through affordable housing initiatives, workforce development programs, and strategic infrastructure investments is essential to promoting long-term community stability and economic opportunity.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	30,160	20,395	27,730	15,845	73,055
Small Family Households	9,225	8,940	14,420	6,875	35,890
Large Family Households	1965	2,205	2,395	1,685	5,245
Household contains at least one person 62-74 years of age	6,730	4,530	5,060	2,935	12,130
Household contains at least one person age 75 or older	6,215	3,140	2,555	1,695	3,345
Households with one or more children 6 years old or younger	3,885	3,505	4,930	2,300	11,580

Table 5 - Total Households Table

Data 2017-2021 CHAS
Source:

Number Households

In Table 2, data from HUD’s 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) provides a detailed look at households in Hudson County, using the HUD Area Median Family Income (HAMFI) as a baseline. This document uses the following income group definitions:

- **Extremely Low Income:** 0-30% HAMFI
- **Very Low Income:** 30-50% HAMFI
- **Low Income:** 50-80% HAMFI
- **Moderate Income:** 80-100% HAMFI
- **Above Moderate Income:** >100% HAMFI

According to 2017-2021 CHAS data, approximately 46.8% (78,285) of Hudson County’ households earn below 80% of the Area Median Income (AMI), classifying them as low-income. Among the households earning below 80% AMI, small households make up 41.6%, while large households represent only 8.4%. There is a strong link between household composition and income level: nearly 59% of elderly households (those with at least one member aged 62 or older) fall within lower-income brackets, and around 47% of households with children under six are also low-income. These trends emphasize varying housing and service needs across age and income groups, highlighting the need for targeted support for these demographics in Hudson County.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	675	240	365	220	1500	30	75	90	35	230
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	720	590	710	560	2,580	115	105	180	145	545
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,175	1,555	1,240	585	4,555	165	70	235	205	675
Housing cost burden greater than 50% of income (and none of the above problems)	14,160	4,590	1,410	240	20,400	3,270	1,950	1,945	560	7,725
Housing cost burden greater than 30% of income (and none of the above problems)	3,780	6,610	7,475	1,520	19,385	200	1,155	2,380	1,440	5,175
Zero/negative Income (and none of the above problems)	1,570	0	0	0	1,570	240	0	0	0	240

Table 6 – Housing Problems Table

Data Source: 2017-2021 CHAS

Housing Needs Summary

Table 3 above summarizes housing issues in Hudson County by income group up to 100% AMI and tenure (renter or homeowner) using 2017-2021 CHAS data. Among the households in Table 3, the primary issues are cost-burden and overcrowding. Specifically, 39,785 renters and 12,900 homeowners in Hudson

County are cost-burdened, spending 30% or more of their income on housing. Of these, 51.3% of renters and around 59.9% of homeowners are severely cost-burdened, with housing expenses consuming more than 50% of their income. Additionally, overcrowding affects a significant number of households, with approximately 7,135 renters and 1,220 homeowners living in conditions exceeding 1.01 persons per room. This high prevalence of cost-burdened households highlights the financial strain of housing costs on Hudson County residents.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	20,505	13,585	11,200	3,120	48,410	3,780	3,355	4,830	2,385	14,350
Having none of four housing problems	3,895	2,740	9,405	7,145	23,185	170	715	2,295	3,190	6,370
Household has negative income, but none of the other housing problems	1,570	0	0	0	1,570	240	0	0	0	240

Table 7 – Housing Problems 2

Data Source: 2017-2021 CHAS

Severe Housing Problems

Severe housing problems are prevalent amongst all lower-income households in Hudson County. Among households earning between 0% and 100% of the Area Median Income (AMI), around 68.3% of the 73,165 renter households and around 69.6% of the 20,960 owner households experience at least one documented housing issue. These challenges are especially acute for those with extremely low incomes, with 85% of renter households and approximately 95.9% of homeowners earning between 0-30% of AMI facing at least one housing problem. Data from Table 7 indicates that cost burden remains the most widespread housing issue in Hudson County, as many households struggle to meet housing expenses. This underscores the urgent need for targeted efforts to improve housing affordability, particularly for lower-income households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	835	4775	3,690	9,300	40	185	980	1,205
Large Related	120	1,095	525	1,740	90	0	200	290
Elderly	2,375	1,205	510	4,090	105	940	930	1,975
Other	740	990	2,705	4,435	50	85	395	530
Total need by income	4,070	8,065	7,430	19,565	285	1,210	2,505	4,000

Table 8 – Cost Burden > 30%

Data Source: 2017-2021 CHAS

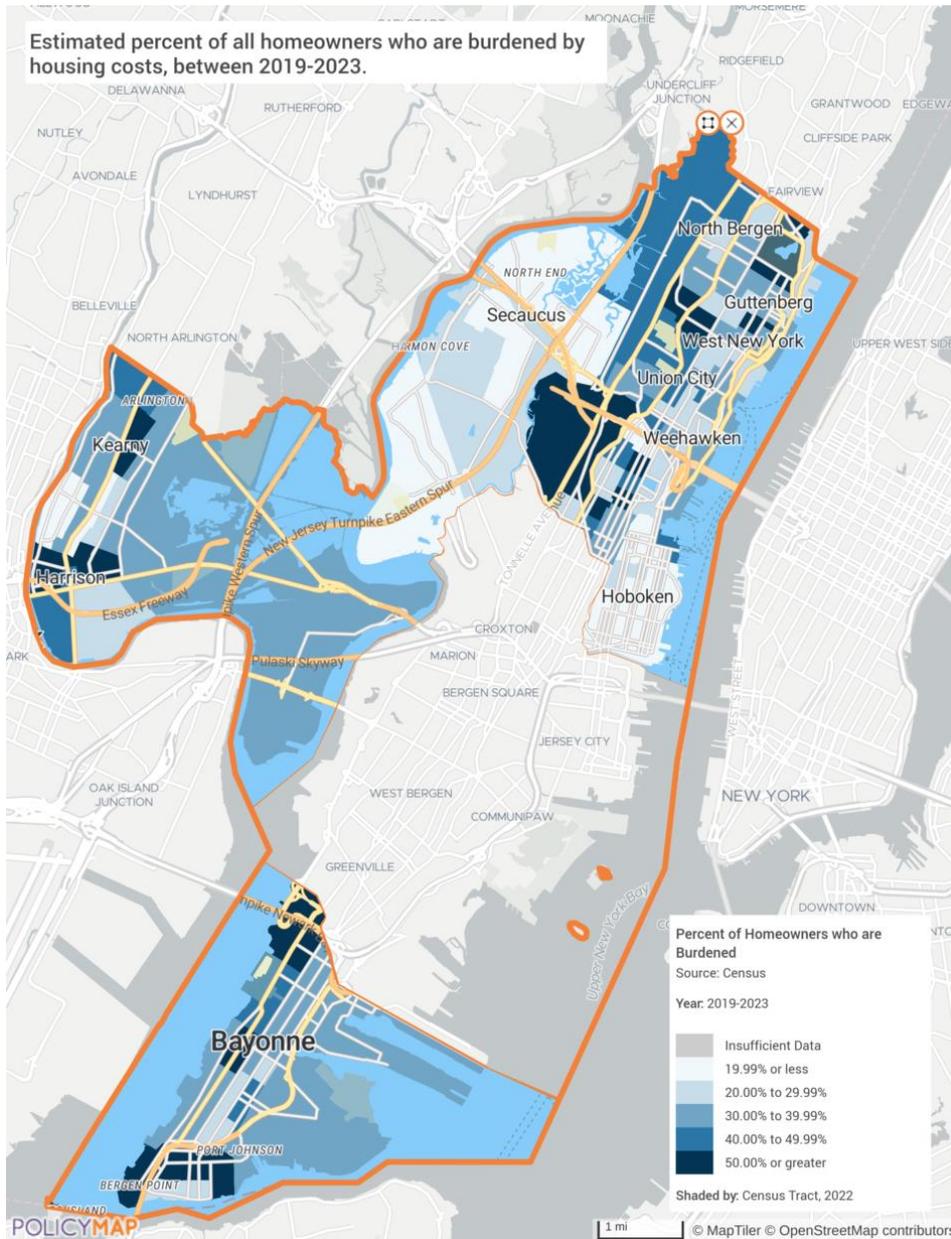
Housing Cost-Burdened

The 2017-2021 CHAS data provides a detailed analysis of cost-burdened households in Hudson County across income levels up to 80% of the Area Median Income (AMI), highlighting variations by household type. Small households make up 47.5% of cost-burdened renter households, while large households account for only 8.9%. Among homeowners, 30.1% of small households and 7.3% of large households experience cost burdens, indicating slightly lower rates compared to renters.

Elderly households display distinct housing cost challenges, with 49.4% of cost burdened homeowners are elderly and 20.9% of cost burdened renters are elderly. While elderly homeowners are more likely to experience financial strain from housing costs, both groups face persistent affordability challenges, underscoring the need for targeted housing support for Hudson County’s low-income elderly residents.

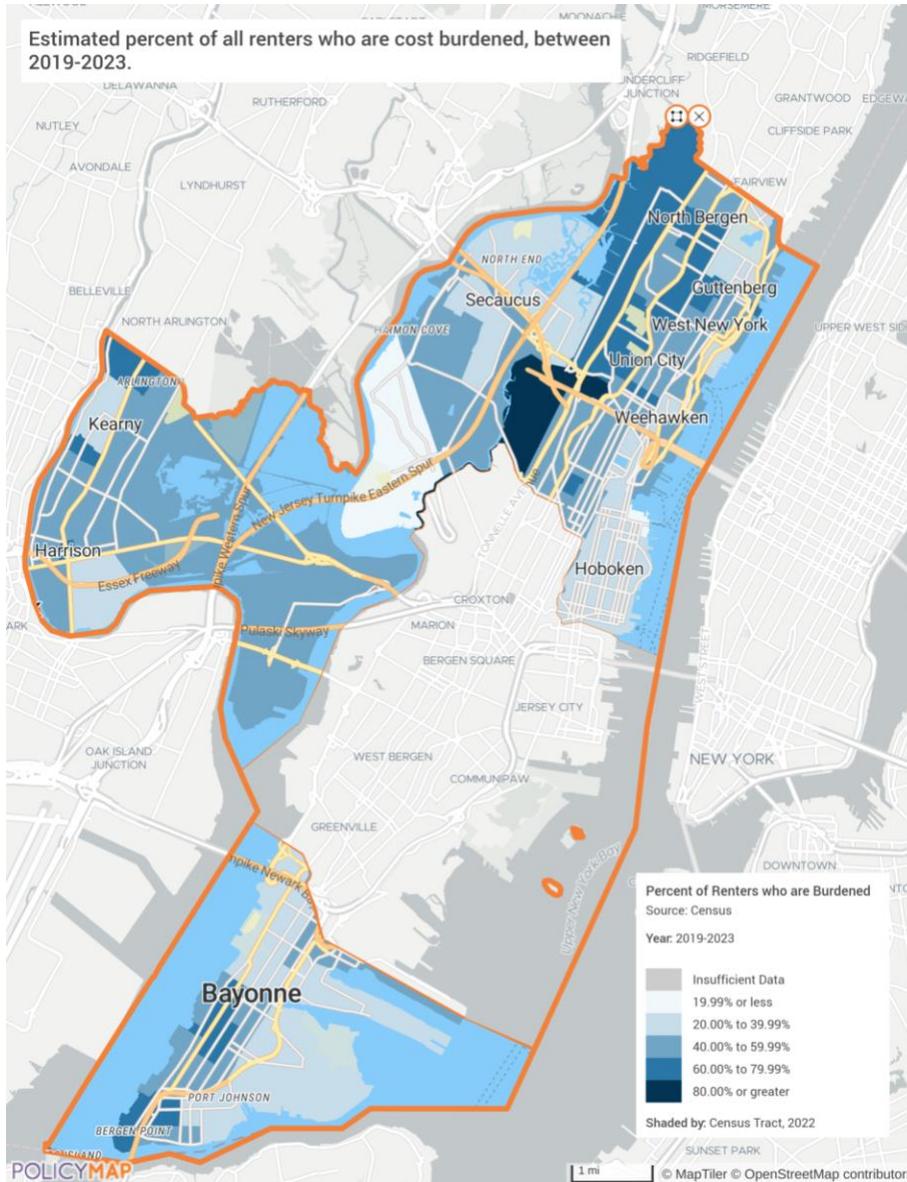
Homeowner Cost Burden

as the map below indicates, cost-burdened homeowners are found throughout Hudson County. A majority of areas depicted below show that 20% to 40% of homeowners spend over 30% of their income on housing. Lighter shading indicates lower rates (under 20%), while darker shading shows higher rates, with some areas exceeding 40%. This pattern shows that housing affordability is a widespread concern across the county.



Cost Burdened Renters

Cost-burden rates for renters in Hudson County are relatively high, with most census tracts showing that 20% to 60% of renters spend over 30% of their income on housing. In some areas, this rate exceeds 80%, highlighting significant affordability challenges. Many other areas throughout the county that are shaded lighter report rates below 40% with some areas reporting below 20%. This widespread housing cost burden reflects a significant affordability challenge, emphasizing the financial strain on renters throughout Hudson County.



Cost Burdened Renters

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	6,355	2,150	610	9,115	880	560	905	2,345
Large Related	1,290	650	4	1,944	380	185	180	745
Elderly	4,205	940	176	5,321	1,835	1,225	605	3,665
Other	4,195	1,470	655	6,320	390	130	465	985
Total need by income	16,045	5,210	1,445	22,700	34,85	2,100	2,155	7,740

Table 9 – Cost Burden > 50%

Data Source: 2017-2021 CHAS

Severe Cost Burden

In Hudson County, a significant portion of cost-burdened households are classified as severely cost-burdened, spending over 50% of their income on housing, leaving them highly vulnerable to financial instability. Among LMI renters with severe cost burdens, small, related households constitute approximately 40.2%, while large households account for only 8.6%. For homeowners facing severe cost burdens, small, related households represent approximately 30.3%, and large households make up only 9.6%. Elderly households are notably impacted, with a higher ratio of severe cost burden among homeowners than renters in this age group.

Households experiencing severe cost burdens are at increased risk of instability, where minor, unexpected expenses—such as rising utility bills or medical costs—can threaten housing stability, raising the risk of displacement or homelessness. These vulnerable residents may benefit from additional resources, including financial aid or housing subsidies, to support stable housing. Addressing the needs of severely cost-burdened households is essential for preventing housing crises and promoting long-term stability for at-risk residents in the county.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,815	1,620	1,635	695	5,765	200	180	245	250	875
Multiple, unrelated family households	35	415	310	355	1,115	80	0	90	100	270
Other, non-family households	95	145	60	100	400	0	0	75	0	75
Total need by income	1,945	2,180	2,005	1,150	7,280	280	180	410	350	1,220

Table 10 – Crowding Information – 1/2

Data Source: 2017-2021 CHAS

Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, with overcrowding patterns differing significantly by housing tenure. The table above focuses on households earning between 0% and 100% AMI. Renters constitute a majority of overcrowded households, with 7,280 renter households compared to 1,220 homeowner households. This issue is particularly prevalent among lower-income households; nearly 84.2% of overcrowded renter households and 93.9% of overcrowded homeowner households fall below 80% of the Area Median Income (AMI), classifying them as low-income. These findings highlight the disproportionate impact of overcrowding on low-income households, with only a slightly higher prevalence among renter households, underscoring the need for targeted strategies to address both space and affordability constraints for all low-income overcrowded residents.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	3,515	3,310	4,035	10,860	370	195	895	1,460

Table 11 – Crowding Information – 2/2

Data Source: 2017-2021 CHAS

The presence of children shows similar patterns between LMI renter and homeowner households in Hudson County. Among LMI renters and homeowners, the prevalence of children varies regardless of income for those 50% AMI or less, however they are more prevalent in households within the 50-80% AMI category. This pattern illustrates how income levels and housing tenure may influence family structure

and living conditions, highlighting the impact of economic status on household composition across the county.

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

Single-person households in Hudson County face heightened housing instability risks due to lower income levels and limited resources. According to ACS 2019-2023 data, the median income for a single-person household is \$58,558, nearly half the median income for a two-person household, which is \$114,513. Single-person households also have reduced transportation options, as they are less likely to own a vehicle, complicating commuting and access to essential services.

Single-person households are more common among renters, with approximately 35,544 single-person renter households compared to 15,575 single-person homeowner households. The median gross rent in Hudson County for 2023 is \$1,838 meaning a household would need to earn over \$73,520 in annual income to rent and not be considered cost burdened. Similarly, the median housing costs for homeowners with a mortgage is \$3,190 which would require a household to earn over \$127,600 to not be considered cost burdened. The median income for a single-person household is much lower than the median two-person household income in Hudson County and is lower than what would be needed to not be cost burdened based on median rent and median housing costs for homeowners, therefore, it is safest to assume that all 51,119 single-family households will likely need some type of assistance for housing.

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

Disability

In Hudson County, based on 2019-2023 American Community Survey (ACS) data, 39,383 residents—or about 9.4% of the population—report having a disability, with prevalence rising significantly with age. Among those aged 65 and older, nearly 32.9% experience some form of disability, highlighting the need for housing that accommodates both physical and cognitive limitations to support safe and independent living.

To address the needs of this population, understanding the prevalence of different disability types is essential. The most commonly reported disability is ambulatory difficulty, defined by the ACS as “having serious difficulty walking or climbing stairs.” Nearly 20,210 residents in Hudson County report this condition and may benefit from accessibility features such as ground-level units and ramps.

The next most common disabilities are Independent Care and Cognitive Difficulty. These difficulties are described as having challenges managing day-to-day activities alone, as well as “struggles remembering, concentrating, or making decisions due to a physical, mental, or emotional problem.” The needs of individuals with these difficulties differ significantly from those with mobility challenges, often requiring in-home support, counseling, and placement in supportive communities tailored to these unique needs. Recognizing these varied needs is crucial for developing comprehensive housing strategies that support all residents.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

According to the New Jersey State Police’s most recent Uniform Crime Report, Hudson County recorded 3,641 domestic violence offenses in 2023 across the municipalities that make up the HOME Consortium (excluding Jersey City) (New Jersey State Police, 2023). The breakdown by municipality is as follows:

- Bayonne: 277 incidents
- Guttenberg: 123 incidents
- Harrison: 84 incidents
- Kearny: 143 incidents
- North Bergen: 329 incidents
- Secaucus: 47 incidents
- Union City: 1,012 incidents
- Weehawken: 47 incidents
- West New York: 579 incidents

These figures demonstrate that domestic violence remains a widespread concern across the urban county. In early 2023, Hudson County was the location of four domestic violence-related homicides, highlighting the need for continued coordination between housing programs and safety-focused social services (Patch, 2023).

Sexual Assault

While sexual assault data is not consistently reported at the municipal level in Hudson County, the New Jersey Department of Health and advocacy groups such as NJCASA have documented a persistent need for survivor services. According to NJCASA, approximately 27% of women and 16% of men in New Jersey have experienced sexual violence at some point in their lives (New Jersey Coalition Against Sexual Assault, 2023). While county-specific rates are not publicly available, the statewide prevalence underscores the importance of ensuring housing stability and trauma-informed services for vulnerable populations across the jurisdiction.

Dating Violence

Dating violence statistics are not disaggregated by county in New Jersey public safety datasets. However, according to the New Jersey Department of Children and Families, teen dating violence remains a critical concern statewide, with approximately 1 in 3 adolescents in the U.S. experiencing physical, sexual, emotional, or verbal abuse from a dating partner (NJ Department of Children and Families, 2023). While not unique to Hudson County, this prevalence—coupled with the county’s dense youth population—supports the need for youth education, outreach, and safe housing access for younger residents.

Stalking

Precise stalking incident data is similarly unavailable at the municipal level; however, statewide policy updates reflect concern about this issue. In 2023, New Jersey enacted legislation to strengthen its anti-stalking laws and expand protections for survivors, including housing-related protections for individuals at risk of harm (WHYY, 2023). These legislative shifts are relevant for HUD-assisted programs in the urban county, especially where survivors of stalking may be in need of emergency relocation or supportive housing.

Statewide statistics and legislative updates suggest these issues are present and should be considered in planning and service coordination. The jurisdiction continues to engage with local service providers, law enforcement, and advocacy organizations to improve data collection, support survivor services, and

integrate safety into housing initiatives. *Note: All data in this section excludes the entitlement city of Jersey City, which administers its own HOME allocation and is not part of the Hudson County HOME Consortium.*

What are the most common housing problems?

Hudson County faces significant housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden is a prominent issue, especially among lower-income households, with many spending over 30% of their income on housing—and a substantial portion allocating more than half. This highlights an urgent need for affordable housing to alleviate financial strain. Overcrowding is also common, particularly among lower-income renters, due to a shortage of affordable, family-sized units.

Homeownership opportunities are constrained, with only 1.7% of homeowner properties vacant, compared to 4.11% of vacant rental properties, according to 2019–2023 ACS data. This scarcity contributes to overcrowding and housing instability, impacting single-person households, elderly residents, and lower-income families who struggle to access stable housing and essential services.

HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, particularly those built before 1978. In Hudson County, 125,258 housing units were built before 1980, with 69,410 dating to pre-1950. These units, along with other potential environmental hazards such as asbestos, require ongoing updates for safety.

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

Housing problems tend to be more prevalent in low-income neighborhoods, where residents often face multiple, compounding challenges such as cost burden, overcrowding, and housing instability. Further analysis of disproportionate housing problems amongst populations are provided in the NA-15 through NA-30 and in MA-50.

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

In Hudson County, low-income individuals and families with children, especially those classified as extremely low-income, face significant challenges that place them at imminent risk of homelessness. The shortage of affordable housing has worsened over the years, leaving many households unable to find low-cost rental options. Severely cost-burdened families often spend more than half of their income on housing, making it difficult to afford other necessities such as food, healthcare, and transportation. Overcrowding is also common, particularly among families unable to secure affordable family-sized units, increasing the risk of housing instability and eviction.

Formerly homeless families and individuals receiving rapid re-housing assistance face difficulties as their support period ends. While these programs provide temporary financial aid and services, many

participants still struggle with securing stable employment and maintaining housing costs once assistance expires. Without continued support or access to affordable housing, some may face the risk of returning to homelessness. Addressing these challenges requires expanding affordable housing options, extending support services, and improving access to employment opportunities.

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

Hudson County does not provide additional estimates of at-risk populations other than those already included in this report.

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

The factors that contribute to an increased risk of homelessness are as varied as the populations served by the programs available to address them. Lack of sufficient income or the employment stability needed to generate adequate income is a key element. Health issues (both mental and physical) and the lack of education or having job skills that are not prioritized by employers can heavily influence the amount of income available to pay for a family's housing. Household breakup/lack of familial relationships, substance abuse, criminal background, prior evictions, high levels of debt and the loss of benefits (such as housing vouchers or Temporary Assistance for Needy Families (TANF)) can adversely impact the stability of a family's housing situation. Incidences of domestic violence or human trafficking can also greatly diminish one's ability to afford housing, especially when children are involved.

**NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205
(b)(2)**

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

Introduction

This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the county’s average highlighting whether certain groups in Hudson County are more affected by these housing problems.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	24,285	5,875	0
White	5,930	1,410	0
Black / African American	805	445	0
Asian	765	4	0
American Indian, Alaska Native	175	10	0
Pacific Islander	0	0	0
Hispanic	16,285	3,570	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2017-2021 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,940	3,455	0
White	4,095	1,170	0
Black / African American	520	50	0
Asian	675	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	11,260	2,185	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2017-2021 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,030	11,700	0
White	4,550	3,310	0
Black / African American	595	400	0
Asian	1,020	345	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	9,385	7,525	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2017-2021 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,505	10,335	0
White	1,865	3,470	0
Black / African American	250	280	0
Asian	820	650	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	5,705	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2017-2021 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 80.5%. Asian and American Indian, Alaska Native households in this income range are considered disproportionately in greater need.

Very Low Income: In this income group, 83.1% of households report a housing problem. Asian households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 57.8%. Asian households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 34.8% of households report a housing problem. Black / African American and Asian households in this income range are considered disproportionately in greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

This section compares severe housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the county's average highlighting whether certain groups in Hudson County are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,305	9,855	0
White	4,820	2,525	0
Black / African American	725	530	0
Asian	760	4	0
American Indian, Alaska Native	130	60	0
Pacific Islander	0	0	0
Hispanic	13,610	6,245	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2017-2021 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,175	11,220	0
White	2,445	2,820	0
Black / African American	340	225	0
Asian	450	255	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	5,770	7,670	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2017-2021 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,175	21,560	0
White	1,455	6,405	0
Black / African American	245	750	0
Asian	595	775	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	3,770	13,135	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2017-2021 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,550	13,295	0
White	505	4,825	0
Black / African American	95	435	0
Asian	320	1,150	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	6,580	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2017-2021 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 67.3%. Asian households in this income range are considered disproportionately in need.

Very Low Income: In this income group, 45.0% of households report a severe housing problem. Black / African American and Asian households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 22.3%. Asian households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 16.1% of households report a severe housing problem. None of these groups are disproportionately impacted.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

This section compares housing cost burdens across racial and ethnic groups, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the county's average highlighting whether certain groups in Hudson County are more affected by these housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	98,926	34,270	31,845	2,135
White	42,525	11,025	8,660	625
Black / African American	3,520	1,130	1,215	125
Asian	10,990	2,705	1,705	335
American Indian, Alaska Native	41	45	130	0
Pacific Islander	10	0	0	0
Hispanic	39,860	18,520	19,565	995

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2017-2021 CHAS

Discussion

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 20.5%. No racial or ethnic households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 19.0%. American Indian and Alaska Native households are disproportionately impacted by severe cost burden.

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

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

Across Hudson County, several demographic groups face elevated housing burdens, highlighting the need for interventions to address these disparities in housing stability and affordability.

Housing Problems

- Extremely Low Income: Asian, American Indian and Alaska Native households
- Very Low Income: Asian households
- Low Income: Asian households
- Moderate Income: Black / African American and Asian households

Severe Housing Problems

- Extremely Low Income: Asian households
- Very Low Income: Black / African American and Asian households
- Low Income: Asian households
- Moderate Income: No racial or ethnic groups

Housing Cost Burden

- Cost Burden: Asian and Pacific Islander households
- Severe Cost Burden: American Indian and Alaska Native households

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

An additional analysis of the relationship between race and ethnicity, income, and housing problems is included in section MA-50.

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

The relationship between racial and ethnic groups with specific neighborhoods and low-income areas is discussed in MA-50.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Public housing was established to provide decent, safe, and affordable rental housing for eligible low- and moderate-income families, older adults, and persons with disabilities. It includes federally subsidized housing owned and operated by public housing authorities (PHAs). Within the Hudson County HOME Consortium, nine of the eleven municipalities operate active PHAs that manage public housing units, administer Housing Choice Voucher (Section 8) programs, or both. These local programs play a critical role in providing housing stability for vulnerable residents throughout the urban county. The following municipalities currently operate public housing programs:

1. **Bayonne** – The Bayonne Housing Authority manages public housing and Section 8 programs, offering a range of affordable housing options for low-income households.
2. **Guttenberg** – The Guttenberg Housing Authority provides both public housing and rental assistance programs for qualified families, seniors, and individuals with disabilities.
3. **Harrison** – The Harrison Housing Authority operates public housing developments for families, seniors, and disabled individuals. Although it does not manage a Section 8 program, it maintains HUD-assisted public housing units.
4. **Hoboken** – The Hoboken Housing Authority manages multiple public housing developments and is actively pursuing redevelopment to modernize aging buildings and increase housing quality.
5. **North Bergen** – The North Bergen Housing Authority provides housing and support services for seniors, low-income households, and persons with disabilities, including Section 8 voucher administration.
6. **Secaucus** – The Secaucus Housing Authority offers public housing and administers Section 8 Housing Choice Vouchers, supporting local housing affordability efforts for income-qualified households.
7. **Union City** – The Union City Housing Authority oversees multiple public housing sites and administers Section 8 vouchers to meet growing housing needs within the city.
8. **Weehawken** – The Weehawken Housing Authority operates a senior housing facility and manages approximately 350 Housing Choice Vouchers to assist eligible residents throughout the township.
9. **West New York** – The West New York Housing Authority provides both family and senior housing across several developments, in addition to administering a robust Section 8 program.

The municipalities of East Newark and Kearny do not operate public housing authorities. The Jersey City Housing Authority is also not included here, as Jersey City is an entitlement jurisdiction. The following data in this section is drawn from the Public and Indian Housing Information Center (PIC) as reported by each PHA to HUD and supplemented with information from agency websites.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	5,431	2,779	5	2,771	0	1	1

Table 21 - Public Housing by Program Type

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

Data PIC (PIH Information Center)

Source:

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	3,042	947	1	944	0	1	1
# of Disabled Families	0	0	731	482	1	481	0	0	0
# of Families requesting accessibility features	0	0	5,431	2,779	5	2,771	0	1	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data PIC (PIH Information Center)

Source:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	554	195	1	194	0	0	0
Asian	0	0	38	10	1	9	0	0	0
American Indian/Alaska Native	0	0	11	4	0	4	0	0	0
Pacific Islander	0	0	17	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Not Hispanic	0	0	2,264	666	3	662	0	0	0

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Public housing authorities within the Hudson County HOME Consortium are required to comply with Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination based on disability and ensures equal access to housing programs funded by the U.S. Department of Housing and Urban Development (HUD). Each participating municipality works to uphold this responsibility by identifying the needs of residents with disabilities and implementing reasonable accommodations. These efforts are ongoing and include physical modifications to units, policy adjustments to enhance program accessibility, and targeted communication strategies that ensure applicants are aware of available resources. Households with disabilities remain a consistently represented segment of both current residents and waiting list applicants, indicating sustained demand for accessible housing across the consortium.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Waiting lists for public housing and tenant-based rental assistance across the consortium reflect high demand, particularly among households facing barriers related to income, mobility, and long-term affordability. Many applicants and current residents are older adults or individuals with health conditions that affect daily living. The most immediate needs within these programs include access to units that meet basic accessibility standards and expanded housing supply to reduce wait-times. Additionally, access to supportive services, particularly for households with functional limitations, can enhance long-term housing stability and help prevent displacement. While each jurisdiction may have variations in waitlist length and unit availability, the overall trend across the consortium shows consistent pressure on public housing and voucher resources.

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

Compared to the general population in Hudson County, individuals residing in public housing or using Housing Choice Vouchers often face more acute challenges related to affordability, health, and housing accessibility. These residents typically have fewer financial resources and may require specific housing features to maintain independence and safety. Older adults and individuals with disabilities may be especially affected by these conditions due to their fixed incomes and physical limitations, making them more vulnerable to housing instability or institutionalization if adequate accommodations are unavailable. While affordable housing is a broad concern in the region, the needs of subsidized households tend to be more complex and urgent, requiring continued investment in both housing quality and supportive infrastructure.

Discussion:

Note: This analysis excludes the entitlement city of Jersey City, which administers its own HUD programs and is not a participant in the Hudson County HOME Consortium.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence or educational attainment. In reality, homelessness can be caused by all of these issues, and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

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

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

In partnership with Monarch Housing Associates, the NJ-506 Jersey City, Bayonne/ Hudson County Continuum of Care (CoC), also known as the Hudson County Alliance to End Homelessness (HCAEH), helped with local coordination of the county's annual Point-In-Time (PIT) Count. The PIT Count is conducted annually in late January to get a snapshot of sheltered and unsheltered homelessness in the county. The data in the sections below come from the 2024 PIT Count, conducted by the CoC and is for the entirety of Hudson County.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	348	2	1778	895	685	183
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	608	210	2583	1291	992	184
Chronically Homeless Individuals	112	125	617	309	239	184
Chronically Homeless Families	11	2	12	7	0	184
Veterans	19	6	254	129	100	184
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	14	8	89	44	35	185

Table 25 - Homeless Needs Assessment

Data Source Comments: NJ-506 2024 Point-In-Time Count

Indicate if the homeless population is: Has No Rural Homeless

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

- **Chronically Homeless Individuals and Families:** Chronically homeless individuals and families are those who experience long-term or repeated episodes of homelessness, often for a year or more. This population frequently faces mental health challenges, substance use disorders, or physical disabilities that complicate efforts to find and retain stable housing. Due to the enduring nature of their homelessness, these individuals and families typically require intensive support services and permanent supportive housing to achieve housing stability.
- **Families with Children:** Families experiencing homelessness with children consist of one or more adults with minor dependents. These families often experience homelessness due to economic hardship, domestic violence, or a lack of affordable housing. Homelessness can have particularly adverse effects on children, disrupting their education, healthcare access, and overall well-being. Providing stable housing for these families is essential to support the developmental needs of children and promote family stability.
- **Veterans and Their Families:** Veterans experiencing homelessness often have unique needs related to physical or mental health, such as post-traumatic stress disorder (PTSD) or physical disabilities acquired during military service. Veterans are more likely than the general population to experience homelessness, and they frequently benefit from tailored services, such as specialized healthcare and housing assistance. Although most data focuses on individual veterans, families of veterans may also face housing instability, especially when veterans face barriers to employment or healthcare.
- **Unaccompanied Youth:** Unaccompanied youth experiencing homelessness are young individuals, under the age of 24, who are without parental or guardian care. This population often includes those who have aged out of foster care, fled abusive households, or faced family rejection due to sexual orientation or other factors. Unaccompanied youth face unique vulnerabilities, including limited access to education, healthcare, and employment, and they are at higher risk for exploitation and mental health issues. Targeted interventions are essential to support these youth and help them transition to stable, independent living.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	385	83
Black or African American	418	83
Asian	4	7
American Indian or Alaska Native	4	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	391	56
Not Hispanic	565	156

Data Source Comments: NJ-506 2024 Point-In-Time Count.

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

Families with Children: According to the 2024 Point-in-Time Count, there are 348 sheltered and 2 unsheltered individuals in families with at least one adult and one child. This highlights a critical need for resources that support stable, long-term housing solutions for at-risk families. Expanding access to permanent housing options is essential to reducing the risk of recurring homelessness and ensuring greater stability for these families.

Veterans: The 2024 Point-in-Time Count identifies 6 veterans experiencing unsheltered homelessness and 19 veterans in sheltered environments within the CoC. These figures reflect the ongoing need for targeted resources to transition veterans into permanent housing and reduce the likelihood of repeated homelessness, providing much-needed stability and support for this vulnerable population.

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

DATA NOTE: The table above does not include a category for people that identified their race as Middle Eastern or North African and “multiple races”. Therefore, the numbers in the above table do not match the total number of people actually counted in the 2024 Point in Time Count.

Of all persons surveyed who provided responses to racial and ethnic questions in the 2024 Point-in-Time Count, approximately 43% identified as Black or African American, 40% White, 15% multi-racial, and American Indian or Alaska Native, Pacific Islander, and Asian are all less than 1%. Ethnically, 38% identified as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Based on the 2024 Point-in-Time Count, just over 18% of residents experiencing homelessness are unsheltered and 82% are sheltered. Both the unsheltered and sheltered population is primarily made up of households without children, over the age of 24, and Black/African American.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with intellectual or physical disabilities. This section will explain who they are, what their needs are, and how the County is accommodating or should accommodate these needs. **Describe the characteristics of special needs populations in your community:**

Elderly: The elderly population in Hudson County faces significant challenges, emphasizing the need for decent, affordable housing to support their health, independence, and emotional well-being. Remaining in familiar settings is particularly important for this group, but limited incomes and disabilities often place financial strain on elderly residents, reducing their independence. Rising costs in the community further exacerbate these challenges, as this population generally cannot increase their income to keep pace.

According to the 2019-2023 ACS data, 54,465 residents in Hudson County (excluding entitlement city of Jersey City) are aged 65 or older, accounting for over 12.9% of the population. Of this group, nearly 33% or over 17,500 individuals have a disability, and around 11% (nearly 6,000 individuals) live below the poverty level. Elderly residents are more likely to live in renter-occupied housing accounting for nearly 55% compared to owner-occupied housing accounting for nearly 45% of elderly households. Nearly 44% of elderly residents are cost burdened. These figures highlight the need for targeted housing solutions that address affordability, accessibility, and stability for Hudson County's aging population.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Obtaining a complete picture of substance use and addiction in Hudson County remains challenging due to underreporting, stigma, and the tendency for many cases to enter official statistics only when individuals experience an overdose, come into contact with the criminal justice system, or actively seek treatment. As with many urban counties, these barriers create limitations in fully assessing the scale of substance use disorders. However, treatment admission data and referral trends provide valuable insights into the prevalence and nature of addiction issues throughout the county.

According to the New Jersey Department of Human Services' 2023 Substance Use Overview, Hudson County recorded over 3,500 substance use treatment admissions by residents during calendar year 2023. Heroin and alcohol were the two most commonly reported primary substances, followed by marijuana, cocaine/crack, and other opioids. Hudson County also reported a significant proportion of intravenous drug use among admissions, with many individuals indicating opioid-related disorders. While heroin and synthetic opioids remain a central focus, marijuana and cocaine also accounted for a considerable share of admissions.

Treatment was most commonly accessed through outpatient and residential programs, and the majority of individuals seeking services were unemployed or not in the labor force. A significant portion of

individuals admitted to treatment in Hudson County were referred by corrections-related programs, indicating an ongoing intersection between substance use and the criminal justice system.

Youth admissions are also notable, with roughly 10% of admissions attributed to individuals under age 18. Among this group, marijuana use was the leading cause of treatment admission, followed by alcohol and other drugs. These figures highlight the need for youth-focused prevention and early intervention programs within the county.

While comprehensive local overdose fatality data is not published in the 2023 DHS report, statewide trends show continued concerns around opioid-related mortality. Naloxone (Narcan) deployment and medication-assisted treatments (MAT), including methadone and buprenorphine, remain essential tools in stabilizing individuals and preventing deaths. In Hudson County, MAT is integrated into many treatment programs, with over 1,100 planned MAT admissions in 2023.

Though detailed recent data on alcohol-specific abuse or binge drinking is limited, alcohol remained one of the top two primary substances for which Hudson County residents sought treatment. Nearly a quarter of all substance use treatment admissions reported alcohol as the primary substance, reinforcing the continued public health burden associated with alcohol misuse.

These findings indicate a consistent and evolving need for comprehensive treatment services, public health education, and coordinated outreach. The Hudson County Division of Mental Health and Addiction Services, in collaboration with its provider network, continues to implement prevention strategies, support harm reduction, and improve access to treatment to address the broad spectrum of substance use disorders affecting both youth and adults.

Disability: According to 2019-2023 ACS Data, there are 39,383 individuals in Hudson County living with a disability, accounting for 9.4% of the population. Disability rates increase significantly with age, as older residents are more likely to experience one or more disabilities. Among residents aged 65 and older, nearly 33% (over 17,500 individuals) have a disability. In contrast, disability is less prevalent among children and youth, with 2,848 individuals aged 17 or younger reported as having a disability including 97 under 5 years old.

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

Elderly: In Hudson County, the elderly population faces housing challenges that include affordability, accessibility, and proximity to essential services. Housing options range from independent living arrangements to assisted living facilities and nursing homes. Key considerations for this demographic include the need for housing that is affordable, easy to maintain, and located near healthcare services, shopping centers, and public transportation.

The Hudson County Division on Aging Services plays a pivotal role in addressing these needs by promoting independence and dignity among seniors. They offer assistance and advocacy to help seniors access appropriate housing and supportive services. Additionally, organizations like Armas Home Health Care provide in-home care services, allowing seniors to age in place safely and comfortably.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Individuals struggling with substance use disorders in Hudson County require a comprehensive support system that includes stable housing and access to treatment services. Sober living environments that offer a structured, substance-free atmosphere are essential for recovery. Proximity to healthcare facilities for ongoing medical and psychological treatment, employment support services, and connections to family and social networks are also crucial components of a successful recovery plan.

The Hudson County Division of Mental Health and Addiction Services provides resources and support for individuals affected by opioid use and other substance-related issues. Programs like the Support Team for Addiction Recovery (STAR) focus on providing case management and recovery support services, particularly for individuals recently released from jail.

Disability: Persons with disabilities in Hudson County face unique housing challenges that require accommodations for varying levels of independence and abilities. Many individuals rely on fixed incomes, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support may reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

The Hudson County Office of Inclusion and Accessibility provides oversight of services that support residents with disabilities, ensuring they have access to necessary resources. Additionally, the New Jersey Department of Human Services offers housing programs tailored to individuals with developmental disabilities or mental health issues.

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

According to the New Jersey Department of Health, Hudson County recorded 77 new HIV diagnoses and 37 new AIDS diagnoses in 2023. Over the three-year period from 2021 to 2023, the county reported a total of 307 new HIV cases and 95 new AIDS cases. As of 2022—the most recent year for which comprehensive data is available—there were 4,909 individuals known to be living with HIV or AIDS in Hudson County. Between 2020 and 2022, a total of 217 deaths were reported among individuals diagnosed with HIV/AIDS, with 70 of those deaths occurring in 2022.

Stable housing is widely recognized as a critical determinant of positive health outcomes for individuals living with HIV. According to HIV.gov, the federal government's central source for HIV-related policies and resources, individuals with stable, affordable housing are more likely to access consistent medical care, adhere to treatment regimens, and maintain ongoing relationships with healthcare providers. Conversely,

housing instability and homelessness contribute to delayed care, treatment interruptions, and worsened health outcomes.

People living with HIV may also face unique housing challenges, including stigma associated with their diagnosis, increased financial strain due to medical expenses, and diminished income or work capacity resulting from illness. These factors place individuals at higher risk of housing insecurity or homelessness, underscoring the importance of integrated housing and supportive service programs to promote both health stability and housing retention for this population.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Hudson County has a significant need for the modernization and expansion of public facilities, particularly in areas with high concentrations of low- and moderate-income residents. Survey respondents emphasized the highest priorities as multi-purpose community centers that address senior services, youth programming, child care, and health services in a single location. Notable recent investments include a \$1.8 million county grant to expand the Hoboken Community Center food pantry and \$1 million in state funds for affordable housing repairs and expansion. These facilities support multi-generational programming, after-school services, emergency sheltering, and food assistance, addressing the needs of youth, seniors, and families experiencing economic challenges.

How were these needs determined?

The needs for public facilities were identified through a combination of county planning documents, budget planning processes, and direct community feedback. Hudson County utilizes resident surveys, public meetings, and workshops to understand the most pressing community facility needs. Consultations with nonprofits and municipal agencies, further inform the allocation of federal resources, including CDBG and HOME funds, to address facility gaps effectively.

Describe the jurisdiction's need for Public Improvements:

Hudson County's public infrastructure requires significant upgrades due to aging systems, storm vulnerability, and transportation access disparities. Many neighborhoods face challenges with outdated roads, sidewalks, and stormwater systems, which hinder safety and mobility, especially in historically underserved areas. Survey respondents identified street improvements, water and sewer upgrades, and neighborhood cleanup initiatives as top priorities for improving quality of life and community appearance.

The need for improved infrastructure is particularly urgent given Hudson County's susceptibility to flooding and sea-level rise. Projects aimed at enhancing stormwater drainage, expanding transit-oriented corridors, and promoting complete streets are integral to the county's long-term infrastructure strategy. These improvements are vital not only for physical safety but also for boosting economic mobility and property values in low-income areas.

How were these needs determined?

Infrastructure needs have been assessed through county and municipal capital improvement planning, GIS-based service area analysis, and community engagement. Public input from planning workshops, infrastructure boards, and resident surveys plays a crucial role in identifying priority areas.

Describe the jurisdiction’s need for Public Services:

Hudson County has identified critical needs in public service delivery, particularly in fair housing, mental health services, and homeless services, which were ranked as the highest priorities in community surveys. Programs funded through CDBG, ESG, and related initiatives continue to support emergency shelter, case management, and housing stabilization for individuals and families at risk of or experiencing homelessness. Medical support and behavioral health services are also vital for vulnerable groups, including individuals with disabilities, veterans, and those with chronic health conditions.

Workforce development remains a countywide priority. Job readiness programs, skills training, and access to supportive services such as childcare and transportation are essential to help residents achieve long-term stability. The Hudson County Community Partnerships Division, in conjunction with the Continuum of Care and other nonprofit providers, delivers a range of public services central to improving quality of life and increasing opportunities for disadvantaged populations.

How were these needs determined?

Public service needs were identified using a combination of program performance data, coordinated entry system analysis, and community health indicators. Workforce needs are informed by local labor market data and economic recovery plans. Additionally, the 2023 Community Health Needs Assessment and resident input from surveys and stakeholder meetings guide funding decisions and ensure alignment with HUD priorities and local objectives.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section provides an overview of the housing market in Hudson County, New Jersey, encompassing municipalities such as Hoboken, Union City, Bayonne, and others. The analysis focuses on key housing indicators including housing stock composition, tenure trends, pricing, and affordability. Both rental and homeownership markets are examined to assess challenges related to cost burden, unit availability, overcrowding, and the condition of existing housing. As the region continues to experience significant growth in population and housing demand, understanding these dynamics is vital to shaping development policies and strategic funding decisions across the county.

Beyond traditional housing metrics, this assessment also explores the availability of emergency shelters, supportive housing for individuals with special needs, and services for populations such as seniors, veterans, and people with disabilities. Broader community development considerations—including infrastructure, public services, and neighborhood amenities—are also factored in, as they directly influence housing stability and quality of life. Geographic Information System (GIS) tools and data from recent reports such as the Hudson County 2023 Affordable Housing Needs Assessment and the 2025 Housing Market Trends Report help highlight spatial differences in housing conditions, service access, and affordability, allowing for more targeted investment.

Resident and stakeholder input has played a vital role in shaping the county’s understanding of local housing conditions. Findings from the 2023 Hudson County Affordable Housing Needs Assessment revealed that many residents define “affordable housing” not only in terms of price, but also in terms of safety, quality, and proximity to jobs, transportation, schools, and essential services. These community-driven perspectives emphasize that affordability must be viewed through a broader lens that includes neighborhood livability and access to opportunity. Integrating this qualitative feedback into planning and policy efforts ensures the county's strategies are responsive to the lived experiences and evolving needs of the residents they are intended to serve.

Please note: this section does not include housing data for Jersey City who prepares and submits their own Consolidated Plans as an entitlement city independently of the county.

MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

Introduction

This section examines the composition of the county’s housing stock in terms of housing type and tenure detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the county’s housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,048	10.9%
1-unit, attached structure	8,701	4.7%
2-4 units	59,899	32.5%
5-19 units	37,908	20.6%
20 or more units	57,552	31.2%
Mobile Home, boat, RV, van, etc	288	0.2%
Total	184,396	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS

Residential Properties by Number of Units

The table above outlines Hudson County's housing stock by structure type and unit count. Traditional single-family detached homes make up 10.9% of all housing units, while multifamily housing, defined by HUD as buildings with more than four units, represents 51.8% of the total. A significant portion of the housing stock—32.5%—consists of small multifamily structures with 2 to 4 units, which are common in older urban neighborhoods. The prevalence of medium- and large-scale multifamily buildings reflects the county’s density and the demand for high-density housing near employment and transit hubs.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	1,072	1.9%	9,967	8.6%
1 bedroom	7,414	13.1%	39,619	34.2%
2 bedrooms	20,001	35.3%	44,893	38.8%
3 or more bedrooms	28,226	49.8%	21,228	18.3%
Total	56,713	100%	115,707	100%

Table 27 – Unit Size by Tenure

Data Source: 2019-2023 ACS

Unit Size by Tenure

In Hudson County, unit size varies considerably between owner-occupied and rental properties. Homeowner units are generally larger, with approximately 49.8% having three or more bedrooms, compared to just 18.3% of rental units. Conversely, only 15.0% of homeowner units are one bedroom or smaller, while this size category accounts for 42.8% of rental units

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

Hudson County's affordable housing market benefits from multiple federal, state, and local programs that assist low-income households, seniors, veterans, and individuals with disabilities. These programs provide a mix of project-based and tenant-based rental assistance, helping to address the county's housing affordability challenges.

- **Section 8 Project-Based Rental Assistance (PBRA) and HUD-Assisted Multifamily Housing:** There are 3,298 assisted units under Section 8 contracts, including 200 units under the Section 202 program, which specifically serves elderly and disabled residents. Of these 3,298 assisted units, 466 units are at risk of being lost due to Section 8 contracts that are due to expire before 2030.
- **Public Housing:** Hudson County HOME Consortium has 3,587 Public Housing Units currently leased throughout the consortium that provide affordable housing to low-income individuals and/or households.
- **Housing Choice Voucher (HCV) Program:** A total of 2,779 vouchers are in use throughout Hudson County, assisting families in securing affordable rental housing in the private market. These housing assistance programs cater primarily to extremely low-income (30% AMI and below) and very low-income (50% AMI and below) households, with some LIHTC properties also serving moderate-income households up to 60% AMI. The range of programs helps meet the housing needs of families, seniors, veterans, and individuals with disabilities across Hudson County, contributing to housing stability and affordability in the region.

To expand the supply of decent, safe, secure, and affordable housing for very low- and low-income households, the County established the following goals for the Consolidated Plan over the next five years:

- 2A Affordable Housing Opportunities
 - Homeowner Housing Added: 5 Household Housing Unit (CHDO)
 - Rental units constructed: 100 Household Housing Unit
 - Rental units rehabilitated: 10 Household Housing Unit
- 4A Homeless Housing & Support Services
 - Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted
 - Homelessness Prevention: 3750 Persons Assisted

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

According to HUD Multifamily Assistance and Section 8 Database, there are currently 23 properties with Section 8 contracts in Hudson County. As of February 2025, one of those contracts has expired. An additional 4 contracts are scheduled to expire before the end of 2029. Those 5 contracts account for 200 units. Any contracts that are not renewed would represent a loss of affordable housing.

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

As outlined in NA-10, Hudson County faces a shortage of affordable housing for both large and small low-income households. This shortage is evident in the high rate of cost-burdened households.

Describe the need for specific types of housing:

Hudson County currently faces a need for more affordable housing options within both the owner-occupied and renter-occupied markets. There is a need for more affordable homeowner units of all sizes, as evident by the very low vacancy rate of 1.7% and the high rate of cost-burdened homeowners. There is also a need for more affordable rental properties as evident by the high rate of cost-burdened renters and the 4.11% vacancy rate of rental properties. Addressing these gaps in housing variety is critical to meeting the needs of Hudson County's population and promoting housing stability.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction:

This section analyzes the cost of housing in Hudson County for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the county's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the community.

Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	358,110	492,412	37.5%
Median Contract Rent	\$1,048	\$1,596	52.3%

Table 28 – Cost of Housing

Data Source: 2009-2013 ACS (Base Year), 2019-2023 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,487	5.7%
\$500-999	10,420	9.1%
\$1,000-1,499	26,050	22.8%
\$1,500-1,999	28,220	24.7%
\$2,000 or more	42,965	37.6%
Total	114,142	100%

Table 29 - Rent Paid

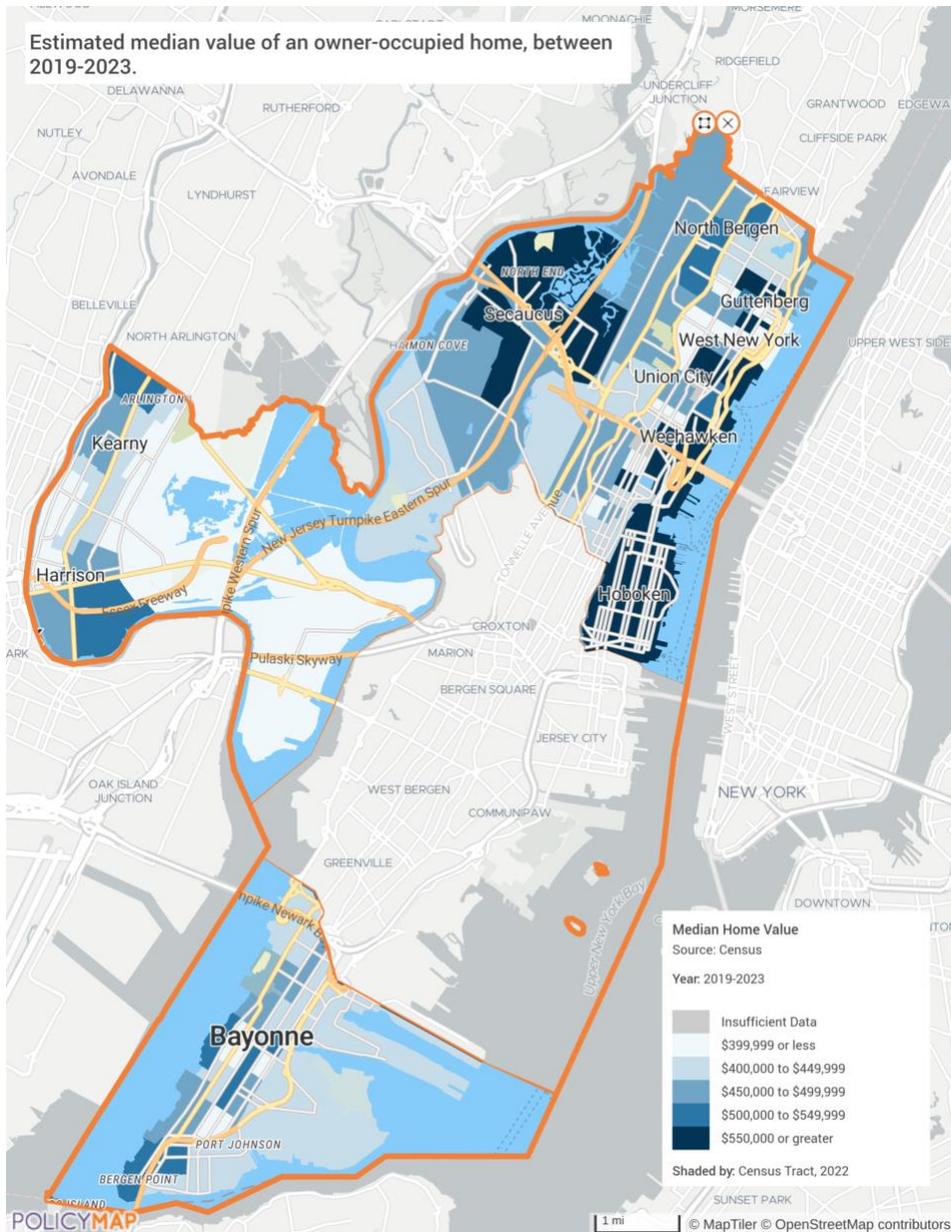
Data Source: 2019-2023 ACS

Housing Costs

Housing value and rents have increased substantially in the county. The reported average home value has increased by 37.5%. Median Contract Rent has also increased in Hudson County by 52.3%. The table above breaks out the rent paid by price cohorts in the county. Nearly 37.6% of the county's renters pay less than \$1,500, 24.7% pay between \$1,500 and \$2,000, while nearly 37.6% pay over \$2,000. Based on the Median Contract Rent, a household would have to earn over \$63,840 annually to not be considered cost-burdened (spending more than 30% on housing costs).

Median Home Values

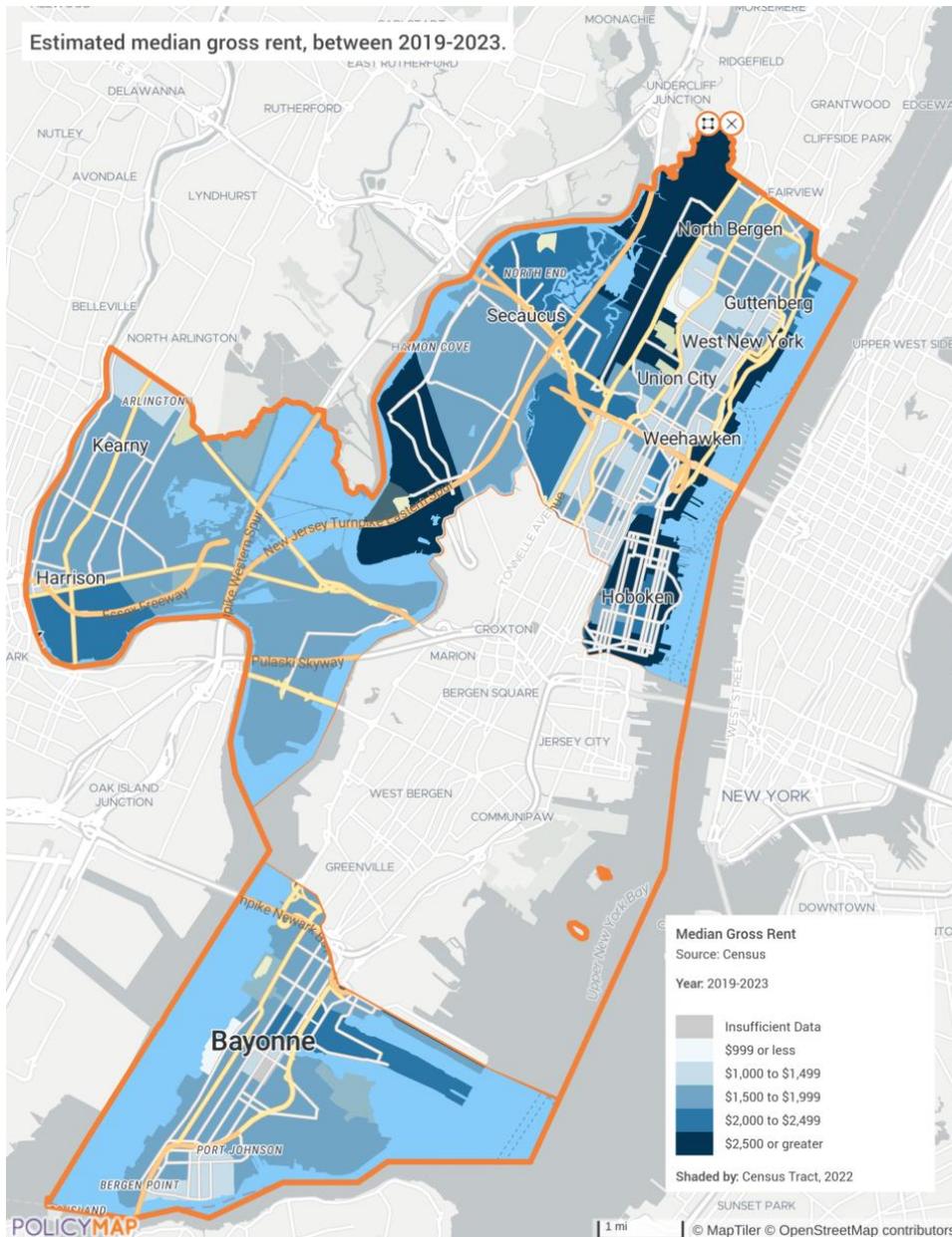
The map illustrates median home values by census tract in the Hudson County consortium, showing higher values concentrated in the northeastern areas of the county. In these areas, median values exceed \$450,000, with some tracts surpassing \$550,000 as indicated by darker shading. In contrast, areas with lighter shading indicate significantly lower home values, with median values below \$450,000, and several tracts falling under \$400,000. This distribution highlights notable disparities in home values throughout the county.



Median Home Value

Median Rent

The map displays median gross rent by census tract across the Hudson County Consortium. Higher rental costs are concentrated in several northeastern tracts, as indicated by darker shading, with median rents exceeding \$2,000, and some areas surpassing \$2,500. In contrast, areas with lighter shading exhibit moderately lower rental rates, with most tracts ranging between \$1,500 and \$2,000, and several areas falling as low as below \$1,000. This distribution indicates significant rent variations across the county, reflecting differences in housing demand, affordability, and development trends.



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	8,715	No Data
50% HAMFI	23,394	1,277
80% HAMFI	58,349	6,934
100% HAMFI	No Data	13,054
Total	90,458	21,265

Table 30 – Housing Affordability

Data Source: 2017-2021 CHAS

Housing Affordability

Lower-income households face significantly more limited access to available housing units compared to higher-income households, especially among homeowners. As shown in the table above, the number of units affordable to households at various income levels measured by HUD’s Area Median Family Income (HAMFI) declines as income decreases. For households earning 30% or less of HAMFI, only 8,715 rental units are considered affordable. The disparity is more pronounced for lower-income homeowners, with just 1,277 affordable units to those earning 50% of the HAMFI. Although both median income and housing costs have increased in recent years, persistent disparities driven by factors such as geographic location, access to employment, and workforce participation continue to widen the gap in housing affordability.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,993	2,025	2,299	2,855	3,183
High HOME Rent	1,503	1,611	1,936	2,227	2,465
Low HOME Rent	1,171	1,255	1,506	1,740	1,941

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents (2024)

Data Source Comments: Jersey City, NJ HUD Metro FMR Area

HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and non-metropolitan counties. Hudson County is part of the Jersey City, NJ HUD Metro Fair Market Rent (FMR) Area.

HOME Rent Limits, derived from HUD-published FMRs, establish the maximum allowable rent for units assisted through the HOME program. These limits apply to new leases for HOME-assisted rental units, ensuring affordability for low-income households while aligning with local market conditions.

Is there sufficient housing for households at all income levels?

As outlined in NA-10, Hudson County faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

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

Predicting changes in home values in Hudson County is complex, as both home values and population have grown at a substantial rate over the past decade. While rising rental housing costs may slow in the near future, a complete reversal is unlikely without significant shifts in the housing market. To mitigate cost burdens and reduce the risk of homelessness, a substantial increase in affordable housing units is essential. Without these efforts, housing affordability challenges will persist, leaving many households vulnerable to instability and financial strain.

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

The median contract rent in Hudson County is \$1,596 which remains below all Fair Market Rent Limits, as well as below High Home Rent Limits for properties larger than an efficiency rental, and below Low Home Rent Limits for properties with 2 bedrooms or less. This suggests that while overall rental costs appear relatively affordable compared to the maximum allowable limits for HOME-assisted units, affordability challenges persist, particularly for low-income households in certain areas of the county. As rising housing costs continue to outpace income growth, these affordability concerns are expected to potentially become more widespread and increase financial strain on renters.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

The tables and maps in this section offer insights into the condition of housing units across Hudson County by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes lacking complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the county.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

In Hudson County and its HOME Consortium participating municipalities, housing conditions are assessed in accordance with the New Jersey State Housing Code (N.J.A.C. 5:28), which establishes minimum standards for habitability, safety, and maintenance. These standards are enforced at the municipal level, with local code enforcement agencies responsible for ensuring compliance. The following classifications are utilized to guide housing code enforcement, rehabilitation programs, and resource allocation:

- 1. Standard Condition:** Housing units that fully comply with applicable housing codes, providing safe, sanitary, and adequate shelter without the need for significant repairs.
- 2. Substandard Condition:** Units exhibiting severe deficiencies such as missing plumbing, unsafe electrical systems, roof leaks, or structural instability, rendering them unfit for habitation without substantial repairs.
- 3. Substandard but Suitable for Rehabilitation:** Units with moderate to serious code violations that can feasibly be repaired to meet code standards, making them candidates for rehabilitation programs.
- 4. Dilapidated Housing:** Units that pose significant health or safety risks and are unfit for human habitation due to extensive deterioration, fire or flood damage, or major structural failure, often necessitating demolition.

These classifications are employed across Hudson County's municipalities to prioritize housing code enforcement actions, determine eligibility for rehabilitation assistance, and guide decisions on potential demolition. This systematic approach ensures that limited resources are effectively directed to improve neighborhood conditions and safeguard the well-being of residents in both public and private housing.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	19,278	34%	51,535	45%
With two selected Conditions	871	2%	5,811	5%
With three selected Conditions	59	0%	235	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	36,505	64%	58,126	50%
Total	56,713	100%	115,707	100%

Table 32 - Condition of Units

Data Source: 2019-2023 ACS

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. As stated previously, HUD describes four housing conditions as being problems: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Renters are significantly more likely to experience housing problems, with approximately 50% of renters affected, compared to only 34% of homeowners. Very few households face multiple housing issues, and based on the analysis in this document, it is clear that the most common housing problem is cost burden. This indicates that many households are struggling to afford their housing costs, which remains a critical issue for the county

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,061	16.0%	23,640	20.4%
1980-1999	6,219	11.0%	16,402	14.2%
1950-1979	15,060	26.6%	37,428	32.3%
Before 1950	26,373	46.5%	38,237	33.0%
Total	56,713	100%	115,707	100%

Table 33 – Year Unit Built

Data Source: 2019-2023 ACS

Year Unit Built

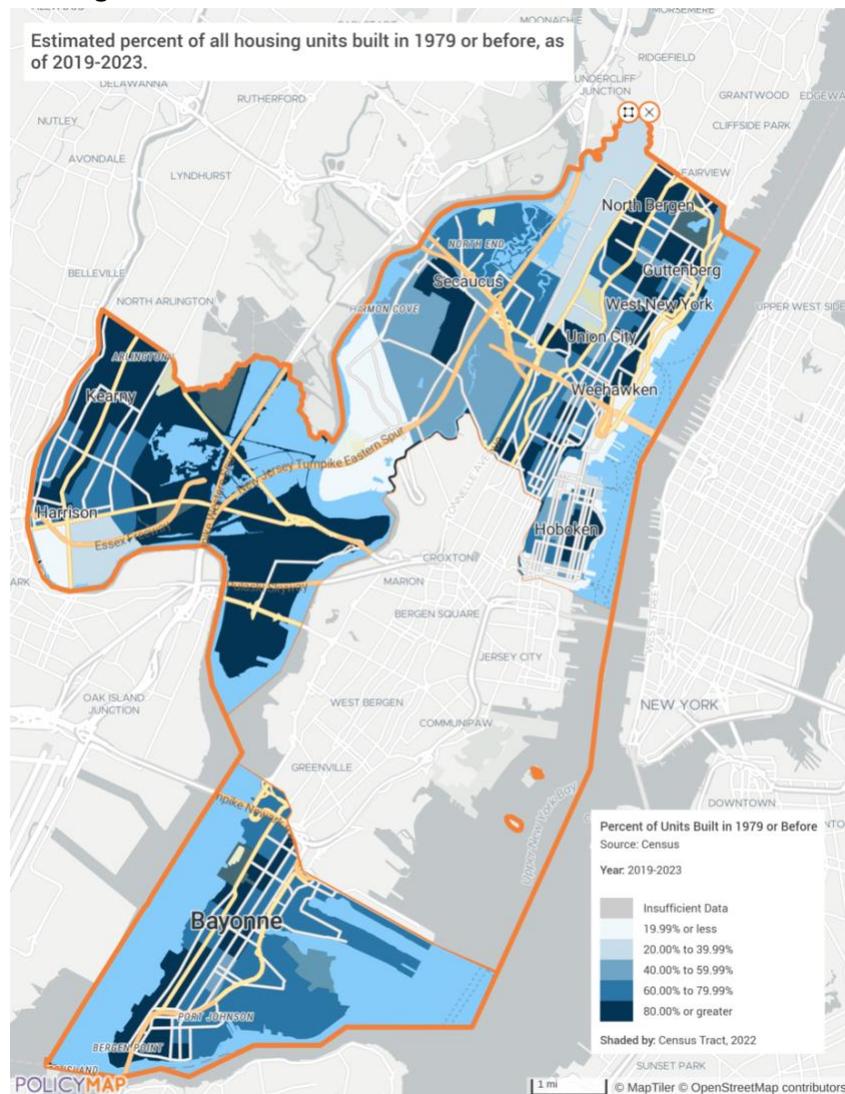
In Hudson County, a notable portion of the housing stock was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Approximately 73.1% of owner-occupied units and 65.3% of renter-occupied units fall into this category, potentially exposing an estimated 117,098 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

Age of Housing

The following map illustrates the distribution of older housing units across Hudson County, highlighting areas with a high prevalence of homes built before 1980 found throughout much of the eastern portion of the county as indicated by darker shading with many census tracts reporting over 60% of the housing stock predating 1980, with some areas exceeding 80%.

This widespread presence of aging housing stock underscores the need for targeted efforts to address maintenance challenges, modernization, and potential health risks such as lead-based paint hazards. As these homes continue to age, ensuring habitability, energy efficiency, and structural integrity will remain a critical focus for housing stability and public health initiatives in Hudson County.

Housing Units Built Before 1980



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	41,433	73.1%	75,665	65.3%
Housing Units build before 1980 with children present	5,155	12.4%	11,810	15.6%

Table 34 – Risk of Lead-Based Paint

Data Source: 2019-2023 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at minimum have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the consortium there are approximately 117,098 total units built prior to 1980 according to 2019-2023 ACS Data. Based on the 2017-2021 CHAS data, there are around 16,965 units at risk of having a Lead-Based Paint Hazard that have children under the age of 6 present.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	11,976	-	11,976
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

Table 35 - Vacant Units

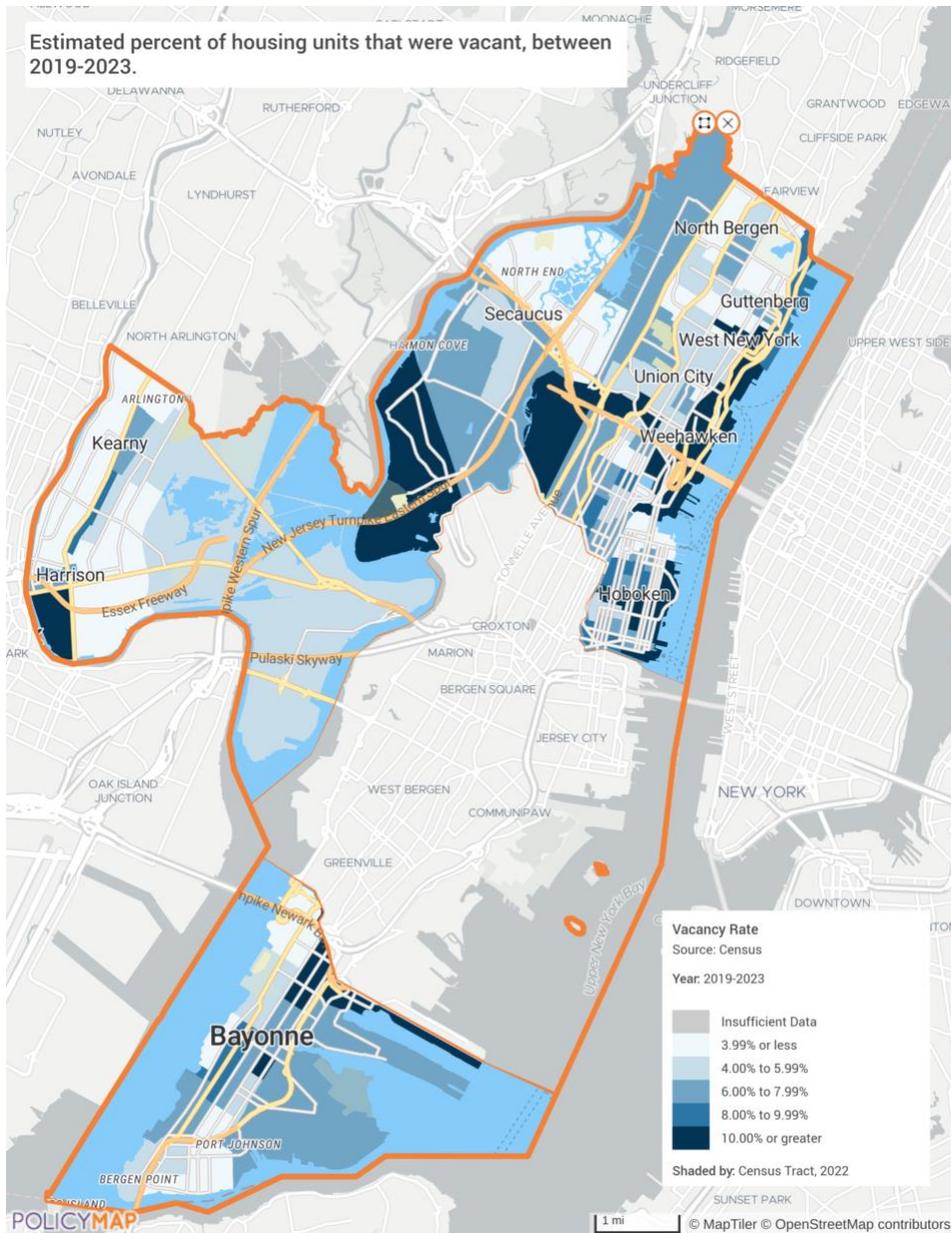
Data Source: 2019-2023 ACS

The ACS data (B25004) reports on the total number of vacant units. Data does not distinguish between suitable or not suitable for rehab or if they were abandoned, REO properties or abandoned REO properties.

Vacancy Rate

The following map illustrates housing vacancy rates across Hudson County, with darker areas indicating higher vacancy rates and lighter areas representing lower vacancy levels. Vacancy rates vary across the county without a clear geographic pattern of concentration.

Areas with the lowest vacancy rates fall below 4%, indicating a tight housing market with high occupancy levels, while the highest vacancy rates exceed 10%, suggesting potential housing turnover, disinvestment, or redevelopment opportunities. The distribution of vacancies highlights the dynamic nature of Hudson County's housing market, influenced by local economic conditions, development trends, and neighborhood-specific factors.



Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Hudson County has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for low-income households residing in older properties. Financial constraints often prevent these residents from making essential repairs, leading to potential safety hazards and deteriorating living conditions. Addressing this need is essential for preserving the housing stock and ensuring long-term livability for residents

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Housing units built before 1980 in Hudson County may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, 73.1% of owner-occupied and 65.3% of renter-occupied units in Hudson County were built before 1980. Given the potential risks, it is safest to assume that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, affecting approximately 117,098 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction:

Public housing was established to provide decent, safe, and affordable rental housing for eligible low- and moderate-income families, older adults, and persons with disabilities. It includes federally subsidized housing owned and operated by public housing authorities (PHAs). Within the Hudson County HOME Consortium, nine of the eleven municipalities operate active PHAs that manage public housing units, administer Housing Choice Voucher (Section 8) programs, or both. These local programs play a critical role in providing housing stability for vulnerable residents throughout the urban county. The following municipalities currently operate public housing programs:

1. Bayonne – The Bayonne Housing Authority manages public housing and Section 8 programs, offering a range of affordable housing options for low-income households.
2. Guttenberg – The Guttenberg Housing Authority provides both public housing and rental assistance programs for qualified families, seniors, and individuals with disabilities.
3. Harrison – The Harrison Housing Authority operates public housing developments for families, seniors, and disabled individuals. Although it does not manage a Section 8 program, it maintains HUD-assisted public housing units.
4. Hoboken – The Hoboken Housing Authority manages multiple public housing developments and is actively pursuing redevelopment to modernize aging buildings and increase housing quality.
5. North Bergen – The North Bergen Housing Authority provides housing and support services for seniors, low-income households, and persons with disabilities, including Section 8 voucher administration.
6. Secaucus – The Secaucus Housing Authority offers public housing and administers Section 8 Housing Choice Vouchers, supporting local housing affordability efforts for income-qualified households.
7. Union City – The Union City Housing Authority oversees multiple public housing sites and administers Section 8 vouchers to meet growing housing needs within the city.
8. Weehawken – The Weehawken Housing Authority operates a senior housing facility and manages approximately 350 Housing Choice Vouchers to assist eligible residents throughout the township.
9. West New York – The West New York Housing Authority provides both family and senior housing across several developments, in addition to administering a robust Section 8 program.

The municipalities of East Newark and Kearny do not operate public housing authorities. The Jersey City Housing Authority is also not included here, as Jersey City is an entitlement jurisdiction. The following data in this section is drawn from the Public and Indian Housing Information Center (PIC) as reported by each PHA to HUD and supplemented with information from agency websites.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
			Veterans Affairs Supportive Housing				Family Unification Program	Disabled *	
# of units vouchers available	-	-	5,690	2,988	-	-	0	0	0
# of accessible units	-	-	-	-	-	-	-	-	-

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Hudson County’s affordable housing supply includes a mix of traditional Public Housing and HUD Multifamily Developments under Section 8 contracts, providing critical housing options for low-income households. There are 3,298 HUD-assisted multifamily housing units under contract with Section 8 that provide federally subsidized rental options for low-income families, seniors, and individuals with disabilities, including 200 units specifically designated for elderly and disabled residents under the Section 202 program. However, 466 units in 5 properties have Section 8 contracts expiring before 2030, posing a risk of reduced affordability without intervention. Additionally, the Public Housing Authorities oversee approximately 4,269 traditional Public Housing units within 18 total developments providing housing for low-income individuals and families throughout the jurisdiction.

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

Within Hudson County, but not including Jersey City, there are 18 public housing developments under the oversight of six public housing authorities.

Bayonne Housing Authority

- Back Bay Gardens
- Hook Village/KVK Annex 1
- Hook Village/KVK Annex 2

Union City Housing Authority

- Columbian Court
- Senior Citizens
- Hillside Terrace 1
- Hillside Terrace 2

Hoboken Housing Authority

- Andrew Jackson Gardens
 - Harrison Gardens
 - Columbus Gardens
 - Monroe & Adams gardens
 - Fox Hill Gardens
- Guttenberg Housing Authority
- Joseph P Macaluso Towers

North Bergen Housing Authority

- Meadow View
- Terrace Apartments
- Cullum Towers
- Lawler Towers

Harrison Housing Authority

- Harrison Gardens

The following table provides the most recent inspection scores for these Public Housing Developments. The quality of the public housing units in Hudson County varies considerably with four developments with an inspection score of less than 50. The lowest score is Andrew Jacksons Gardens in Hoboken with a score of 6. There are also six developments with a score over 90 with the highest being HOOK VLG/KVK ANNEX in Bayonne with a 98.

Public Housing Condition

Public Housing Development	Average Inspection Score
ANDREW JACKSON GRDNS	6
BACK BAY GRDNS	91
C COLUMBUS GRDNS	9
COLUMBIAN CT	83
CULLUM TWS	95
FOX HILL GRDNS	45
HARRISON GRDNS (Harrison)	84
HARRISON GRDNS (Hoboken)	14
HILLSIDE TERR 1	79
HILLSIDE TERR 2	80
HOOK VLG/KVK ANNEX	98
HOOK VLG/KVK ANNEX 2	94
JOS P MACALUSO TWS	44
LAWLER TWS	96
MEADOW VIEW	87
MONROE & ADAMS GRDNS	55
SENIOR CITIZENS	68
TERRACE APTS	94

Table 37 - Public Housing Condition

HUD identifies the public housing developments by these names in the physical inspection report and may not be listed as their commonly known names.

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

HUD provides physical inspection scores for PHA developments across the country. The physical condition scoring process is based on three elements within the property, which are:

1. Inspectable areas: site, building exterior, building system, common areas and dwelling units;
2. Inspectable items: walls, kitchens, bathrooms and other things to be inspected in the inspectable area; and
3. Observed deficiencies.

A score of 55 or below means that the property is in poor condition, and properties in excellent condition have a score of 90 and over. Multiple facilities in the County are in need of restoration and revitalization.

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

Bayonne Housing Authority (BHA): The Bayonne Housing Authority works to improve the living environment of low- and moderate-income residents by prioritizing capital improvements and site enhancements that foster safer, more stable communities. It integrates initiatives aimed at accessibility, modernization, and neighborhood revitalization while continuing outreach to ensure eligible residents are aware of available housing opportunities and supportive services.

Guttenberg Housing Authority (GHA): GHA is committed to maintaining quality housing and a secure environment while fostering resident well-being through targeted support for seniors, persons with disabilities, and families. Its approach includes maintenance of its housing portfolio, efficient program administration, and promoting self-sufficiency through resident services and community engagement.

Harrison Housing Authority (HHA): HHA enhances the living environment for low-income families by promoting self-sufficiency, ensuring safe and sanitary housing, and supporting community partnerships. The Authority incorporates ethical management practices and prioritizes collaboration with service providers to strengthen wraparound support systems for residents.

Hoboken Housing Authority (HHA): The Hoboken Housing Authority is focused on modernizing its housing infrastructure and enhancing the quality of life for residents through supportive services and empowerment initiatives. Its priorities include promoting health, wellness, and economic mobility while replacing aging facilities and strengthening the surrounding community.

North Bergen Housing Authority (NBHA): NBHA ensures that residents benefit from a safe and secure housing environment by aligning its strategies with HUD's goals. It focuses on consistent property maintenance, responsive management, and resident-centered initiatives that promote long-term housing stability and quality of life.

Union City Housing Authority (UCHA): UCHA improves resident outcomes through strong public-private partnerships, effective property management, and services that promote upward mobility. Its strategy includes fostering educational advancement, family stability, and transition opportunities for capable families to enter the private housing market, all while maintaining a secure and healthy living environment.

West New York Housing Authority (WNYHA): WNYHA enhances community well-being by supporting economic opportunity, resident services, and continuous improvement of its housing portfolio. It advances strategies that integrate housing access with efforts to promote self-sufficiency in collaboration with public and private stakeholders.

Secaucus Housing Authority (SHA): SHA focuses on creating and maintaining housing environments that support aging in place and family stability. Through both federal rental assistance and project-based programs, SHA promotes independence and quality of life for seniors and income-eligible families while preserving housing affordability.

Weehawken Housing Authority (WHA): WHA enhances the living conditions of low-income families and seniors by integrating housing assistance with supportive programs such as nutrition services and self-sufficiency initiatives. Its strategy prioritizes maintaining an accessible, service-oriented environment that addresses residents' evolving needs.

Discussion:

Across Hudson County, the public housing agencies that comprise the Consortium demonstrate a shared commitment to improving the quality of life for low- and moderate-income households. While each PHA operates independently, there is a strong alignment in goals and strategic approaches that collectively support broader housing stability and community development throughout the County. These agencies prioritize capital improvements, ongoing modernization, and the integration of supportive services that address the needs of families, seniors, and persons with disabilities.

Through consistent communication and coordinated planning efforts, PHAs in the Consortium benefit from knowledge-sharing, resource alignment, and access to technical assistance to enhance program delivery. Many have implemented resident services aimed at fostering self-sufficiency, economic mobility, and long-term housing success. This includes partnerships with local service providers, workforce development agencies, and municipal departments to support wraparound services that extend beyond housing alone.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Hudson County is part of the Jersey City, Bayonne/ Hudson County Continuum of Care (CoC), also known as the Hudson County Alliance to End Homelessness (HCAEH), and designated by HUD as NJ-506. This CoC is a collaborative network of local agencies, nonprofit organizations, and public-sector partners working to prevent and end homelessness across the region.

The table below provides the number of Emergency Shelter (ES), Transitional Housing (TH), and Permanent Supportive Housing (PSH) beds available throughout the entirety of Hudson County. Year round there are 380 ES beds, 62 TH Beds, 623 PSH beds, 243 Rapid Rehousing (RRH) beds, and 353 Other Permanent Housing beds dedicated to persons experiencing homelessness.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	108	288	33	187	-
Households with Only Adults	272	325	29	436	-
Chronically Homeless Households	0	0	0	476	-
Veterans	0	0	0	168	-
Unaccompanied Youth	0	0	21	3	-

Table 38 - Facilities Targeted to Homeless Persons

Data Source : NJ-506 2024 Housing Inventory Chart (HIC)

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

Hudson County offers a wide array of mainstream services across its municipalities to support individuals experiencing homelessness. These services encompass health and mental health care, housing assistance, employment support, legal aid, and specialized programs for various populations. Below is an expanded overview of these services, organized by category and including the city or town of each organization:

Health and Mental Health Services:

- **Mental Health and Social Services for the Homeless (MASSH)/Projects for Assistance in Transition from Homelessness (PATH)** (Jersey City): Operated by Jersey City Medical Center – RWJBarnabas Health, this program offers mental health counseling, substance use referrals, and supportive housing assistance in a confidential environment.
- **Bridgeway Crisis Intervention Services** (Jersey City): Provides immediate mental health crisis intervention and stabilization services.
- **Metropolitan Family Health Network** (Jersey City): Offers comprehensive health care services, including a focus on healthcare for the homeless.
- **North Hudson Community Action Corporation** (Union City): Provides medical and dental services, with appointments available for individuals experiencing homelessness.

Housing and Shelter Services:

- **Hudson County Office of Social Services** (Jersey City): Offers direct assistance to individuals and families experiencing homelessness or at risk of losing their housing.
- **St. Lucy's Shelter** (Jersey City): Provides emergency shelter, meals, and support services for single adults.
- **Hope House** (Jersey City): Offers shelter and support services for mothers and their children.
- **Hoboken Shelter** (Hoboken): Provides shelter, meals, and comprehensive support services to individuals experiencing homelessness.
- **Palisades Emergency Residence Corporation (PERC)** (Union City): Offers emergency shelter, a soup kitchen, and support services.

Employment and Vocational Services:

- **Hudson County One-Stop Career Center** (Jersey City and Union City): Provides employment assistance, job training, and placement services to economically disadvantaged individuals and families.
- **Mental Health Association in New Jersey's Career Connection Employment Resource Institute (CCERI)** (Statewide): Offers job readiness, placement, and post-employment support for individuals with mental health conditions.
- **HOPES Community Action Partnership, Inc.** (Hoboken): Provides employment training, financial literacy classes, and free tax preparation services.

Legal and Advocacy Services:

- **The Waterfront Project** (Jersey City): Offers legal services for low-income individuals, including assistance with housing issues.
- **Community Health Law Project** (Jersey City): Provides legal assistance to individuals with disabilities, focusing on health and housing matters.

Specialized Services:

- **Women Rising** (Jersey City): Offers support services for women and families affected by domestic violence, including shelter and counseling.
- **Covenant House New Jersey** (Jersey City): Serves youth experiencing homelessness, offering shelter, employment assistance, and supportive services.

By integrating these mainstream services with targeted homeless assistance programs, Hudson County fosters a comprehensive support system that addresses immediate needs and facilitates long-term stability for individuals experiencing homelessness.

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

Hudson County offers a varied network of services and facilities addressing the needs of individuals and families experiencing homelessness. These services are coordinated through the Hudson County Continuum of Care (CoC) and involve partnerships among municipal governments, nonprofit organizations, and faith-based groups. The following is an organized list of key services and facilities by type, including their respective municipalities:

Emergency Shelter Services:

- **St. Lucy's Shelter (Jersey City):** Provides 24-hour emergency shelter for single adults, offering meals, showers, and case management services.
- **Hope House (Jersey City):** Offers emergency shelter for mothers and their children, including supportive services aimed at achieving self-sufficiency.
- **PERC Shelter (Union City):** Operates a 24/7 emergency shelter for single adults, providing meals, showers, and support services.
- **Hoboken Shelter (Hoboken):** Provides shelter, meals, and comprehensive support services to homeless individuals.
- **St. Joseph's Home (Jersey City):** Offers emergency shelter services for families with children.

Supportive and Permanent Housing Services:

- **Garden State CDC (Jersey City):** Operates permanent supportive housing programs for chronically homeless individuals and veterans, with integrated case management.

- **HUD-VASH Program (Multiple Municipalities):** Provides rental assistance and clinical case management for homeless veterans through a partnership between the U.S. Department of Veterans Affairs and local housing authorities.
- **Soldier On (Countywide):** Offers supportive housing and reintegration services specifically for veterans experiencing or at risk of homelessness.

Youth and Family-Focused Services:

- **Covenant House New Jersey (Newark, serving Hudson County):** Provides emergency shelter, supportive housing, and employment services to unaccompanied youth aged 18–21 from Hudson County.
- **Youth Consultation Services (Secaucus):** Offers crisis intervention and mental health support for unaccompanied or displaced youth across Hudson County.
- **Family Promise of Hudson County (Jersey City):** Provides shelter and supportive services to families experiencing homelessness, focusing on achieving independence.

These organizations and programs form a coordinated system that provides shelter, supportive services, and long-term housing solutions for Hudson County’s homeless population. By addressing immediate needs and offering pathways to stability, these services work together to combat homelessness and improve housing security across the region.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The Hudson County HOME Consortium services four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

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

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, aging disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible if they prefer that.

HIV/AIDS: Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

Alcohol and/or Drug Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Oftentimes, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need to continue support services dependent on the level of capabilities.

The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

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

Hudson County offers a coordinated network of programs designed to assist individuals transitioning from mental health facilities, hospitals, and nursing homes into stable, supportive housing environments. These initiatives aim to prevent homelessness and promote long-term recovery and community integration.

Supportive Housing Programs:

- **Department of Human Services Supportive Housing (Statewide):** Provides residential placements for individuals diagnosed with serious mental illness, offering housing options such as group homes and apartments, coupled with supportive services to facilitate community living.
- **Garden State Community Development Corporation (Jersey City):** Offers permanent supportive housing programs for individuals with mental health conditions, providing case management and access to essential services to support independent living.

Transitional and Reintegration Services:

- **Hudson County Department of Housing and Community Reintegration (Jersey City):** Assists individuals exiting institutions by providing housing assistance, health care coordination, and support services to ensure successful community reintegration.
- **Reintegration Services – Hudson County Office of Family Services (Jersey City):** Offers comprehensive support including health insurance assistance, housing placement, and linkage to public assistance programs for individuals transitioning from institutional settings.

Specialized Initiatives:

- **Familiar Faces Program (Jersey City and Hoboken):** A collaborative effort between Hudson County, Jersey City Medical Center, and Hoboken University Medical Center, this program provides permanent supportive housing to individuals with frequent hospitalizations, aiming to reduce recidivism and promote stability.
- **Permanent Community-Based Housing Initiative (Statewide):** Funded by the Department of Human Services, this initiative serves individuals ready for discharge from psychiatric hospitals or nursing facilities, offering supportive housing options to facilitate community integration.

Peer Support and Outreach:

- **Mental Health Association in New Jersey – Peer Outreach Support Team (Hudson County):** Provides peer-led support to individuals recently discharged from mental health facilities, assisting with emotional support, resource navigation, and community reintegration.

These programs collectively ensure that individuals transitioning from mental and physical health institutions in Hudson County have access to the supportive housing and services necessary for successful reintegration into the community.

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

In alignment with HUD regulations 24 CFR §91.215(e) and §91.315(e), Hudson County has outlined a series of targeted activities for the upcoming program year to address the housing and supportive service needs of non-homeless individuals with special needs. These initiatives aim to enhance accessibility, promote independent living, and improve overall quality of life for seniors, individuals with disabilities, and other vulnerable populations.

Planned Activities for Program Year 2025:

1. Supportive Services for Special Needs Populations:

- Funding for organizations providing supportive services to LMI and special needs populations.
- Support for programs delivering mental health counseling, substance abuse treatment, and case management services to individuals with special needs.

2. Public Facility Enhancements:

- Improvements to community centers and public spaces to make them more accessible and accommodating for individuals with mobility challenges and other disabilities.
- Upgrades to facilities that serve as hubs for supportive services, ensuring they meet the needs of special needs populations.

3. Employment and Economic Support Services:

- Collaboration with workforce development programs to provide job training and placement services tailored to individuals with disabilities and other special needs.
- Integration of supportive services to assist these individuals in maintaining employment and achieving economic self-sufficiency.

4. Coordination with Healthcare and Social Service Agencies:

- Strengthening partnerships with healthcare providers, mental health agencies, and social service organizations to ensure a holistic approach to meeting the needs of special needs populations.
- Facilitating referrals and information sharing to provide comprehensive support services.

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

See above.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Several public policies at the local, regional, and state levels have inadvertently hindered affordable housing development and residential investment in Hudson County and its constituent municipalities. These policies, while often well-intentioned, have created barriers that exacerbate housing shortages and affordability challenges.

1. Restrictive Zoning and Land Use Regulations

Many municipalities within Hudson County maintain zoning ordinances that limit the development of multifamily housing, thereby restricting the supply of affordable units. These exclusionary zoning practices, such as minimum lot size requirements and prohibitions on accessory dwelling units (ADUs), reduce housing density and inflate property values, making it difficult for low- and moderate-income households to find affordable options..

3. Rent Control Limitations

While rent control policies aim to protect tenants from rapid rent increases, studies have shown that they can also discourage investment in rental properties and reduce the overall quality and quantity of available housing. In Hudson County, stringent rent control measures have been linked to a decline in the maintenance of existing units and a reluctance among developers to invest in new rental housing, thereby limiting the expansion of affordable housing stock.

4. Complex Affordable Housing Compliance Processes

The process for municipalities to meet their affordable housing obligations under New Jersey's Mount Laurel doctrine has become increasingly complex and litigious. Municipalities are required to navigate a costly court process to determine their fair share housing obligations, which can deter proactive planning and delay the development of affordable units. This legalistic approach has been criticized for creating uncertainty and hindering timely residential investment.

5. Insufficient Support for Accessory Dwelling Units (ADUs)

Despite state-level initiatives to promote the development of ADUs as a means to increase affordable housing options, local resistance and regulatory hurdles have limited their adoption in Hudson County. Concerns about neighborhood character, parking, and infrastructure strain have led some municipalities to impose restrictions that effectively prohibit or discourage the construction of ADUs, thereby missing an opportunity to expand affordable housing through infill development.

6. Limited Regional Coordination

The lack of coordinated regional planning among municipalities in Hudson County has resulted in uneven distribution of affordable housing. Some municipalities have been more proactive in meeting their housing obligations, while others have lagged, leading to disparities in housing availability and affordability across the county.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Hudson County has evolved from a legacy industrial corridor into one of the most dynamic economies in the state. Once dominated by manufacturing and shipping, the county now serves as a critical component of the greater New York City metropolitan economy. It boasts strong sectors in transportation and logistics, finance, healthcare, real estate, technology, and professional services. Strategic investments and its geographic proximity to Manhattan have made Hudson County an economic gateway for both domestic and international businesses.

The Hudson County HOME Consortium draws strength from its shared economic ecosystem within the participating municipalities and Hudson County as well as neighboring jurisdictions. While not all municipalities within the consortium house major employment centers, many of their residents actively participate in the broader regional economy. Significant portions of the workforce commute to neighboring cities such as Jersey City and across the Hudson River to access high-paying employment opportunities in Manhattan and other parts of the metropolitan area. As such, economic opportunity in the region is not confined by municipal boundaries but reflects the integrated nature of transit-oriented development and labor mobility across jurisdictions.

Ongoing public and private investments in infrastructure, workforce development, and mixed-use redevelopment continue to promote economic resilience and adaptability. These efforts ensure that residents in all consortium jurisdictions remain connected to employment pipelines and that regional growth supports a range of skill levels and housing types.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	184	283	0%	0%	0
Arts, Entertainment, Accommodations	18,942	14,578	8%	10%	2
Construction	14,710	3,423	6%	2%	-4
Education and Health Care Services	42,558	29,956	19%	20%	1
Finance, Insurance, and Real Estate	25,592	9,697	11%	6%	-5
Information	7,951	4,650	3%	3%	0
Manufacturing	17,335	6,879	8%	5%	-3
Other Services	9,558	4,384	4%	3%	-1
Professional, Scientific, Management Services	36,260	24,291	16%	16%	0
Public Administration	6,758	6,860	3%	5%	2
Retail Trade	22,751	17,980	10%	12%	2
Transportation and Warehousing	18,057	19,362	8%	13%	5
Wholesale Trade	7,677	8,923	3%	6%	3
Total	228,333	151,266	-	-	--

Table 39 - Business Activity

Data Source: 2018-2022 ACS (Workers), 2022 Longitudinal Employer-Household Dynamics (Jobs)

As shown in the table above, the Hudson County HOME Consortium demonstrates a notable disparity between the number of working residents and available local jobs, with 228,333 residents in the labor force compared to 151,266 jobs within Hudson County, excluding those that are in Jersey City. This gap suggests that a substantial portion of the workforce commutes outside of the Consortium's boundaries, potentially to nearby employment centers in the entitlement city of Jersey City, or nearby municipalities within New York City.

This imbalance underscores the importance of aligning housing strategies with employment patterns. Expanding affordable and workforce housing options within the Consortium can help retain more workers locally, reduce reliance on outbound commuting, and promote greater economic stability. Addressing this spatial mismatch between jobs and housing is critical not only for easing regional transportation pressures, but also for supporting economic growth and enhancing quality of life for working residents across the Consortium's participating municipalities.

Labor Force

Total Population in the Civilian Labor Force	241,692
Civilian Employed Population 16 years and over	227,295
Unemployment Rate	4.0%
Unemployment Rate for Ages 16-24	12.4%
Unemployment Rate for Ages 25-65	5.3%

Table 40 - Labor Force

Data Source: 2019-2023 ACS, 2023 BLS (Unemployment Rate)

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the county level, limiting its ability to reflect localized trends within specific neighborhoods or tracts. This BLS data includes the entirety of Hudson County including entitlement cities.

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.7	3.9	3.7	3.3	4.0	4.2	4.4	4.5	4.2	4.1	3.8	3.8

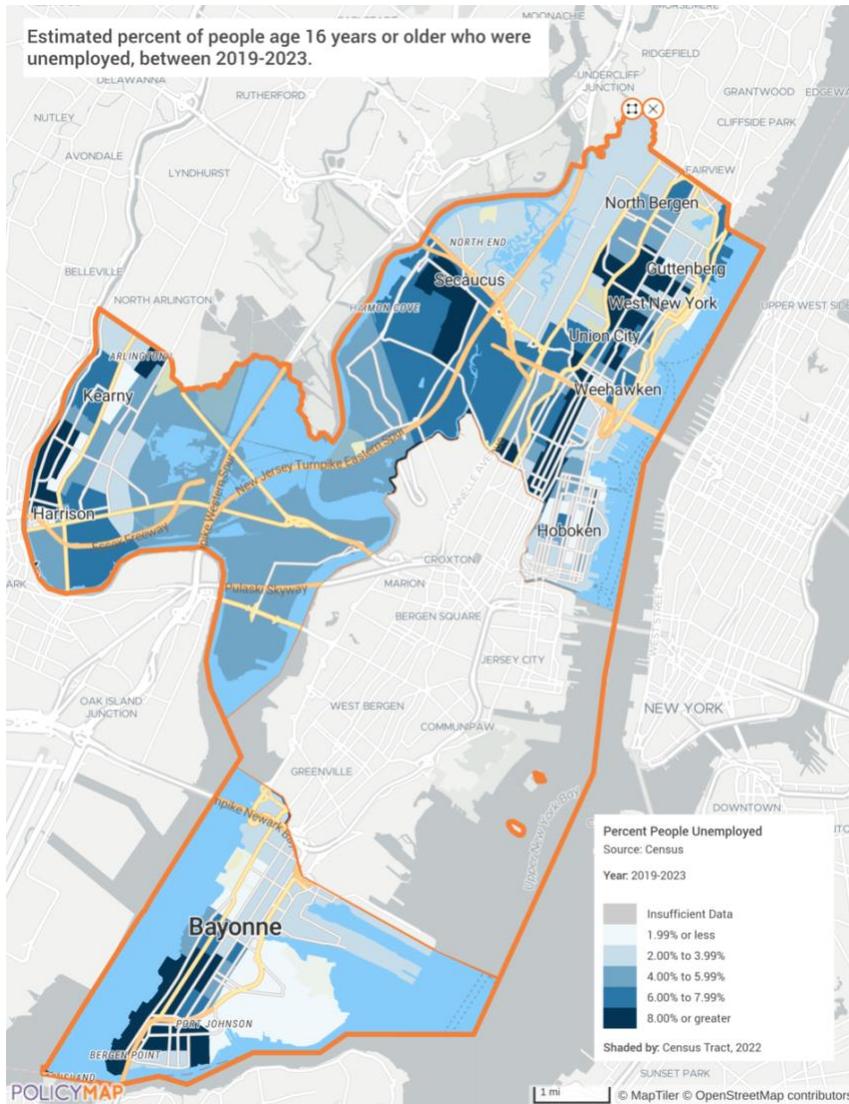
Table - Unemployment Rate in 2023, BLS – Hudson County, NJ

Hudson County’s unemployment rate experienced moderate fluctuations in 2023, reflecting broader regional economic variability. The year began with an unemployment rate of 3.7% in January, dipped to a low of 3.3% in April, peaked at 4.5% in August, and ended at 3.8% in December. These figures were slightly higher than the 2022 average of 3.6%, indicating mild volatility and ongoing labor market adjustments across the county.

Despite these shifts, unemployment levels remained relatively low, underscoring the strength of Hudson County’s employment base, including job centers in Jersey City, which, while not part of the HOME Consortium, significantly contributes to countywide economic activity. Within the Consortium jurisdictions, the number of working residents exceeds available local jobs, suggesting a high rate of outbound commuting. This dynamic reinforces the need for coordinated regional housing and transportation strategies that expand access to affordable housing near employment hubs and reduce the burdens associated with long commutes.

Unemployment Rate

The following map illustrates unemployment rates by census tract across Hudson County, showing that most areas maintain rates below 6%, reflecting a generally strong job market. While a few tracts exhibit higher unemployment levels, the highest rates exceed 8% in several census tracts as indicated by darker shading. There are no clear geographic concentrations of elevated unemployment, suggesting that job opportunities are relatively well-distributed throughout the county.



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	354,144

Occupations by Sector	Number of People
Farming, fisheries and forestry occupations	1,102
Service	167,462
Sales and office	213,475
Construction, extraction, maintenance and repair	71,979
Production, transportation and material moving	90,221

Table 41 – Occupations by Sector

Data Source: 2019-2023 ACS

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in Hudson County, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

In Hudson County, the largest occupational group is the Management, Business, and Financial sector, with over 354,144 jobs. The second-largest group is the Sales and Office sector, comprising 213,475 jobs. These sectors encompass vital roles such as managers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional and office-related occupations in the county's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	75,530	40.2%
30-59 Minutes	79,777	42.5%
60 or More Minutes	32,414	17.3%
Total	187,721	100%

Table 42 - Travel Time

Data Source: 2019-2023 ACS

Commute Travel Time

In Hudson County, most residents experience short to medium commutes, with 40.2% of commuters, or 17,530 individuals, traveling less than 30 minutes each way to work. An additional 42.5%, or 79,777 people, commute between 30 and 59 minutes, while 17.3%, or 32,414 commuters, face longer commutes of 60 minutes or more

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	17,390	1847	7817
High school graduate (includes equivalency)	40,669	3892	12603
Some college or Associate's degree	34,373	2873	7491
Bachelor's degree or higher	105,099	4801	12,876

Table 43 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS

The table above details educational attainment by employment status for persons 16 years of age and older within the county. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	940	2,175	3,745	8,603	11,140
9th to 12th grade, no diploma	2,830	1,455	3,032	7,506	4,708
High school graduate, GED, or alternative	8,605	11,753	14,846	29,746	17,874
Some college, no degree	11,901	8,497	8,694	14,314	6,313
Associate's degree	1,341	3,714	3,428	5,694	2,294
Bachelor's degree	5,560	33,361	19,532	22,889	7,122
Graduate or professional degree	913	19,505	14,562	12,784	5,014

Table 44 - Educational Attainment by Age

Data Source: 2019-2023 ACS

The previous table outlines educational attainment by age for individuals aged 18 and older in Hudson County. It highlights the varying levels of education achieved across different age groups, providing insights into the county's educational landscape and its potential impact on workforce development and economic opportunities.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$30,897
High school graduate (includes equivalency)	\$36,216
Some college or Associate's degree	\$44,252
Bachelor's degree	\$81,392
Graduate or professional degree	\$107,233

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Hudson County, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns around 2.5 times more than someone without a high school diploma, while those with a graduate or professional degree can expect to earn nearly three times more than what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. Without accounting for inflation, an individual with a Bachelor’s degree working from age 18 to 62 can expect to earn around \$3.6 million, compared to approximately \$1.6 million for someone with a high school diploma working from age 18 to 62—an earnings difference of nearly \$2 million. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

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

In Hudson County, the Education and Health Care Services sector plays a vital role in the local economy, employing approximately 42,558 skilled workers, or nearly 19% of the county’s total workforce. Within the Hudson County HOME Consortium, this sector is also the largest employer, accounting for 29,956 jobs—representing a significant portion of available employment opportunities across the participating jurisdictions. These industries are critical to the region’s economic stability, not only by offering a broad range of skilled employment, but also by meeting essential community needs in education and healthcare.

Describe the workforce and infrastructure needs of the business community:

Hudson County's business community, encompassing the municipalities within the HOME Consortium faces several workforce and infrastructure challenges that impact economic growth and competitiveness.

Workforce Needs:

1. **Skilled Labor Shortages:** There is a growing demand for workers in sectors such as healthcare, logistics, construction, and information technology. Employers report difficulties in finding qualified candidates, particularly for specialized roles.
2. **Workforce Development Programs:** The Hudson County Division of Workforce Development offers programs aimed at upskilling residents, including job training, placement services, and partnerships with local businesses to align training with market needs.
3. **Youth Employment Initiatives:** Programs like the New Jersey Youth Corps provide opportunities for young adults to gain work experience and education, addressing youth unemployment and preparing the next generation for the workforce.

Infrastructure Needs:

1. **Transportation Improvements:** Businesses require reliable transportation infrastructure to facilitate the movement of goods and employees. Projects like the Hudson–Bergen Light Rail expansion aim to improve connectivity within the county.
2. **Digital Infrastructure:** High-speed internet access is essential for modern businesses. Efforts to expand broadband availability, especially in underserved areas, are critical to support remote work and digital commerce.
3. **Facility Modernization:** Aging commercial and industrial facilities need upgrades to meet current operational standards and environmental regulations. Incentive programs and grants can assist businesses in making necessary improvements.

Addressing these workforce and infrastructure needs through targeted programs and investments will enhance the business environment in Hudson County's HOME Consortium municipalities, fostering economic development and job creation.

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

Hudson County's HOME Consortium municipalities are poised for significant economic transformation due to a series of major public and private sector investments. These initiatives are expected to stimulate job creation, attract new industries, and necessitate enhancements in workforce development and infrastructure.

Major Economic Developments

1. 1888 Studios in Bayonne

A \$1 billion investment is underway to construct 1888 Studios, anticipated to be the largest film and television production facility in North America. Located on a 70-acre waterfront site in Bayonne, the project includes approximately 19 buildings and is expected to generate substantial employment opportunities in construction, film production, and ancillary services.

2. Hudson Tunnel Project

The Hudson Tunnel Project, part of the Gateway Program, involves constructing a new two-track rail tunnel beneath the Hudson River and rehabilitating the existing North River Tunnel. With an estimated cost of \$16.1 billion, this infrastructure project aims to enhance rail capacity, reduce delays, and bolster economic activity in the region.

3. Newark Bay-Hudson County Extension Improvements

The New Jersey Turnpike Authority is undertaking a comprehensive modernization of the Newark Bay-Hudson County Extension, including replacing 29 bridge structures and adding capacity to alleviate congestion. Construction is scheduled to begin in 2026, with the first phase focusing on the segment from Interchange 14 in Newark to Interchange 14A in Bayonne.

4. Rebuild By Design – Hudson River Project

A \$215 million flood mitigation initiative is being implemented in Hoboken, Weehawken, and parts of Jersey City to protect against storm surges and flooding. The project includes the construction of floodwalls, gates, and levees, enhancing the resilience of these communities and safeguarding economic assets.

Workforce Development Needs

- **Skilled Trades Training:** Programs like HCBT NJ Build are essential to prepare residents for careers in construction, electrical work, and other trades critical to these infrastructure projects.
- **Film and Media Education:** With the emergence of 1888 Studios, there is a growing demand for training in film production, set design, and related fields to support the entertainment industry.
- **Transportation and Logistics:** The Hudson Tunnel and Turnpike projects will require a workforce skilled in transportation planning, logistics, and infrastructure maintenance.

- **Environmental and Resilience Planning:** The Rebuild By Design project highlights the need for expertise in environmental engineering, urban planning, and climate resilience.

Infrastructure Enhancements Required

To support these developments, the following infrastructure improvements are necessary:

- **Transportation Networks:** Enhancing public transit options and roadways to accommodate increased traffic and connect residents to new job sites.
- **Digital Infrastructure:** Expanding broadband access to support modern businesses and remote work capabilities.
- **Utility Upgrades:** Modernizing water, sewage, and electrical systems to meet the demands of new developments and prevent service disruptions.

These strategic investments and the corresponding workforce and infrastructure enhancements are poised to drive economic growth and improve the quality of life across Hudson County's HOME Consortium municipalities.

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

Within Hudson County, there is a noticeable mismatch between the skills and education levels of the resident workforce and the employment opportunities available within the jurisdiction. The workforce in Hudson County is highly educated, with over 105,000 employed individuals holding a bachelor's degree or higher, and another 34,000 with some college or an associate degree. However, job availability within the county skews toward sectors that typically require less formal education. For example, the county has a job surplus in Transportation and Warehousing and Wholesale Trade—industries that often require technical training but not necessarily a four-year degree. In contrast, sectors such as Education and Health Care Services, Finance, and Professional Services, which generally require higher levels of education, show significant deficits in local job availability relative to the number of residents qualified to work in those fields.

This disparity suggests that many Hudson County residents are commuting to jobs outside the consortium jurisdictions, especially in nearby employment hubs, to find work that matches their education and skill levels. It also indicates an opportunity to strengthen local economic development efforts aimed at attracting or expanding industries that align more closely with the county's educated workforce. Workforce development initiatives may be needed to reskill or upskill residents for in-demand occupations that are underrepresented locally, while business recruitment strategies could target sectors with significant worker surpluses, such as health care, finance, and professional services.

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

Hudson County's HOME Consortium municipalities—Bayonne, Hoboken, Union City, North Bergen, West New York, Weehawken, Secaucus, Harrison, and Guttenberg—are actively engaged in workforce training initiatives designed to align with both immediate and long-term economic development goals. These programs, supported by local institutions, state initiatives, and federal funding, aim to equip residents with the skills necessary to meet the evolving demands of the regional job market.

Hudson County Community College (HCCC) Initiatives:

Gateway to Innovation Program

HCCC's Gateway to Innovation program focuses on sector-based career pathways, particularly in financial services and technology. With a recent \$1.75 million grant from the U.S. Department of Labor, the program offers training leading to industry-recognized credentials such as Google IT Support, Salesforce Administrator, and CompTIA certifications.

Water Workforce Utility Program (WWUP)

The WWUP is a 75-hour pre-apprenticeship program preparing participants for careers in water and wastewater utilities. It includes OSHA 10 certification, basic math, Excel training, and customer service skills, culminating in potential employment opportunities within the utility sector.

Apprenticeship Programs

In partnership with Eastern Millwork, Inc., HCCC offers an apprenticeship program combining paid on-the-job training with academic coursework. Participants can earn an associate degree from HCCC and a bachelor's degree from Thomas Edison State University, leading to careers in advanced manufacturing.

Hudson County/Jersey City Workforce Development Board (HCJCWDB)

The HCJCWDB coordinates workforce strategies across the county, engaging with employers, educational institutions, and community organizations. Programs like HCBT NJ Build focus on training women and minorities in construction trades, offering free classes, certifications, and assistance with union initiation fees.

Statewide Collaborations:

NJ Pathways to Career Opportunities

This initiative, a collaboration between New Jersey's community colleges and the New Jersey Business and Industry Association, focuses on aligning education with industry needs in sectors like health services, infrastructure, manufacturing, and technology. It establishes Centers of Workforce Innovation to develop curricula and training programs that meet labor market demands.

Alignment with Short- and Long-Term Plans:

These workforce development efforts support the consortium's objectives by:

- **Addressing Immediate Employment Needs:** Programs provide residents with skills and certifications for in-demand jobs, reducing unemployment and underemployment.
- **Supporting Industry Growth:** Training programs are tailored to the needs of key sectors, ensuring a pipeline of qualified workers to sustain and attract businesses.

- **Enhancing Regional Competitiveness:** Collaborations with state initiatives position the county as a proactive participant in statewide economic development strategies.

Through these comprehensive workforce training initiatives, Hudson County's HOME Consortium is building a resilient and adaptable workforce, poised to meet current challenges and future opportunities.

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

Yes, Hudson County actively participates in a Comprehensive Economic Development Strategy (CEDS). The Hudson County Division of Planning, in collaboration with government, industry, and business leaders, established the CEDS Committee to create an economic roadmap aimed at strengthening the county's economy. This strategy aligns with the requirements set by the U.S. Department of Commerce's Economic Development Administration (EDA), enabling the county to apply for investment assistance under the EDA's Public Works or Economic Adjustment Assistance Programs.

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

The Hudson County HOME Consortium municipalities are undertaking several economic development initiatives that align with the 2025–2029 Consolidated Plan. Key initiatives include:

- **Transportation Infrastructure Enhancements:** Projects like the Hudson Tunnel Project, part of the Gateway Program, aim to improve rail capacity and reliability between New Jersey and New York City, directly impacting economic activity in the region.
- **Workforce Development Programs:** Collaborations with institutions like Hudson County Community College and the Hudson County/Jersey City Workforce Development Board focus on training residents in high-demand sectors, including healthcare, technology, and construction, ensuring the local workforce meets the evolving needs of employers.

MA-50 Needs and Market Analysis Discussion

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

HUD defines "housing problems" based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Hudson County, housing issues are infrequent overall, except for cost burden. According to the 2019-2023 ACS 5-Year Estimates, the countywide rates are as follows:

- Cost Burden Renters: 47.3%
- Cost Burden Homeowners: 33.6%
- Overcrowding: 7.5%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 1.4%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the countywide averages, using HUD's definition of "disproportionate." This threshold in Hudson County is set at 10 percentage points higher than the county average, equating to: a cost burdened renter above 57.3%, a cost burdened homeowner above 43.6%, overcrowding above 17.5%, lack of plumbing facilities above 10.3%, and lack of kitchen facilities above 11.4%.

In Hudson County, the following tracts that meet the criteria for having more than one concentrated housing problem:

Census Tract #34017017200 (Union City) – Lack of Complete Kitchen (14.91%); Cost Burdened Homeowners (47.09%)

Census Tract #34017016500 (Union City) – Lack of Complete Kitchen (11.59%); Cost Burdened Homeowners (56.28%)

Census Tract #34017015003 (Guttenberg) – Overcrowded Homeowners (23.23%); Cost Burdened Renters (74.4%)

Census Tract #34017015500 (West New York) – Overcrowded Homeowners (22.68%); Cost Burdened Renters (62.56%)

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

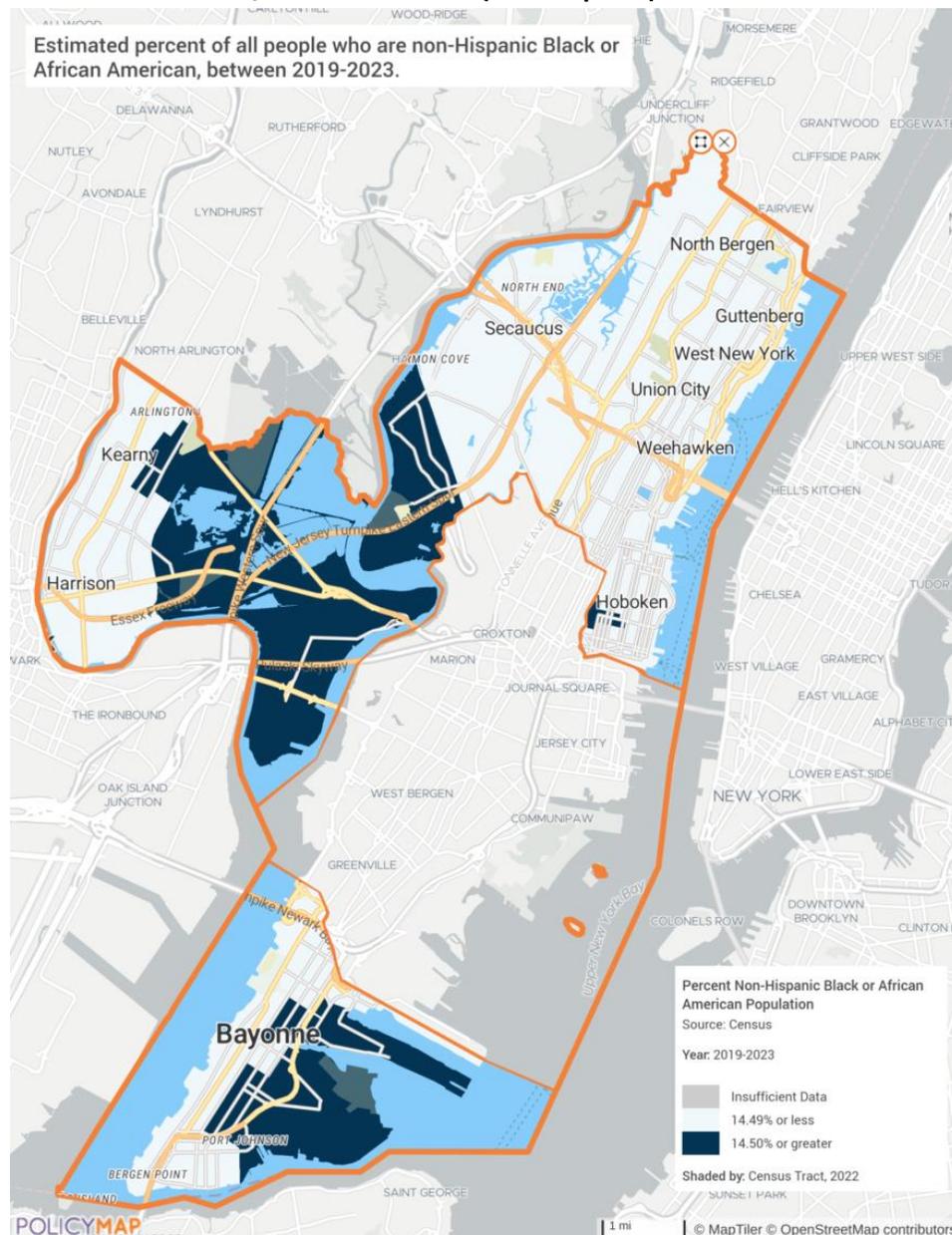
For the purposes of this analysis a "racial or ethnic concentration" will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the county as a whole. According to the 2019-2023 ACS 5-Year estimates the racial and ethnic breakdown of Hudson County's minority population is:

- Black, non-Hispanic: 4.5%
- American Indian and Alaska Native, non-Hispanic: 0.1%
- Asian, non-Hispanic: 10.0%

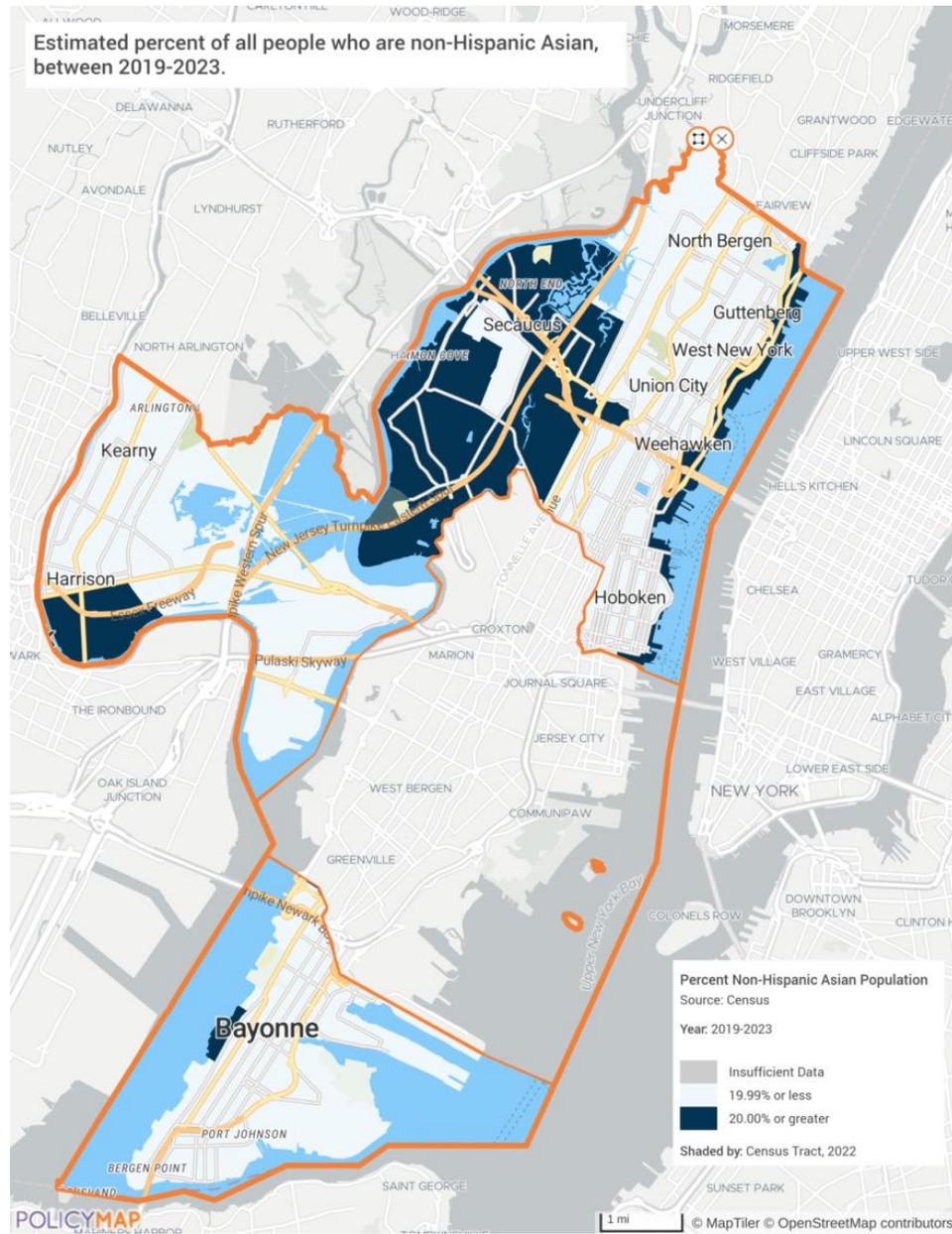
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.0%
- Other Race, non-Hispanic: 0.7%
- Two or More Races, non-Hispanic: 2.7%
- Hispanic or Latino: 51.0%

In Hudson County, Black/African American, Asian, and Hispanic/Latino households form substantial parts of the community exceeding 10% more than the overall average in multiple census tracts and illustrated in the following maps. Other racial or ethnic groups do not display notable concentrations based on the established analysis criteria. The maps below illustrate these racial and ethnic distributions across Hudson County, excluding populations without significant concentrations.

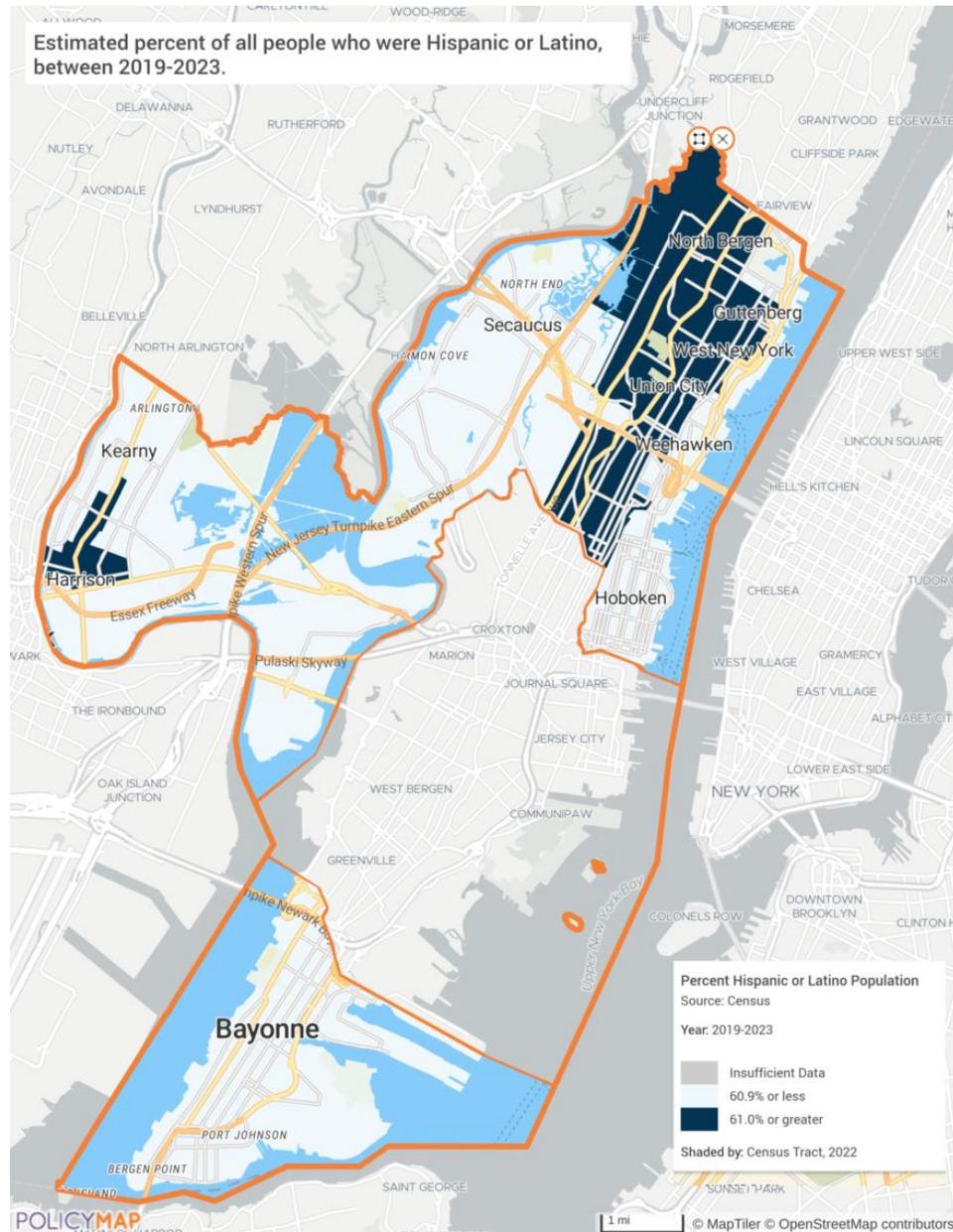
Concentration Black/African American (non-Hispanic) households over 14.5%



Concentration Asian (non-Hispanic) households over 20%

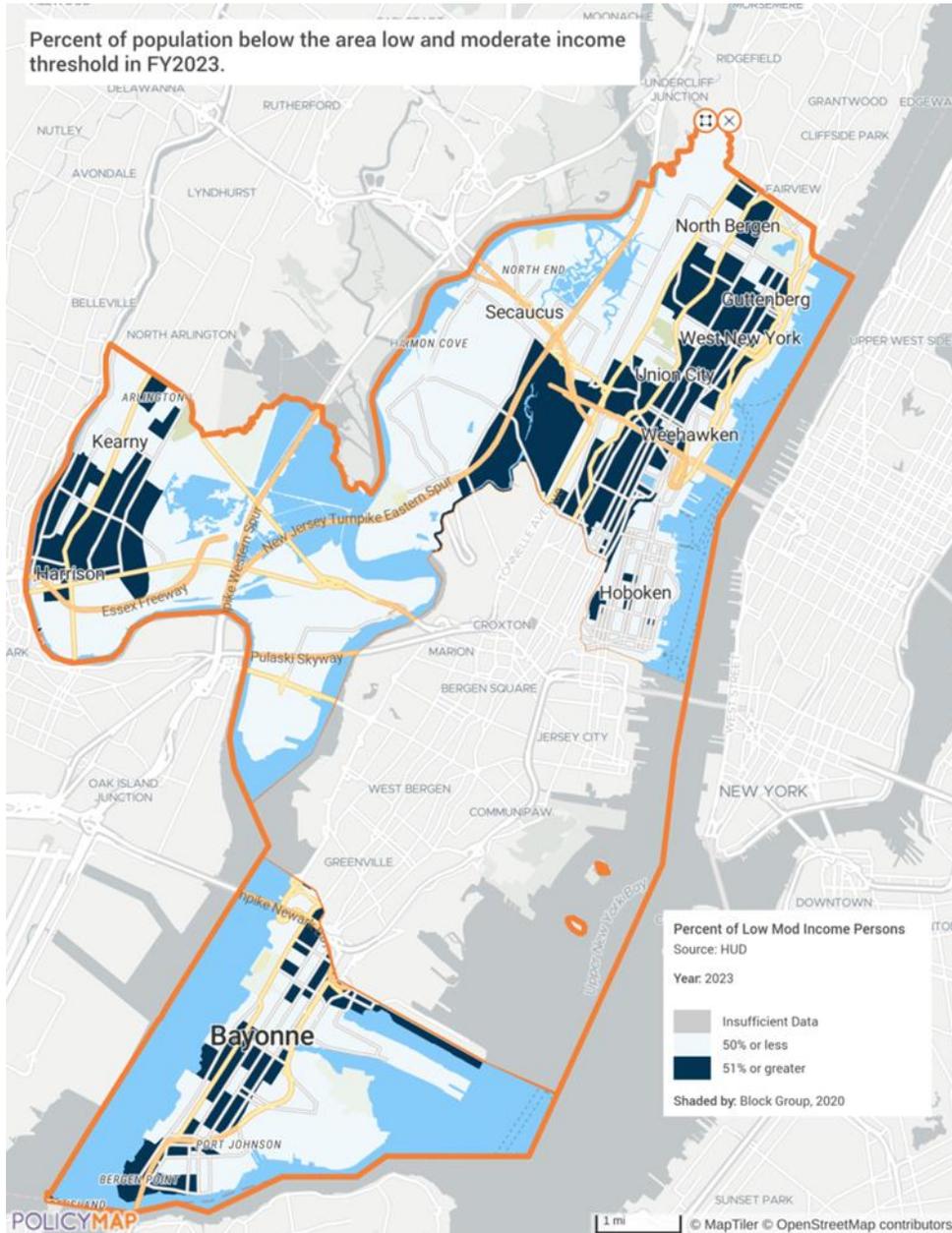


Concentration Hispanic/Latino households over 61%



Low-Income Households

According to the 2019-2023 ACS data, the Median Household Income (MHI) in Hudson County is \$86,618. Any household making 80% or less (\$69,294) is considered “low-income” concentration. The following map illustrates the Census Tracts of Hudson County with a majority of households earning below 80% of the MHI.



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

Low-income neighborhoods within the Hudson County HOME Consortium—such as areas in Bayonne, West New York, Union City, North Bergen, and Kearny—face mounting housing challenges, particularly related to affordability and aging housing stock. A significant share of renter households are cost-burdened, paying more than 30% of income on housing. Rising rents, limited production of affordable units, and the pressures of gentrification in nearby economic centers such as Jersey City have intensified demand without corresponding increases in affordable supply. The suburban nature of many of the Consortium's jurisdictions also contributes to high combined housing and transportation costs, often exceeding affordability thresholds for lower-income households.

Across the Consortium, housing construction has not kept pace with population growth, particularly among Extremely Low-Income and Low-Income renters. Many available units are older and in need of rehabilitation, and speculative investment activity has further reduced the number of affordable rentals. Employment growth has occurred in sectors such as hospitality, retail, and caregiving—fields that often provide wages insufficient to meet local housing costs, thereby limiting housing choices for the region's essential workforce.

Are there any community assets in these areas/neighborhoods?

Despite economic pressures, several Consortium neighborhoods benefit from well-established community assets that help support resiliency. These communities are bolstered by transit access to regional job centers via NJ Transit and PATH stations, enabling residents to access a broader labor market even if local employment opportunities are limited.

Additional assets include Hudson County Community College (Jersey City and Union City), local nonprofit organizations such as Palisades Family Success Center (West New York), and municipal recreation and senior service programs that help anchor neighborhoods. Municipal housing departments and redevelopment agencies have also implemented initiatives to support aging-in-place, affordable housing preservation, and small-scale revitalization efforts.

Are there other strategic opportunities in any of these areas?

Strategic opportunities across Hudson County's low-income neighborhoods include expanding affordable housing production, preserving existing units, and leveraging transit-oriented development. Several municipalities are pursuing redevelopment plans that incorporate affordable housing targets near high-frequency transit corridors and mixed-use districts. The region's compact development patterns and transit infrastructure offer a strong foundation for aligning housing with employment access.

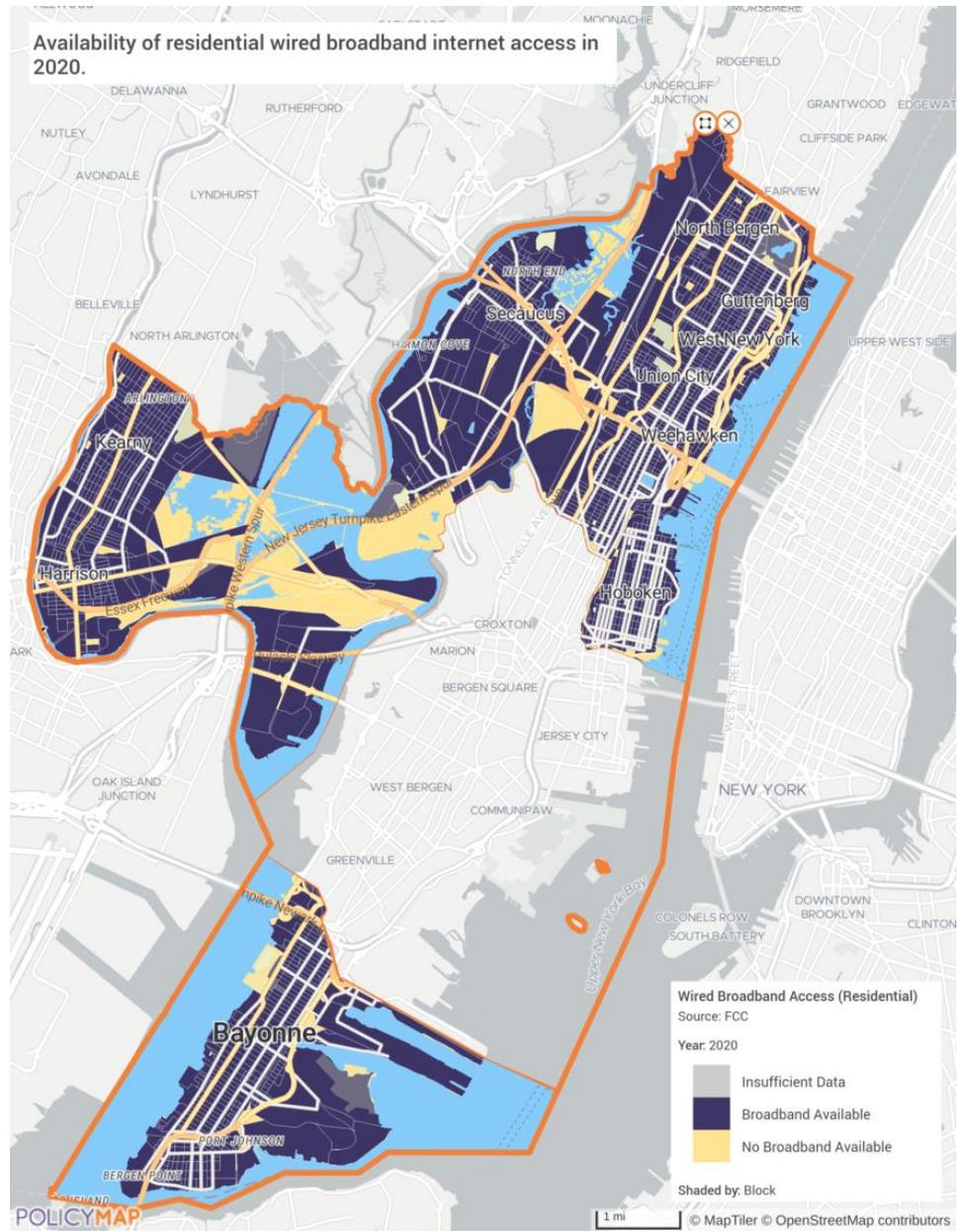
Consortium members can use local zoning tools and public-private partnerships to reduce barriers to development and encourage growth. Workforce training aligned with high-demand industries like healthcare, logistics, and service can ensure residents benefit from economic expansion.

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

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

Internet access is a critical foundation for modern communication, education, commerce, and daily life, making reliable broadband connectivity essential for success in today's economic landscape. Communities without adequate internet infrastructure face substantial barriers to educational and entrepreneurial opportunities, particularly in low- to moderate-income (LMI) areas where economic prospects are already limited. Research from the Pew Research Center reinforces the importance of high-speed internet in expanding access to education and employment, showing that individuals with reliable broadband are more likely to engage in online learning, apply for jobs, and improve their quality of life. Similarly, the Federal Communications Commission (FCC) has found a strong link between broadband availability and economic development, with regions that possess robust internet infrastructure experiencing higher rates of job creation, educational attainment, and overall community growth.

Hudson County, NJ, enjoys comprehensive broadband coverage, with the vast majority of the county offering various internet service provider options, including in LMI areas. The average household has access to at least two broadband-quality internet service options with many areas having access to three or more providers. According to ISPReports.org, Hudson County benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Ninety-one percent (91%) of households have an internet connection with the county offering 99.06% availability. Of those households, 78% have fiber, cable, or DSL, 4% have satellite, 0% are still on dial-up, and 2% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout the county, defined as advertised internet speeds of 768 kilobits per second or higher.



Broadband Access

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

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Hudson County is served by eight residential internet providers and five residential satellite providers. Among these, Earthlink and Verizon stand out as the leading providers in terms of coverage and speed. Internet providers throughout the county include:

Earthlink (Fiber and Fixed Wireless)

Verizon (Fiber and Fixed Wireless)

Xfinity (Fiber and Cable)

Optimum (Fiber and Cable)

Spectrum (Cable)

Nuvisions (DSL)

Starry (Fixed Wireless)

T-Mobile Home Internet (Fixed Wireless)

AT&T (Fixed Wireless)

Dish (Satellite)

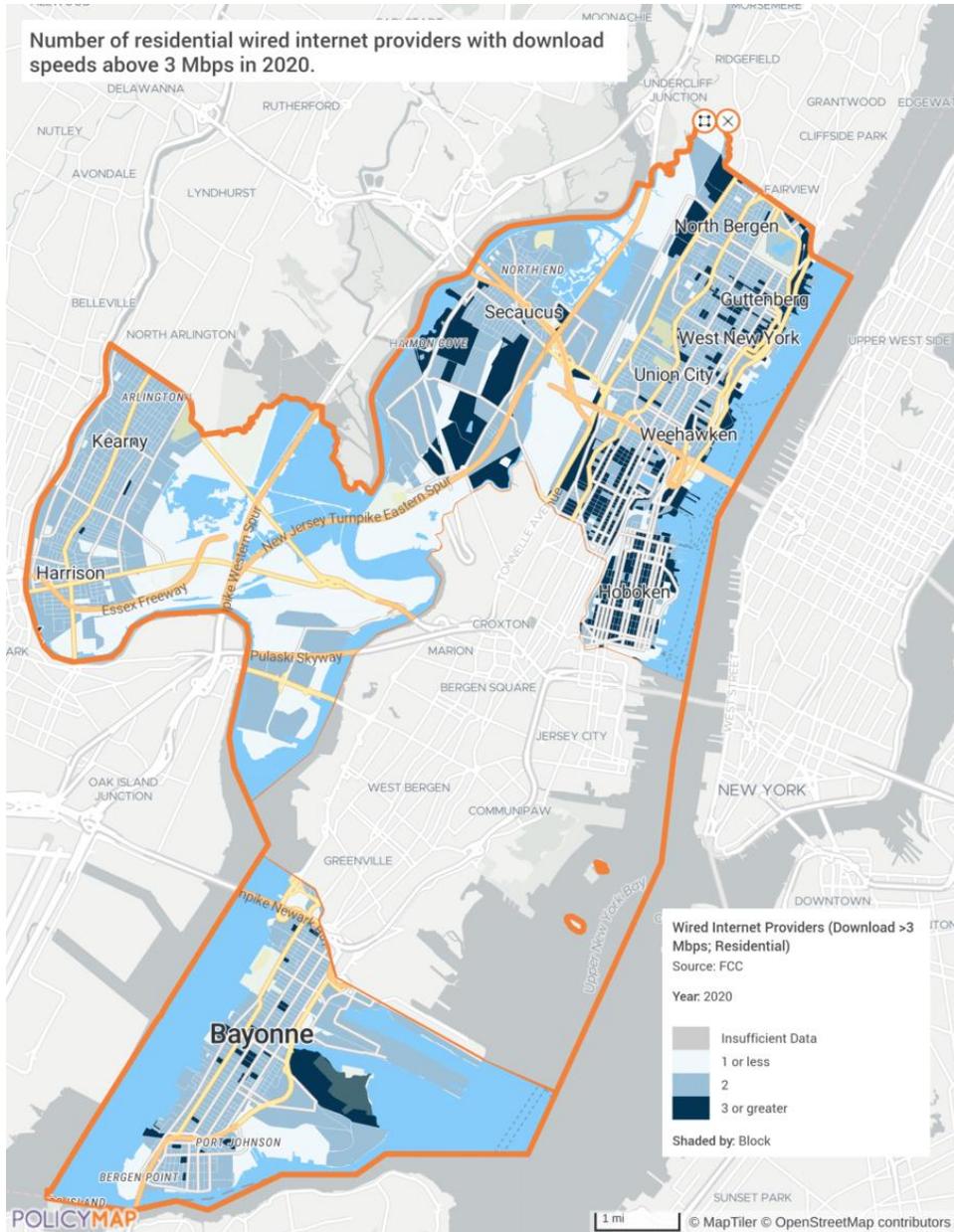
DirecTV (Satellite)

HughesNet (Satellite)

Viasat Internet (Satellite)

Starlink (Satellite)

The map below shows the number of broadband service providers by census tract. With most Hudson County households having access to at least two broadband providers and a 91% connectivity rate, the county benefits from a relatively competitive broadband market. Continued efforts to expand provider options may help expand competitive pressure, improve service quality, and ensure that all neighborhoods—including those with low- and moderate-income households—remain well-served as digital demands grow.



Highspeed Internet Providers

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

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

Hudson County's exposure to natural hazards is expected to intensify due to climate change, with increasing risks particularly associated with flooding, extreme heat, and sea level rise. According to the 2020 [Hudson County Hazard Mitigation Plan](#) (HMP), the county is currently most vulnerable to coastal storms, flooding, severe storms, and winter storms. The plan projects a rise in average annual temperatures, an increased frequency of extreme heat events, and a shift toward more intense temperature extremes. These climatic changes are expected to place additional strain on buildings, facilities, and infrastructure systems, potentially reducing their ability to withstand extreme weather. By 2050, average temperatures in the region are projected to rise by 3°F to 5°F. Climate change may also influence storm patterns, increasing the likelihood of more frequent, intense, and varied storm events. Furthermore, average annual precipitation in the region is projected to increase by four to 11 percent by the 2050s. Sea level along the New Jersey coast has already risen more than 16 inches since 1911—twice the global average—with future projections indicating a rise rate of 0.5 inches per year, a significant increase from the historical rate of 0.12 to 0.16 inches per year over the past 50 years.

Located just 6 to 10 miles from the Atlantic Ocean, Hudson County is bordered by Newark Bay and the Passaic and Hackensack Rivers to the west, the Hudson River to the east, and the Kill Van Kull to the south. The Hackensack River runs north to south through the center of the county. This proximity to interconnected waterways and the coastline makes Hudson County particularly vulnerable to climate-related hazards such as tropical cyclones, storm surge, coastal erosion, and sea level rise. These hazards present serious socioeconomic risks, including property loss, infrastructure damage, and economic instability. Increased flooding threatens critical assets such as roads, utilities, and drainage systems, necessitating costly adaptation measures.

According to the FEMA National Risk Index, Hudson County faces significant threats from coastal flooding, heat waves, strong winds, and winter weather events, challenging the region's resilience and safety. To counter these challenges, proactive measures are essential for fostering resilience in an evolving climate landscape. The Center for Disease Control and Prevention (CDC) emphasizes that climate change, coupled with other environmental and human-made stressors, exacerbates existing health threats and introduces new ones, further emphasizing the need for comprehensive preparedness.

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

Low- and moderate-income households, whether renting or owning, are particularly vulnerable to climate change and natural disasters due to limited financial resources. Rising electricity and housing costs can push them into unstable living conditions, increasing the risk of homelessness or substandard housing. The 2024 America's Rental Housing Study from Harvard's Joint Center for Housing Studies highlights how escalating insurance premiums and coverage withdrawals in high-risk areas make securing protection

against climate-related losses increasingly difficult, while stagnant operating income further limits property owners' ability to invest in climate resilience. The 2021 EPA study on Climate Change and Social Vulnerability reinforces these concerns, revealing that low-income individuals are more likely to live in areas experiencing rising mortality rates from extreme temperatures and face the highest labor hour losses due to weather exposure. Rural communities are especially disadvantaged, often lacking emergency support and resources for climate-related home repairs. As climate threats intensify, strengthening resilience among low- and moderate-income households is essential to ensuring their safety, stability, and long-term well-being.

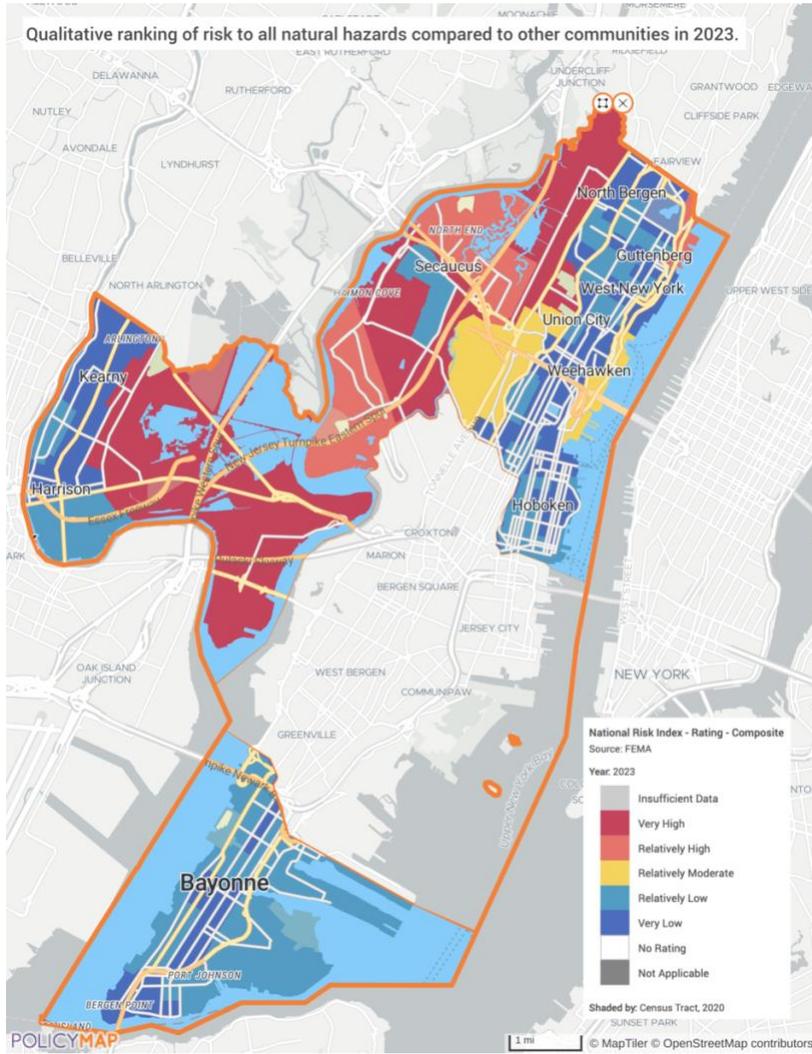
Hudson County is home to several socially vulnerable populations, including children, the elderly, low-income individuals, people with physical or mental disabilities, and those who are medically or chemically dependent. These groups are at heightened risk during and after hazard events due to limited resources and access to critical services. Contributing factors include dependence on public transit, lack of vehicle access, and limited or no homeowner's insurance, which hinder their ability to prepare for, respond to, and recover from storm events. While interior communities may be less affected by coastal erosion and sea level rise, they remain vulnerable to other impacts, particularly if power outages disrupt heating, cooling, hospital functions, or water supplies. Flood-damaged infrastructure and impassable roads can further isolate these populations, limiting access to emergency services and delaying recovery efforts. The vulnerability of these populations is shaped not only by exposure to hazards but also by their ability to respond effectively and the resilience of their housing and community infrastructure.

FEMA's National Risk Index identifies Hudson County as having a relatively low level of community resilience, indicating that its residents have a relatively moderate ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level within the county, providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Risk levels across Hudson County range from very low to very high. This broad variation indicates that targeted mitigation is needed to help lower the overall risk and create a more balanced risk profile across the county. These two indexes measure risk from different perspectives—FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the county's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The county must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

Hudson County takes a comprehensive approach to community education and disaster preparedness. The Hudson County Office of Emergency Management provides timely updates through its website, social media platforms, and emergency notification system. Additionally, New Jersey Voluntary Organizations Active in Disaster (VOAD) enhances community resilience through coordinated support. As climate risks

grow, ongoing investment in education, emergency planning, and partnerships will be essential for long-term preparedness.



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Hudson County's Strategic Plan outlines the County's overall vision for housing and community development and addresses the County's response to identified needs and priority areas over the next five years. The Strategic Plan specifically addresses how Hudson County intends to use CDBG, HOME, and ESG funds toward furthering HUD's statutory goals of providing safe, decent and affordable housing and providing for suitable living environments for the residents of Hudson County.

The County does not allocate funding solely based on geographic requirements for CDBG grant activities. It will consider investments in both low/mod areas and for eligible individuals and households countywide in the plan. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. Eligible public improvements include neighborhood facilities, parks and community centers or infrastructure like roads and streets. The County may also provide public services to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. Direct services to individuals and families are also not targeted to areas; but must meet income qualifications in order to be eligible.

For ESG funds the County will target these funds towards individuals and families at-risk or experiencing homelessness throughout the County. Eligible activities may include homeless prevention activities, rapid rehousing rental activities, emergency shelter and street outreach services.

HOME funds are available for all eligible low- to moderate-income households in the County. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

The following are the five (5) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Improve Public Infrastructure & Facilities

1A Improve Public Facilities & Infrastructure

Priority Need: Preserve & Develop Affordable Housing

2A Affordable Housing Opportunities

Priority Need: Public Services & Quality of Life Improvements

3A Public Services for LMI & Special Needs

Priority Need: Homeless Housing & Support Services

4A Homeless Housing & Support Services

Priority Need: Effective Program Management

5A Effective Program Management

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

1	Area Name:	Countywide Low/Mod Eligible
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Hudson County designates certain areas within its boundaries as low/mod areas (LMA) if they meet certain criteria. These areas are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. The County also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided countywide and based on eligibility. The County also targets ESG funds to all individuals and families at-risk or experiencing homelessness within the Hudson County. For HOME affordable housing activities, the County provides assistance to all eligible low- to moderate-income households throughout Hudson County.
	Include specific housing and commercial characteristics of this target area.	From 2013 to 2023, County has seen a gradual growth in housing development; however, a vast majority of housing remains old as approximately 73% of owner-occupied housing and 65% of renter-occupied housing units were built before 1980 (Source: 2019-2023 ACS). These housing units will naturally have higher instances of deferred maintenance, deteriorating conditions and a greater risk of lead-based paint hazards.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The County works with various agencies, organizations, and service providers to gather input and assess local housing and service needs. These needs were identified through discussions with members of the public, local community stakeholders, as well as an online public survey. Furthermore, a public hearing and comment period was conducted to enable citizens to take part in the development of the plan.

<p>Identify the needs in this target area.</p>	<p>Affordable housing is addressed through the CDBG and HOME program. This need has been identified as one of the highest needs in Hudson County. Activities that will help to address affordable housing are housing rehab programs and new rental housing development.</p> <p>There is a need to expand and improve public infrastructure as well as improve access to public facilities in Hudson County. Public facility and infrastructure improvements will revitalize low/mod areas and create access for all residents, including seniors and persons with a disability.</p> <p>There is a need for expanded public services to support and improve the lives of LMI persons and households. Services will also benefit persons with special needs including the elderly, persons with a disability and victims of domestic violence.</p> <p>There is a need to address homelessness needs in Hudson County. Activities that may be funded with ESG are homeless prevention activities, rapid rehousing rental assistance, street outreach services and homeless shelters.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>Investment towards low/mod areas and low- to moderate-income persons will improve the quality of life for citizens in Hudson County.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Access to funding is a barrier to improvements in the County. Not every priority may be addressed in each year of the ConPlan, so the County may have to prioritize which needs will be addressed in each year of the plan.</p>

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

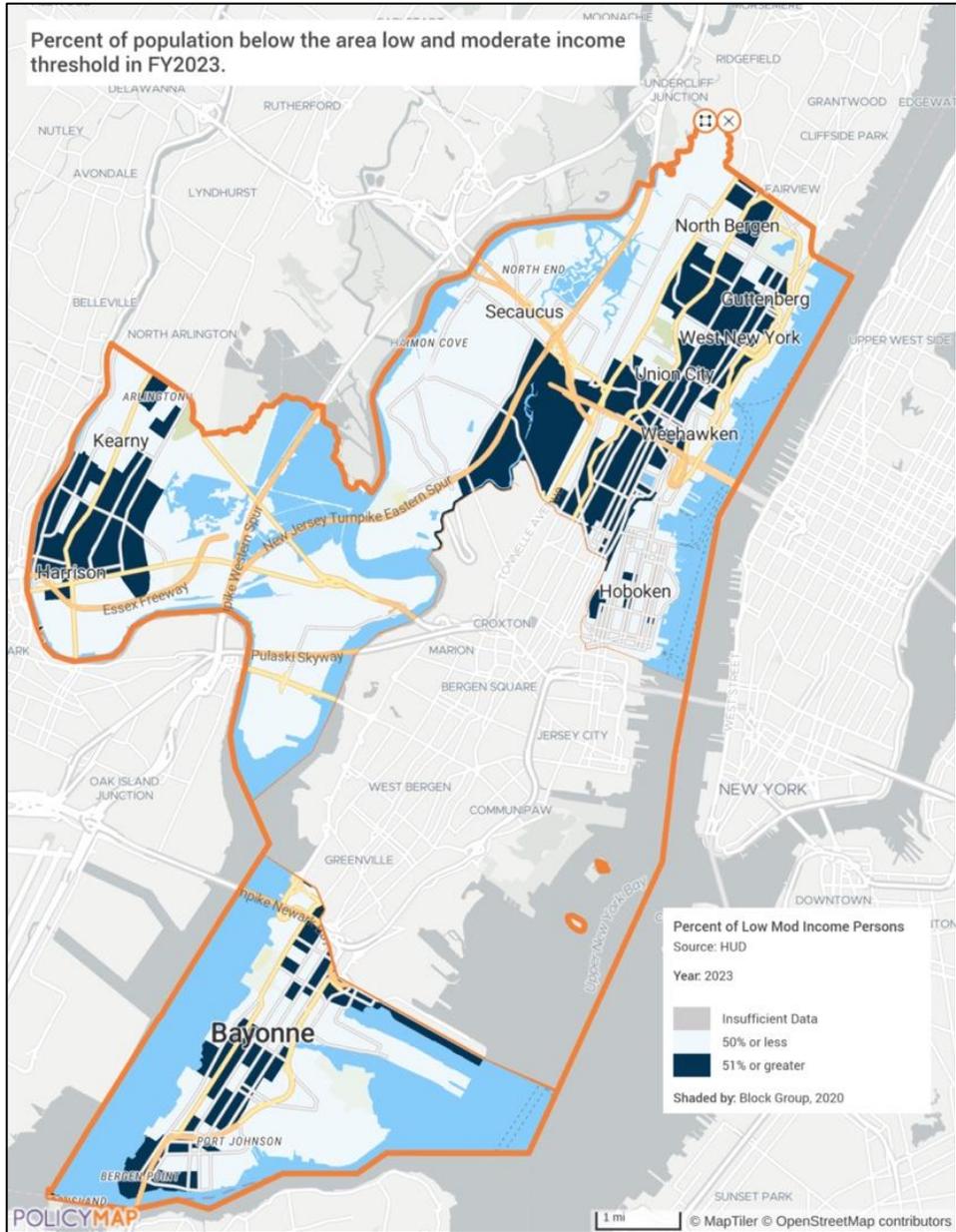
The County targets CDBG resources to low and moderate (LMI) income areas as defined by HUD on the basis of census data. The County is not targeting specific neighborhoods, rather relying upon the participating municipalities to identify needs and potential projects in each jurisdiction. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. Eligible public improvements include neighborhood facilities, parks and community centers or infrastructure like roads and streets.

The County may also provide public services to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. Direct services to individuals and families are also not targeted to areas; but must meet income qualifications in order to be eligible.

To determine LMI tracts the County utilizes HUD's CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

For ESG funds the County will target funds towards individuals and families at-risk or experiencing homelessness throughout the County. Eligible activities will include homeless prevention activities and rapid rehousing rental assistance.

HOME funds are available for all eligible low- to moderate-income households in the County. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. 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.



HUD FY 2023 Low-Mod Block Group Tracts

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Improve Public Infrastructure & Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	1A Improve Public Facilities & Infrastructure
	Description	There is a need for public facility and infrastructure improvements in the County. As identified in the NA-50, Hudson County has a pressing need for the modernization and expansion of public facilities, particularly in in low/mod areas and for LMI persons across the County. Public health facilities and homeless shelters are examples of community assets with a need for expansion and rehabilitation. In addition, public infrastructure in Hudson County requires significant upgrades due to aging systems, storm vulnerability, and transportation access disparities. Many neighborhoods face challenges with outdated roads, sidewalks, and stormwater systems, which hinder safety and mobility, especially in historically underserved areas. Improvements in lighting, ADA accessibility, and pedestrian-friendly designs are essential goals to mitigate risks and enhance neighborhood connectivity. The need for resilient and climate-adaptive infrastructure is particularly urgent given Hudson County's susceptibility to flooding and sea-level rise.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to expand and improve public infrastructure and facilities was identified. Adequate public facilities and infrastructure improvements are essential to addressing the needs of the LMI population, including the homeless, elderly and disabled. Improved road infrastructure, installation of ADA curb cuts, sidewalks, parking lots and traffic signal upgrades will be made in low/mod areas. The basis for this priority is to create a suitable living environment for all residents in the County.
2	Priority Need Name	Preserve & Develop Affordable Housing

	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	2A Affordable Housing Opportunities
	Description	Preserving housing and developing affordable housing, including construction of rental housing, rental rehabilitation, and increased homeownership opportunities remains one of the highest priorities in the jurisdiction. Housing cost burden is the strongest indicator that housing affordability is out of reach for many low- to moderate income households. Approximately 39% of homeowners with a mortgage and 46% of renters pay more than 30% of their income towards housing. With housing costs a priority concern, the County must protect and preserve the affordable housing stock. The vast majority of housing remains old as approximately 73% of owner-occupied housing and 65% of renter-occupied housing units were built before 1980 (Source: 2019-2023 ACS). This need can be addressed through housing preservation activities.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to preserve and develop affordable housing was identified. Through the needs assessment housing cost burden is by far the largest housing problem in the jurisdiction. There are also a considerable number of housing units built before 1980 and may be in need of rehabilitation. The basis for this priority is to provide affordable, safe and decent housing for all residents living in Hudson County.
3	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	3A Public Services for LMI & Special Needs
	Description	There is a need to support public services for low- to moderate-income and special need persons in Hudson County. It was identified in the NA-50 that there are critical needs in public service delivery, particularly in homelessness intervention, access to healthcare, and economic self-sufficiency. Medical support and behavioral health services are also vital for vulnerable groups, including individuals with disabilities, veterans, and those with chronic health conditions. In addition, workforce development remains a countywide priority. Job readiness programs, skills training, and access to supportive services such as childcare and transportation are essential to help residents achieve long-term stability.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for public services for LMI and special needs was identified. Public Services offered by the County and partner non-profit organizations provide for vital and essential services for LMI households and families throughout the jurisdiction. Public services will also help to enhance education and improve living situations of LMI individuals and households in the jurisdiction.
4	Priority Need Name	Homeless Housing & Support Services
	Priority Level	High

	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	4A Homeless Housing & Support Services
	Description	There is a need to fund programs that provide for homeless activities and services, including homeless prevention rental assistance activities, emergency shelters services, and rapid re-housing activities. Programs funded through ESG continue to support case management and housing stabilization for individuals and families at risk of or experiencing homelessness. Data from the Homeless Management Information System (HMIS) and the Coordinated Entry System help pinpoint service gaps for people experiencing homelessness. These groups include unaccompanied youth, families with children, veterans and their families, victims of domestic violence, and chronically homeless persons.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for homeless activities such as emergency shelter operations and homeless prevention services was identified. The local PIT count has also identified homeless adults and families as a group that requires assistance. The basis for this priority is to prevent and eliminate homelessness in Hudson County.
5	Priority Need Name	Effective Program Management
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide Low/Mod Eligible

Associated Goals	5A Effective Program Management
Description	Effective program management will include general administration and planning of HUD grant programs, monitoring subrecipients, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
Basis for Relative Priority	There is a need to provide effective program management of HUD grant programs that will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

Narrative (Optional)

N/A

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Tenant Based Rental Assistance (TBRA) will be used to assist the homeless population in Hudson County:</p> <ul style="list-style-type: none"> - The number of individuals and families assisted with TBRA is dependent on the annual FY ESG annual allocation. - Data from the HMIS and the Coordinated Entry System pinpoint service gaps for people experiencing homelessness and will help determine funding priorities. See the NA-40 Homeless Needs Assessment.
TBRA for Non-Homeless Special Needs	N/A. Tenant Based Rental Assistance (TBRA) will be used for the homeless population in Hudson County
New Unit Production	<p>New Unit Production will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in the County. An estimated 39% of homeowners with a mortgage and 46% of renters are cost burdened. - High housing development costs limit the construction of new affordable housing. - The median home value has increased 38% to \$492,412 from 2013 to 2023, pricing out potential LMI homebuyers. - The cost of rent has increased dramatically in the past decade. Median contract rent has increased 52% from 2013 to 2023. - The MA-10 reports that Hudson County currently faces a need for more affordable housing options within both the owner-occupied and renter-occupied markets. - As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Housing Rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - The housing stock is aging and a significant number of units may be in need of repairs. As reported in the MA, approximately 73% of owner-occupied housing and 65% of renter-occupied housing units were built before 1980 (Source: 2019-2023 ACS). Households often reside in older and aging housing units, and without assistance may lack the finances to maintain their homes. - The cost of new construction and/or housing replacement is prohibitive for lower income households. - The condition of older housing units are also likely to require higher maintenance costs. - There is a higher risk of lead-based paint hazards for older housing built before 1978. Significant public health concern, particularly for vulnerable populations such as young children, emphasizes the importance of targeted mitigation efforts to reduce exposure risks. - The high cost of housing rehabilitation in historic neighborhoods due to historic district preservation requirements is a barrier for affordable rental housing rehab projects.
Acquisition, including preservation	<p>See above in Rehabilitation.</p> <ul style="list-style-type: none"> - There is a need to acquire older housing stock which may be in require rehabilitation; however the County does not expect to use funds towards acquisition of units.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Hudson County is designated as an Entitlement Urban County, which allows it to receive annual formula grant awards from the U.S. Department of Housing and Urban Development (HUD). The figures shown in the table below reflect HUD's current allocations. The amount for the "Expected Amount Available Remainder of ConPlan" anticipates level funding based on the FY 2025 allocation and projecting those amounts over the remaining years covered by the Consolidated Plan.

Hudson County, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources. 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 Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,052,540	0	0	2,052,540	8,210,160	PY 2025 is the first year of the 2025-2029 consolidated planning period. Administration funded at 20% and no more than 15% can be allocated towards public services. The expected amount remainder is 4x the annual allocation. 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.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,448,593.76	0.00	0.00	2,448,593.76	9,794,375.04	PY 2025 is the first year of the 2025-2029 consolidated planning period. There is a 25% grant match for HOME development activities. Admin is capped at 10% and 15% is reserved for CHDO development activities as required by grant guidelines. The expected amount remainder is 4x the annual allocation. HOME funds are used primarily to increase the production of and maintain the existing stock of affordable housing within the Hudson Urban County.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	183,803	0	0	183,803	735,212	PY 2025 is the first year of the 2025-2029 consolidated planning period. A dollar for dollar match is required and a max 7.5% can be allocated towards administration. The expected amount remainder is 4x the annual allocation. ESG funds are used for emergency shelter operation, outreach and rapid-rehousing for individuals and families experiencing homelessness.

Table 49 - Anticipated Resources

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

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 that include 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 2025 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 publicly 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

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HUDSON COUNTY	Government	Planning neighborhood improvements public facilities public services	Jurisdiction
HUDSON COUNTY ALLIANCE TO END HOMELESSNESS	Continuum of Care	Homelessness	Region
GUTTENBERG HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
HARRISON HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
SECAUCUS HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
WEEHAWKEN HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
WEST NEW YORK HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
BAYONNE HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
HOBOKEN HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
UNION CITY HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
NORTH BERGEN HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Hudson County is actively collaborating with various partners to achieve the goals outlined in its Consolidated Plan. This includes developing affordable housing in partnership with local housing providers and implementing homeless programs with the Hudson County Alliance to End Homelessness Continuum of Care (CoC) and its members. The County also works alongside various departments to assist low-to-moderate income (LMI) individuals and households by providing public services and improving public infrastructure and facilities throughout the County.

While the County’s network of service providers to low- and moderate- income residents is experienced, the primary gap in the institutional delivery system remains a lack of resources to address all the needs of the County’s most vulnerable residents. The County has increased its coordination efforts in recent years to find additional resources to meet the needs of residents in Hudson County, but the need continues to be greater than the available resources. See a list of strengths and weaknesses below:

Strengths in the Institutional Delivery System

- Target areas defined (services of LMI households and census tracts)
- Public Infrastructure projects in development spread across the county.
- Ongoing communication with the nine (9) participating housing authorities.
- Ongoing communication with the CoC (HCAEH).

Gaps in the Institutional Delivery System

- Availability of funding to provide housing and services.
- Availability of projects that address housing rehab for homeowners and renters.
- Low number of transitional housing units across the CoC.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement		X	X
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X

Supportive Services			
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
	X	X	X

Table 51 - Homeless Prevention Services Summary

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

Hudson County has an array of services and an integrated Continuum of Care community of service providers that share information and utilizes the HMIS system to manage service delivery.

The Hudson County Alliance to End Homelessness (HCAEH) includes a wide range of member organizations that provide various services aimed at addressing the needs of homeless individuals, including those living with HIV/AIDS, within the county and the Continuum of Care (CoC) region. HCAEH has established three main goals to meet the needs of the homeless: 1) Prevention and Diversion from Homelessness, 2) Creation of More Housing Opportunities for Those Experiencing Homelessness, and 3) Improved Coordination and Access to Services. Additionally, HCAEH offers a website portal that connects individuals and families with resources tailored to their specific needs.

As well as offering a variety of services through its CoC members, the CoC has in its homeless inventory a number of homeless shelters. According to HUD’s 2024 Housing Inventory Count (HIC) reports, there are 380 emergency shelter beds and 62 transitional housing beds for homeless persons in over 20 facilities across the CoC service area. These units are designated for both individuals and families with children that are experiencing homelessness.

There are also over 600 permanent supportive housing beds available for chronically homeless persons, homeless veterans, and unaccompanied homeless youth in 25 facilities managed by Catholic Charities, Communities of Faith for Housing, ESPNJ, Garden State Community Development, Jersey City Medical Center, United Way of Hudson, and Women Rising.

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

The strengths of delivery system, provided in conjunction with HCAEH CoC members include a wide variety of services that address the unique needs of the homeless population in the County. These services can be accessed through the Homeless Services Navigator website portal at

<http://hudsoncountyhomeless.com>. Additionally, the MA-30 lists several emergency shelter and permanent supportive housing options that are available throughout the County.

Gaps in the service delivery system are the relative low number of permanent housing provided within the County compared to the need. There is also a general lack of funds to address all the unique needs of individuals and families during times of housing crisis, leading to higher risk of homelessness for the County's most vulnerable groups.

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

The County's strategy to address gaps in its service delivery system for the CDBG, HOME, and ESG programs involves partnering with leading local service providers. By utilizing performance reports such as the CAPER, the County can identify areas needing improvement and determine where services are lacking.

The Hudson County Alliance to End Homelessness has identified a need for more permanent housing, which can be addressed through collaboration among countywide service providers and funding from the ESG program. Additional details about the County's strategy to develop and enhance the institutional structure and service delivery system for its programs can be found in AP-85 Other Actions.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Improve Public Infrastructure & Facilities	CDBG: \$6,670,755	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 180000 Persons Assisted
2	2A Affordable Housing Opportunities	2025	2029	Affordable Housing	Countywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$11,630,243.80	Homeowner Housing Added: 5 Household Housing Unit (CHDO) Rental units constructed: 100 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit
3	3A Public Services for LMI & Special Needs	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$1,539,405	Public service activities other than Low/Mod Income Housing Benefit: 10000 Persons Assisted
4	4A Homeless Housing & Support Services	2025	2029	Homeless	Countywide Low/Mod Eligible	Homeless Housing & Support Services	ESG: \$850,090	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted Homelessness Prevention: 3750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	5A Effective Program Management	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Effective Program Management	CDBG: \$2,052,540 HOME: \$612,725 ESG: \$68,925	Other: 5

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	The County will fund expanded public infrastructure through development activities that include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects. Public infrastructure activities also include improvements to roadway resurfacing and improvements to curbs and ramps on sidewalks. Improvements to public facilities will benefit low/mod areas and special needs persons such as the elderly, persons with a disability, and victims of domestic abuse. Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
2	Goal Name	2A Affordable Housing Opportunities
	Goal Description	The County will fund homeownership opportunities for LMI households through the construction of new homeowner housing. Housing rehabilitation activities may also be funded to help preserve and maintain affordable housing in the County. Additionally, funding will also be directed towards affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
3	Goal Name	3A Public Services for LMI & Special Needs
	Goal Description	The County will fund vital supportive services for LMI and special needs persons 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.

4	Goal Name	4A Homeless Housing & Support Services
	Goal Description	The County will provide assistance to homeless shelters and support programs that offer overnight homeless services. Rapid re-housing (RRH) assistance will also be funded and supported to help individuals and families avoid repeat occurrences of homelessness. Street outreach services will help to assist homeless programs and homeless prevention services.
5	Goal Name	5A Effective Program Management
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Hudson County estimates that over the 5-Year Strategic Plan, it will assist LMI households with affordable housing activities listed below:

Homeowner Housing Added: 5 Household Housing Unit (CHDO)

Rental units constructed: 100 Household Housing Unit

Rental units rehabilitated: 10 Household Housing Unit

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

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.

4. Bayonne
5. Guttenberg
6. Harrison
7. Hoboken
8. North Bergen
9. Secaucus
10. Union City
11. Weehawken
12. West New York

The County will engage in ongoing consultations with the Public Housing Authorities (PHAs) to assess the need for increasing the number of accessible units, as required by Section 504. The nine PHAs operating in Hudson County, which receive Federal funds from HUD, are obligated to protect the rights of people with disabilities. As outlined in the NA-35 report, these PHAs must comply with Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination based on disability and ensures equal access to HUD-funded housing programs.

Each participating municipality is committed to fulfilling this responsibility by identifying the needs of residents with disabilities and providing reasonable accommodations. These efforts are ongoing and include making physical modifications to units, adjusting policies to improve program accessibility, and implementing targeted communication strategies to ensure applicants are informed about available resources. Households with disabilities consistently represent a significant portion of both current residents and those on waiting lists, indicating a continued demand for accessible housing throughout the Consortium.

Data from PIC (PIH Information Center) generated for the Consolidated Plan in 2025 show that there is a combined 5,431 public housing development units in use, and 731 were with disabled families (13.5%). There were 2,779 HCV vouchers and 482 were with disabled families (17.3%).

Activities to Increase Resident Involvements

The County will continue to provide information about homeownership activities to the PHAs for posting and/or dissemination to public housing residents to encourage them to participate in homeownership opportunities. The following summary is provided for each PHA.

Bayonne Housing Authority (BHA): The Bayonne Housing Authority works to improve the living environment of low- and moderate-income residents by prioritizing capital improvements and site enhancements that foster safer, more stable communities. It integrates initiatives aimed at accessibility, modernization, and neighborhood revitalization while continuing outreach to ensure eligible residents are aware of available housing opportunities and supportive services.

Guttenberg Housing Authority (GHA): GHA is committed to maintaining quality housing and a secure environment while fostering resident well-being through targeted support for seniors, persons with disabilities, and families. Its approach includes maintenance of its housing portfolio, efficient program administration, and promoting self-sufficiency through resident services and community engagement.

Harrison Housing Authority (HHA): HHA enhances the living environment for low-income families by promoting self-sufficiency, ensuring safe and sanitary housing, and supporting community partnerships. The Authority incorporates ethical management practices and prioritizes collaboration with service providers to strengthen wraparound support systems for residents.

Hoboken Housing Authority (HHA): The Hoboken Housing Authority aims to modernize its housing infrastructure while enriching the resident experience through supportive services and empowerment programs. It emphasizes health, wellness, and economic mobility, seeking to rebuild outdated facilities and foster a welcoming environment that reflects the vitality of the community it serves.

North Bergen Housing Authority (NBHA): NBHA ensures that residents benefit from a safe, secure, and welcoming housing environment by aligning its strategies with HUD's goals. It focuses on consistent property maintenance, responsive management, and resident-centered initiatives that promote long-term housing stability and quality of life.

Secaucus Housing Authority (SHA): SHA focuses on creating and maintaining housing environments that support aging in place and family stability. Through both federal rental assistance and project-based programs, SHA promotes independence and quality of life for seniors and income-eligible families while preserving housing affordability.

Union City Housing Authority (UCHA): UCHA improves resident outcomes through strong public-private partnerships, effective property management, and services that promote upward mobility. Its strategy includes fostering educational advancement, family stability, and transition opportunities for capable families to enter the private housing market, all while maintaining a secure and healthy living environment.

Weehawken Housing Authority (WHA): WHA enhances the living conditions of low-income families and seniors by integrating housing assistance with supportive programs such as nutrition services and self-

sufficiency initiatives. Its strategy prioritizes maintaining an accessible, service-oriented environment that addresses residents' evolving needs.

West New York Housing Authority (WNYHA): WNYHA enhances community well-being by supporting economic opportunity, resident services, and continuous improvement of its housing portfolio. It advances strategies that integrate housing access with efforts to promote self-sufficiency in collaboration with public and private stakeholders.

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

N/A

Plan to remove the 'troubled' designation

N/A. None of the PHAs operating within the County plan reported being designated as "troubled". HUD publishes a list of Higher Performers, and at least three PHAs were listed including: the Guttenberg Housing Authority (NJ036), the Harrison Housing Authority (NJ016), and the North Bergen Housing Authority (NJ004). The full FY 2024 High Performer List can be found at: <https://www.hud.gov/sites/dfiles/PIH/documents/2024HIGHPERFORMERLISTFY24.pdf>

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Several public policies at the local, regional, and state levels have inadvertently hindered affordable housing development and residential investment in Hudson County and its constituent municipalities. These policies, while often well-intentioned, have created barriers that exacerbate housing shortages and affordability challenges.

1. Restrictive Zoning and Land Use Regulations

Many municipalities within Hudson County maintain zoning ordinances that limit the development of multifamily housing, thereby restricting the supply of affordable units. These exclusionary zoning practices, such as minimum lot size requirements and prohibitions on accessory dwelling units (ADUs), reduce housing density and inflate property values, making it difficult for low- and moderate-income households to find affordable options.

3. Rent Control Limitations

While rent control policies aim to protect tenants from rapid rent increases, studies have shown that they can also discourage investment in rental properties and reduce the overall quality and quantity of available housing. In Hudson County, stringent rent control measures have been linked to a decline in the maintenance of existing units and a reluctance among developers to invest in new rental housing, thereby limiting the expansion of affordable housing stock.

4. Complex Affordable Housing Compliance Processes

The process for municipalities to meet their affordable housing obligations under New Jersey's Mount Laurel doctrine has become increasingly complex and litigious. Municipalities are required to navigate a costly court process to determine their fair share housing obligations, which can deter proactive planning and delay the development of affordable units. This legalistic approach has been criticized for creating uncertainty and hindering timely residential investment.

5. Insufficient Support for Accessory Dwelling Units (ADUs)

Despite state-level initiatives to promote the development of ADUs as a means to increase affordable housing options, local resistance and regulatory hurdles have limited their adoption in Hudson County. Concerns about neighborhood character, parking, and infrastructure strain have led some municipalities to impose restrictions that effectively prohibit or discourage the construction of ADUs, thereby missing an opportunity to expand affordable housing through infill development.

6. Limited Regional Coordination

The lack of coordinated regional planning among municipalities in Hudson County has resulted in uneven distribution of affordable housing. Some municipalities have been more proactive in meeting their housing obligations, while others have lagged, leading to disparities in housing availability and affordability across the county. This fragmented approach undermines efforts to address housing needs comprehensively.

Addressing these policy-induced challenges requires a concerted effort to reform zoning laws, streamline compliance processes, and enhance regional collaboration to promote the development of affordable housing and stimulate residential investment throughout Hudson County.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As part of a County Consortium, the Participating Jurisdiction does not have control over zoning or building codes. Instead, the County collaborates with local municipalities to promote programs and partnerships that enhance the availability of affordable housing.

Over the past decade, the Division of Housing and Community Development and its partners have made significant strides in promoting access to the housing market for all residents. Much of this work has been facilitated by The Waterfront Project (WFP), the lead housing counseling and legal services organization for Hudson County.

More recently, with support from the Division of Housing and Community Development, WFP has expanded its services, increased its staffing, and obtained additional counseling certifications. WFP has conducted numerous training sessions focused on fair housing and tenants' rights for residents, nonprofit social service providers, religious leaders, and County staff, and it holds these training sessions annually.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The Hudson County Alliance to End Homelessness (HCAEH) has operated a fully functional Coordinated Entry Program (CEP) for four years, as mandated by HUD. This countywide program is managed by the Garden State Community Development Corporation (GSCDC) and has two locations throughout the county where individuals experiencing homelessness, or those at imminent risk, can access streamlined services and housing support. These two sites provide a safe and welcoming environment for all, making the program more accessible to the entire region.

In addition, the CEP employs mobile case managers who can travel throughout the county, ensuring that individuals who cannot travel still have access to necessary services. The CEP serves as the gateway to various Continuum of Care (CoC) and Emergency Solutions Grant (ESG) funded Rapid Rehousing (RRH) and Permanent Housing (PH) projects, along with other non-HUD funded programs. The program is designed to provide individuals who are literally homeless or at imminent risk with direct access to personalized services that help them achieve and maintain housing stability. GSCDC offers individualized case management and housing assistance tailored to meet each household's unique needs. The CEP is promoted through NJ 211 and by all service providers.

The Division will continue funding the Homeless Street Outreach Team, which operates under GSCDC and refers unsheltered individuals to the Community Engagement Program (CEP). Established in November 2014, the Homeless Street Outreach Team works year-round to engage and connect service-resistant individuals with the CEP. The team adjusts its outreach hours to best meet the needs of the community.

The primary focus of the team is to engage the unsheltered homeless population, aiming to link them with shelter, mainstream resources, and ultimately, permanent housing through the CEP. The team offers emergency shelter services to every street homeless person they encounter. Additionally, the team coordinates with existing service providers to ensure individuals have access to all available resources and to avoid duplication of services. The Street Outreach Team also collaborates with CEP staff to reconnect with clients who may have disengaged or are reluctant to accept offered services. This dual-team approach helps engage the hardest-to-serve individuals throughout the housing process.

Addressing the emergency and transitional housing needs of homeless persons

Although no emergency shelter programs in FY2025 are funded through the Emergency Solutions Grant (ESG), the County utilizes alternative funding to support an individual emergency shelter, a small family shelter, and a warming center operational during the winter months (from November to March). The Warming Center increases our shelter capacity and ensures that no one has to sleep outside during the cold season. The homeless outreach team assists unsheltered individuals by providing transportation to the center, where they receive two meals and a warm place to spend the night.

In recent years, the County has shifted away from offering transitional housing for homeless households, instead adopting the rapid rehousing model. ESG funds will again be allocated to support a rapid rehousing program. Additionally, the Continuum of Care (CoC) program funds several rapid rehousing initiatives that provide resources for households in need. The CoC currently supports rapid rehousing, including a joint transitional housing and rapid rehousing component that targets families facing significant barriers that prevent them from securing permanent housing right away.

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 is the primary goal of the HCAEH. The organization continuously monitors its progress in connecting clients to permanent housing and evaluates the effectiveness of its programs. Households are transitioned from emergency shelters or transitional housing into permanent housing placements, including those that are admitted to CoC or ESG-funded permanent housing.

The HCAEH's Client Engagement Process (CEP) assesses the needs of each client, taking into account their length of homelessness, and prioritizes those with the longest histories for permanent housing opportunities as quickly as possible. Additionally, the HCAEH tracks recidivism and focuses on wrap-around services provided with housing assistance, which are crucial for helping clients maintain their housing once they have moved in.

To help providers connect their clients to permanent housing, the Division is consistently seeking additional resources and evaluating the effectiveness of existing 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 access permanent housing more quickly and successfully.

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

Due to limited funding, the Division does not use CDBG or ESG for rental assistance programs aimed at preventing homelessness. Instead, it relies on the Hudson County Homelessness Trust Fund (HCHTF) to support these types of programs. Families receive assistance through the County's homeless prevention program, which is funded by the HCHTF. Additionally, the Department of Health and Human Services provides grants to local nonprofits for prevention assistance.

The Hudson County Alliance to End Homelessness (HCAEH) is working to implement a comprehensive and streamlined approach to prevention and diversion, aimed at keeping households from becoming homeless. A significant focus of this strategy will be to facilitate earlier connections and access to legal services. The Division is currently collaborating with The Waterfront Project, which receives CDBG funding to help develop this system.

By coordinating with general and prevention providers, prisoner re-entry programs, and utilizing HMIS data, the HCAEH has identified specific causes and risk factors associated with homelessness. These include strained relationships with friends and family, criminal histories, unforeseen expenses, and job loss. To reduce the number of individuals experiencing homelessness for the first time, the HCAEH has implemented several strategies, such as using a diversion tool at the Community Engagement Point (CEP), regularly coordinating efforts to avoid service duplication, and distributing a resource guide to inform agencies and clients about available resources to prevent homelessness. Finally, the HCAEH is exploring funding opportunities to expand diversion techniques that can provide low-level services to households with some resources, helping them avoid 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.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

All housing programs administered by the County will adhere closely to HUD guidelines on how to test and remove/abatement of lead-based paint hazards in accordance with HUD standards. The guidelines apply to lead hazard evaluation and control in all federally associated housing, and intended for the purpose of reducing hazards in housing in a cost-effective manner while protecting the health of children.

In its housing programs, the County inspects all homes built prior to 1978 for lead. Additionally, the County includes the required rules and provisions regarding lead-based paint in all contracts and agreements with contractors and developers. If a housing unit or property is tested and found to contain lead, renovations will follow HUD guidelines for testing, abatement, and clearance.

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

According to 2019-2023 ACS data, over 41,000 owner-occupied housing units and 75,000 renter-occupied units were built before 1980. That amounts to an estimated 73% of homeowner-occupied and 65% of renter-occupied housing units built before 1980, which represents a significant number of homes with the potential of LBP hazards.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the County will refer the family immediately to the local health department.

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

See above. All housing programs administered by the County will adhere closely to HUD guidelines on how to test and remove/abatement of lead-based paint hazards in accordance with HUD standards.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The activities outlined in the Strategic Plan are aimed at reducing the number of families living in poverty in Hudson County. Public services focus on supporting low- to moderate-income households, directly enhancing their quality of life. Additionally, affordable housing initiatives, such as the housing rehabilitation program and housing assistance programs, will provide affordable housing opportunities for LMI households in the County. ESG funded programs will address homelessness, and help individuals and families attain stable housing as they rebuild financial security and return to self-sustainability.

The County and Consortium recognize and support several agencies and programs that provide services aimed at reducing poverty. The Hudson County Comprehensive Emergency Assistance System (CEAS) Committee serves as a forum for organizations such as local government, welfare agencies, shelters, and housing providers to address the needs of the homeless throughout Hudson County. CEAS meetings have become important venues for informing non-profit organizations about the Hudson County Alliance to End Homelessness (HCAEH), along with its anti-poverty strategies and goals.

A subcommittee of CEAS, the Food and Shelter Coalition, meets regularly and plays a vital role within both the Consortium and the HCAEH. This coalition provides essential information and supports the implementation of services for Hudson County's and Jersey City's homeless and at-risk populations. Hudson County is continually seeking new ways to assist its most vulnerable residents while improving funding utilization to support as many individuals and families as possible.

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

Outlined in this Strategic Plan are the goals the County will implement in the next five years to work towards reducing poverty in the area. These goals were identified by members in the community, shareholder organizations and program partners of the County and actively work towards reducing poverty in the County. A detailed summary of these goals can be found in SP-45 Goals and specific projects aimed towards implementing the goals are located in AP-35 Projects.

The County will collaborate with other smaller units of government, County departments and nonprofit service providers that operate programs with similar goals of reducing the poverty level in Hudson County. Actions that the County may implement include:

- Target CDBG funds towards neighborhoods that have low/mod block group tracts and as a result may have a high poverty rate;
- Fund public service programs that provide services to LMI households that encourage housing stability and increase financial opportunities;
- Provide assistance for special needs groups such as those with a disability, the elderly, the homeless and victims of domestic violence;

- Continue to fund affordable housing opportunities such as housing rehab and the development of new housing; and
- Address homelessness through homeless prevention programs, emergency shelter services, and rapid rehousing rental assistance.

SP-80 Monitoring - 91.230

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

Hudson County is responsible for establishing standards and procedures to ensure that recipients align with the goals and objectives of the Consolidated Plan. This includes ensuring that available funds are disbursed in a timely manner and that projects meet national objectives and eligibility requirements. The Division has created a comprehensive monitoring system that incorporates the project application, a CDBG Formula Risk Analysis Worksheet for each project receiving funding, and subsequent on-site monitoring. It also includes a standard Subrecipient Agreement, semi-annual reports, and verified documentation for vouchers to ensure compliance. For construction projects, a Construction Project Package and checklist have been developed and are provided to relevant recipients.

Information collected in the project application is used to determine project eligibility and compliance with national objectives, as well as to provide a benchmark by which the County can assess the timely implementation and expenditure of funds. Information collected in the application also provides the County with the projected benefits from the project, allowing for IDIS set-up. In previous program years, the Division worked to perfect the CDBG application by modifying the design. The application is linked to a score analysis sheet which Division staff complete for each application to assess the quality and eligibility of each proposal.

Once the FY Annual Action Plan is approved, the County conducts a CDBG Formula Risk Analysis on all projected projects receiving public service funding. Using the four standard factors selected by HUD to determine the level of risk a subrecipient may pose to the County's CDBG Program.

HOME program monitoring takes place prior to, during and after construction. Recipients of HOME funds must meet with Division staff prior to construction to review all aspects of their projects. During construction, staff review and approves all disbursement requests for each project. Staff periodically inspect construction projects and monitors compliance with other federal requirements. Post-construction, Division staff monitor tenant selection procedures and affirmative marketing. Projects are monitored to ensure that tenants/owners meet the HOME income eligibility requirements. Ongoing monitoring and inspections ensure that units meet HOME property standards.

ESG funded activities are monitored periodically by Division staff. Sub recipients meet program and regulatory requirements by submitting quarterly reports, and submitting disbursement requests with appropriate supporting documentation for all expenses incurred.

Comprehensive Planning Requirements

The comprehensive planning requirements include the development and consolidated plan process of the 5-Year ConPlan, the AAP, and CAPER. The County will follow its HUD approved Citizen Participation Plan (CPP) which helps guide the County to gather the priority housing and community development needs in Hudson County. The ConPlan is developed every 5 years, with identified priority needs and goals to address these needs. Each year of the 5-Year plan, the County develops an AAP which identifies the projects and activities that will address and further the goals of the plan. This plan is required to be submitted to and approved by HUD each year to receive CDBG funding annually. At the end of each AAP program year, the County will report on the accomplishments and performance of the program through the CAPER. Citizen participation is required in the development of each of these stages as per 24 CFR 91.105.

Expected Resources

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

Introduction

Hudson County is designated as an Entitlement Urban County, which allows it to receive annual formula grant awards from the U.S. Department of Housing and Urban Development (HUD). The figures shown in the table below reflect HUD's current allocations. The amount for the "Expected Amount Available Remainder of ConPlan" anticipates level funding based on the FY 2025 allocation and projecting those amounts over the remaining years covered by the Consolidated Plan.

Hudson County, like many jurisdictions, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources. 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,052,540	0	0	2,052,540	8,210,160	PY 2025 is the first year of the 2025-2029 consolidated planning period. Administration funded at 20% and no more than 15% can be allocated towards public services. The expected amount remainder is 4x the annual allocation. 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.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,448,593.76	0.00	0.00	2,448,593.76	9,794,375.04	PY 2025 is the first year of the 2025-2029 consolidated planning period. There is a 25% grant match for HOME development activities. Admin is capped at 10% and 15% is reserved for CHDO development activities as required by grant guidelines. The expected amount remainder is 4x the annual allocation. HOME funds are used primarily to increase the production of and maintain the existing stock of affordable housing within the Hudson Urban County.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	183,803	0	0	183,803	735,212	PY 2025 is the first year of the 2025-2029 consolidated planning period. A dollar for dollar match is required and a max 7.5% can be allocated towards administration. The expected amount remainder is 4x the annual allocation. ESG funds are used for emergency shelter operation, outreach and rapid-rehousing for individuals and families experiencing homelessness.

Table 53 - 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 include 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 2025 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 publicly 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 Improve Public Facilities & Infrastructure	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Improve Public Infrastructure & Facilities	CDBG: \$1,334,151	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 36000 Persons Assisted
2	2A Affordable Housing Opportunities	2025	2029	Affordable Housing	Countywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$2,326,048.76	Homeowner Housing Added: 1 Household Housing Unit (CHDO) Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit
3	3A Public Services for LMI & Special Needs	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$307,881	Public service activities other than Low/Mod Income Housing Benefit: 2000 Persons Assisted
4	4A Homeless Housing & Support Services	2025	2029	Homeless	Countywide Low/Mod Eligible	Homeless Housing & Support Services	ESG: \$170,018	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted Homelessness Prevention: 750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	5A Effective Program Management	2025	2029	Non-Housing Community Development	Countywide Low/Mod Eligible	Effective Program Management	CDBG: \$410,508 HOME: \$122,545 ESG: \$13,785	Other: 1

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	The County will fund expanded public infrastructure through development activities that include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects. Public infrastructure activities also include improvements to roadway resurfacing and improvements to curbs and ramps on sidewalks. Improvements to public facilities will benefit low/mod areas and special needs persons such as the elderly, persons with a disability, and victims of domestic abuse. Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
2	Goal Name	2A Affordable Housing Opportunities
	Goal Description	The County will fund homeownership opportunities for LMI households through the construction of new homeowner housing. Housing rehabilitation activities may also be funded to help preserve and maintain affordable housing in the County. Additionally, funding will also be directed towards affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
3	Goal Name	3A Public Services for LMI & Special Needs
	Goal Description	The County will fund vital supportive services for LMI and special needs persons 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.

4	Goal Name	4A Homeless Housing & Support Services
	Goal Description	The County will provide assistance to homeless shelters and support programs that offer overnight homeless services. Rapid re-housing (RRH) assistance will also be funded and supported to help individuals and families avoid repeat occurrences of homelessness. Street outreach services will help to assist homeless programs and homeless prevention services.
5	Goal Name	5A Effective Program Management
	Goal Description	Effective program management of HUD grant programs will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

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 Annual 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 2025 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
3	CDBG: Public Services (15%)
4	HOME: Administration (10%)
5	HOME: CHDO Set-Aside (15%)
6	HOME: Non-CHDO Housing Development
7	ESG2025: Homeless Housing & Services

Table 55 – Project Information

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

Hudson County allocates funding based on the needs identified during the consolidated planning process. The priority needs identified during the development of the 5-Year Consolidated Plan were affordable housing opportunities, public services, public facility and infrastructure improvements, housing for homeless and homeless services and effective program management. Projects funded in PY 2025 will address these priorities.

Public facilities and infrastructure improvements and expanded access have been identified as a need in Hudson County, specifically in low- and moderate-income areas. Public improvements and expanded access are addressed through CDBG funds and will only target low/mod areas as identified by HUD LMISD data.

Public services for LMI and special needs are a high priority. These services may be directed to improve the lives of LMI youth, seniors and those who are at-risk of homelessness. This need exceeds the amount

of funds available. CDBG has a 20% admin and 15% public services grant cap.

The preservation and development of additional affordable housing, for both rental and homeownership opportunities, remains one of the highest priorities in the County. These needs are addressed by CDBG and HOME funds as eligible under each grant guideline. Activities include rental housing construction, housing rehab, and CHDO affordable housing development activities. HOME has a 10% admin grant cap and must allocate at least 15% towards CHDO affordable housing development.

Homeless housing and prevention activities are a priority in Hudson County. The County will fund homeless prevention rental assistance and rapid rehousing activities to help families avoid homelessness. ESG has a 7.5% admin grant and when funded, shelter services are limited to 60% of the FY grant cap allocation.

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

1	Project Name	CDBG: Administration (20%)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	5A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	CDBG: \$410,508.00
	Description	County-wide administration of the CDBG Program as well as Fair Housing Administration in PY 2025.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	830 Bergen Avenue, Jersey City, NJ 07306
	Planned Activities	Administration of the CDBG Program (21A).
2	Project Name	CDBG: Public Facilities & Infrastructure
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	1A Improve Public Facilities & Infrastructure
	Needs Addressed	Improve Public Infrastructure & Facilities
	Funding	CDBG: \$1,334,151.00
	Description	The County will provide funding for public facility and infrastructure improvements in low/mod areas and for special needs persons.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 36000 Persons Assisted
	Location Description	County-wide, eligible.
	Planned Activities	Planned activities may include street improvements (03K), sidewalk improvements (03L), park improvements (03F), and improvements to community centers and neighborhood facilities (03E).
	Project Name	CDBG: Public Services (15%)

3	Target Area	Countywide Low/Mod Eligible
	Goals Supported	3A Public Services for LMI & Special Needs
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$307,881.00
	Description	The County will provide supportive services for LMI and special needs persons County-wide. Funding for this project category may not exceed 15% of the FY grant allocation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Mod Income Housing Benefit: 2000 Persons Assisted
	Location Description	County-wide, eligible.
	Planned Activities	Planned activities may include services for youth (05D), seniors (05A), homeless (03T) and other public services benefitting low-and moderate-income households.
4	Project Name	HOME: Administration (10%)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	5A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	HOME: \$122,545
	Description	Administration of the HOME Program in PY 2025.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	830 Bergen Avenue, Jersey City, NJ 07306
Planned Activities	Administration of the HOME Program.	
5	Project Name	HOME: CHDO Set-Aside (15%)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	2A Affordable Housing Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing

	Funding	HOME: \$367,289.76
	Description	The County will set-aside 15% of the HOME FY allocation as required by the grant program to fund non-profit organizations that qualify as a Community Housing Development Organization (CHDO) to own, sponsor, develop affordable homeowner or rental housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added: 1 Household Housing Unit
	Location Description	County-wide, eligible.
	Planned Activities	Planned activities include CHDO affordable housing development.
6	Project Name	HOME: Non-CHDO Housing Development
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	2A Affordable Housing Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$1,958,759.00
	Description	The County will provide grant funds for the production of rental and homeowner housing through acquisition, moderate rehabilitation, substantial rehabilitation and new construction.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit
	Location Description	County-wide
	Planned Activities	Planned activities may include housing rehabilitation activities and new construction of new affordable housing for both homeowners and renters.
7	Project Name	ESG2025: Homeless Housing & Services
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	4A Homeless Housing & Support Services
	Needs Addressed	Homeless Housing & Support Services

Funding	ESG: \$183,803
Description	Funding for the provision of services to low-and moderate-income persons at-risk for homelessness or experiencing homelessness.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted Homelessness Prevention: 750 Persons Assisted
Location Description	County-wide, eligible.
Planned Activities	Planned activities include rapid rehousing, emergency shelter and street outreach. Expenditures for shelter services may not exceed 60% of the FY grant allocation, and admin costs are capped at 7.5% of the FY grant allocation.

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 2025, for public infrastructure and facility projects utilizing CDBG funds, an estimated 36,000 LMI persons will benefit in the municipalities of Guttenberg, Harrison, Kearny, Secaucus, Weehawken and West New York. In the CDBG Public Services Program, the County projects an estimated 2,000 low-and moderate-income individuals will be assisted county-wide.

For ESG, an estimated 750 persons countywide will receive homeless services, and 40 will be assisted with rapid re-housing rental assistance.

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.

For details of low-income household and minority concentrations, please see the Discussion.

Geographic Distribution

Target Area	Percentage of Funds
Countywide Low/Mod Eligible	100

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For ESG funds the County will target funds towards individuals and families at-risk or experiencing homelessness throughout the County. Eligible activities will include homeless prevention activities and rapid rehousing rental assistance.

HOME funds are available for all eligible low- to moderate-income households in the County. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. 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.

The County targets CDBG resources to low and moderate (LMI) 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. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. Eligible public improvements include neighborhood facilities, parks and community centers or infrastructure like roads and streets.

The County may also provide public services to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. Direct services to individuals and families are also not targeted to areas; but must meet income qualifications in order to be eligible.

To determine LMI tracts, the County utilizes HUD's CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

Discussion

Low Income & Minority Concentration

Low-Income Households

A household is considered low-income if it earns less than 80% of the area median income. A census tract has a concentration of low-income households if the tract's median household income is less than 80% of the area median household income. The County's median household income is \$90,032, and low income is estimated at \$72,026. Data was taken from the 2019-2023 ACS. There are concentrations of low-income households located in Harrison, Bayonne, Bergen Point, West New York and areas surrounding Jersey City. Otherwise, there is no strong correlation of where low-income households are concentrated as there are tracts scattered all throughout the County.

Race/Ethnicity

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the countywide average. Minority groups with a population less than 1% were not factored. Data was taken from the 2019-2023 ACS.

The countywide rate for Black, non-Hispanic persons is 10.8%, and a tract with a concentration would be 20.8% or more. The majority of tracts with a concentration of this minority group is located in areas in and around Jersey City.

The countywide rate for Asian, non-Hispanic persons was 16.3%, and a tract with a concentration would be 26.3% or more. There are three areas where there are a concentration of tracts with this minority group: tracts in the western part of Jersey City, tracts in the northwest part of the County, and tracts

running north and south along the river in the northern half of the County.

The countywide rate for Hispanic persons was 40.7%, and a tract with a concentration would be 50.7% or more. The majority of tracts with a concentration are located in the north central part of Hudson County. There are also a concentration of tracts in and around Harrison.

Affordable Housing

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

Introduction

In PY 2025 the Division projects that given the resources available approximately 21 new units created and 2 units rehabilitated will be (funded) for low- to moderate-income households. One housing unit will be developed by a CHDO, and the remaining units are anticipated to be from new rental construction and rehabilitation activities.

The annual goals listed in the AP-20 and in this section specify the following goals and outcomes for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG and HOME programs.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	23
Special-Needs	0
Total	23

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	21
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	23

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeowner Housing Added: 1 Household Housing Unit (CHDO)

Rental units constructed: 20 Household Housing Unit

Rental units rehabilitated: 2 Household Housing Unit

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.

13. Bayonne
14. Guttenberg
15. Harrison
16. Hoboken
17. North Bergen
18. Secaucus
19. Union City
20. Weehawken
21. West New York

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

The County will engage in ongoing consultations with the Public Housing Authorities (PHAs) to assess the need for increasing the number of accessible units, as required by Section 504. The nine PHAs operating in Hudson County, which receive Federal funds from HUD, are obligated to protect the rights of people with disabilities. As outlined in the NA-35 report, these PHAs must comply with Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination based on disability and ensures equal access to HUD-funded housing programs.

Each participating municipality is committed to fulfilling this responsibility by identifying the needs of residents with disabilities and providing reasonable accommodations. These efforts are ongoing and include making physical modifications to units, adjusting policies to improve program accessibility, and implementing targeted communication strategies to ensure applicants are informed about available resources. Households with disabilities consistently represent a significant portion of both current residents and those on waiting lists, indicating a continued demand for accessible housing throughout the Consortium.

Data from PIC (PIH Information Center) generated for the Consolidated Plan in 2025 show that there is a combined 5,431 public housing development units in use, and 731 were with disabled families (13.5%). There were 2,779 HCV vouchers and 482 were with disabled families (17.3%).

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 PHAs for posting and/or dissemination to public housing residents to encourage them to participate in homeownership opportunities. The following summary is provided for each PHA.

Bayonne Housing Authority (BHA): The Bayonne Housing Authority works to improve the living environment of low- and moderate-income residents by prioritizing capital improvements and site enhancements that foster safer, more stable communities. It integrates initiatives aimed at accessibility, modernization, and neighborhood revitalization while continuing outreach to ensure eligible residents are aware of available housing opportunities and supportive services.

Guttenberg Housing Authority (GHA): GHA is committed to maintaining quality housing and a secure environment while fostering resident well-being through targeted support for seniors, persons with disabilities, and families. Its approach includes maintenance of its housing portfolio, efficient program administration, and promoting self-sufficiency through resident services and community engagement.

Harrison Housing Authority (HHA): HHA enhances the living environment for low-income families by promoting self-sufficiency, ensuring safe and sanitary housing, and supporting community partnerships. The Authority incorporates ethical management practices and prioritizes collaboration with service providers to strengthen wraparound support systems for residents.

Hoboken Housing Authority (HHA): The Hoboken Housing Authority aims to modernize its housing infrastructure while enriching the resident experience through supportive services and empowerment programs. It emphasizes health, wellness, and economic mobility, seeking to rebuild outdated facilities and foster a welcoming environment that reflects the vitality of the community it serves.

North Bergen Housing Authority (NBHA): NBHA ensures that residents benefit from a safe, secure, and welcoming housing environment by aligning its strategies with HUD's goals. It focuses on consistent property maintenance, responsive management, and resident-centered initiatives that promote long-term housing stability and quality of life.

Secaucus Housing Authority (SHA): SHA focuses on creating and maintaining housing environments that support aging in place and family stability. Through both federal rental assistance and project-based programs, SHA promotes independence and quality of life for seniors and income-eligible families while preserving housing affordability.

Union City Housing Authority (UCHA): UCHA improves resident outcomes through strong public-private partnerships, effective property management, and services that promote upward mobility. Its strategy includes fostering educational advancement, family stability, and transition opportunities for capable families to enter the private housing market, all while maintaining a secure and healthy living environment.

Weehawken Housing Authority (WHA): WHA enhances the living conditions of low-income families and seniors by integrating housing assistance with supportive programs such as nutrition services and self-sufficiency initiatives. Its strategy prioritizes maintaining an accessible, service-oriented environment that addresses residents' evolving needs.

West New York Housing Authority (WNYHA): WNYHA enhances community well-being by supporting economic opportunity, resident services, and continuous improvement of its housing portfolio. It advances strategies that integrate housing access with efforts to promote self-sufficiency in collaboration with public and private stakeholders.

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

N/A. None of the PHAs operating within the County plan reported being designated as "troubled". HUD publishes a list of Higher Performers, and at least three PHAs were listed including: the Guttenberg Housing Authority (NJ036), the Harrison Housing Authority (NJ016), and the North Bergen Housing Authority (NJ004). The full FY 2024 High Performer List can be found at: <https://www.hud.gov/sites/dfiles/PIH/documents/2024HIGHPERFORMERLISTFY24.pdf>

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 Hudson County Alliance to End Homelessness (HCAEH) has operated a fully functional Coordinated Entry Program (CEP) for four years, as mandated by HUD. This countywide program is managed by the Garden State Community Development Corporation (GSCDC) and has two locations throughout the county where individuals experiencing homelessness, or those at imminent risk, can access streamlined services and housing support. These two sites provide a safe and welcoming environment for all, making the program more accessible to the entire region.

In addition, the CEP employs mobile case managers who can travel throughout the county, ensuring that individuals who cannot travel still have access to necessary services. The CEP serves as the gateway to various Continuum of Care (CoC) and Emergency Solutions Grant (ESG) funded Rapid Rehousing (RRH) and Permanent Housing (PH) projects, along with other non-HUD funded programs. The program is designed to provide individuals who are literally homeless or at imminent risk with direct access to personalized services that help them achieve and maintain housing stability. GSCDC offers individualized case management and housing assistance tailored to meet each household's unique needs. The CEP is promoted through NJ 211 and by all service providers.

The Division will continue funding the Homeless Street Outreach Team, which operates under GSCDC and refers unsheltered individuals to the Community Engagement Program (CEP). Established in November 2014, the Homeless Street Outreach Team works year-round to engage and connect service-resistant individuals with the CEP. The team adjusts its outreach hours to best meet the needs of the community.

The primary focus of the team is to engage the unsheltered homeless population, aiming to link them with shelter, mainstream resources, and ultimately, permanent housing through the CEP. The team offers emergency shelter services to every street homeless person they encounter. Additionally, the team coordinates with existing service providers to ensure individuals have access to all available resources and to avoid duplication of services. The Street Outreach Team also collaborates with CEP staff to reconnect with clients who may have disengaged or are reluctant to accept offered services. This dual-team approach helps engage the hardest-to-serve individuals throughout the housing process.

Addressing the emergency shelter and transitional housing needs of homeless persons

Although no emergency shelter programs in FY2025 are funded through the Emergency Solutions Grant (ESG), the County utilizes alternative funding to support an individual emergency shelter, a small family shelter, and a warming center operational during the winter months (from November to March). The Warming Center increases our shelter capacity and ensures that no one has to sleep outside during the cold season. The homeless outreach team assists unsheltered individuals by providing transportation to the center, where they receive two meals and a warm place to spend the night.

In recent years, the County has shifted away from offering transitional housing for homeless households, instead adopting the rapid rehousing model. ESG funds will again be allocated to support a rapid rehousing program. Additionally, the Continuum of Care (CoC) program funds several rapid rehousing initiatives that provide resources for households in need. The CoC currently supports rapid rehousing, including a joint transitional housing and rapid rehousing component that targets families facing significant barriers that prevent them from securing permanent housing right away.

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 is the primary goal of the HCAEH. The organization continuously monitors its progress in connecting clients to permanent housing and evaluates the effectiveness of its programs. Households are transitioned from emergency shelters or transitional housing into permanent housing placements, including those that are admitted to CoC or ESG-funded permanent housing.

The HCAEH's Client Engagement Process (CEP) assesses the needs of each client, taking into account their length of homelessness, and prioritizes those with the longest histories for permanent housing opportunities as quickly as possible. Additionally, the HCAEH tracks recidivism and focuses on wrap-around services provided with housing assistance, which are crucial for helping clients maintain their housing once they have moved in.

To help providers connect their clients to permanent housing, the Division is consistently seeking additional resources and evaluating the effectiveness of existing 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 access permanent housing more quickly and successfully.

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 use CDBG or ESG for rental assistance programs aimed at preventing homelessness. Instead, it relies on the Hudson County Homelessness Trust Fund (HCHTF) to support these types of programs. Families receive assistance through the County's homeless prevention program, which is funded by the HCHTF. Additionally, the Department of Health and Human Services provides grants to local nonprofits for prevention assistance.

The Hudson County Alliance to End Homelessness (HCAEH) is working to implement a comprehensive and streamlined approach to prevention and diversion, aimed at keeping households from becoming homeless. A significant focus of this strategy will be to facilitate earlier connections and access to legal services. The Division is currently collaborating with The Waterfront Project, which receives CDBG funding to help develop this system.

By coordinating with general and prevention providers, prisoner re-entry programs, and utilizing HMIS data, the HCAEH has identified specific causes and risk factors associated with homelessness. These include strained relationships with friends and family, criminal histories, unforeseen expenses, and job loss. To reduce the number of individuals experiencing homelessness for the first time, the HCAEH has implemented several strategies, such as using a diversion tool at the Community Engagement Point (CEP), regularly coordinating efforts to avoid service duplication, and distributing a resource guide to inform agencies and clients about available resources to prevent homelessness. Finally, the HCAEH is exploring funding opportunities to expand diversion techniques that can provide low-level services to households with some resources, helping them avoid 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

Several public policies at the local, regional, and state levels have inadvertently hindered affordable housing development and residential investment in Hudson County and its constituent municipalities. These policies, while often well-intentioned, have created barriers that exacerbate housing shortages and affordability challenges.

1. Restrictive Zoning and Land Use Regulations

Many municipalities within Hudson County maintain zoning ordinances that limit the development of multifamily housing, thereby restricting the supply of affordable units. These exclusionary zoning practices, such as minimum lot size requirements and prohibitions on accessory dwelling units (ADUs), reduce housing density and inflate property values, making it difficult for low- and moderate-income households to find affordable options.

3. Rent Control Limitations

While rent control policies aim to protect tenants from rapid rent increases, studies have shown that they can also discourage investment in rental properties and reduce the overall quality and quantity of available housing. In Hudson County, stringent rent control measures have been linked to a decline in the maintenance of existing units and a reluctance among developers to invest in new rental housing, thereby limiting the expansion of affordable housing stock.

4. Complex Affordable Housing Compliance Processes

The process for municipalities to meet their affordable housing obligations under New Jersey's Mount Laurel doctrine has become increasingly complex and litigious. Municipalities are required to navigate a costly court process to determine their fair share housing obligations, which can deter proactive planning and delay the development of affordable units. This legalistic approach has been criticized for creating uncertainty and hindering timely residential investment.

5. Insufficient Support for Accessory Dwelling Units (ADUs)

Despite state-level initiatives to promote the development of ADUs as a means to increase affordable housing options, local resistance and regulatory hurdles have limited their adoption in Hudson County. Concerns about neighborhood character, parking, and infrastructure strain have led some municipalities to impose restrictions that effectively prohibit or discourage the construction of ADUs, thereby missing an opportunity to expand affordable housing through infill development.

6. Limited Regional Coordination

The lack of coordinated regional planning among municipalities in Hudson County has resulted in uneven distribution of affordable housing. Some municipalities have been more proactive in meeting their housing obligations, while others have lagged, leading to disparities in housing availability and affordability across the county.

Addressing these policy-induced challenges requires a concerted effort to reform zoning laws, streamline compliance processes, and enhance regional collaboration to promote the development of affordable housing and stimulate residential investment throughout Hudson County.

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 part of a County Consortium, the Participating Jurisdiction does not have control over zoning or building codes. Instead, the County collaborates with local municipalities to promote programs and partnerships that enhance the availability of affordable housing.

Over the past decade, the Division of Housing and Community Development and its partners have made significant strides in promoting access to the housing market for all residents. Much of this work has been facilitated by The Waterfront Project (WFP), the lead housing counseling and legal services organization for Hudson County.

More recently, with support from the Division of Housing and Community Development, WFP has expanded its services, increased its staffing, and obtained additional counseling certifications. WFP has conducted numerous training sessions focused on fair housing and tenants' rights for residents, nonprofit social service providers, religious leaders, and County staff, and it holds these training sessions annually.

Discussion

N/A

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

Introduction

The County will undertake other actions as resources permit. These actions are discussed below in this section.

Actions planned to address obstacles to meeting underserved needs

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, the poor financial credit 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

All housing programs administered by the County will adhere closely to HUD guidelines on how to test and remove/abatement of lead-based paint hazards in accordance with HUD standards. The guidelines apply to lead hazard evaluation and control in all federally associated housing and intended for the purpose of reducing hazards in housing in a cost-effective manner while protecting the health of children.

In its housing programs, the County inspects all homes built prior to 1978 for lead. Additionally, the County includes the required rules and provisions regarding lead-based paint in all contracts and agreements with contractors and developers. If a housing unit or property is tested and found to contain lead, renovations will follow HUD guidelines for testing, abatement, and clearance.

Actions planned to reduce the number of poverty-level families

The activities outlined in the Strategic Plan are aimed at reducing the number of families living in poverty in Hudson County. Public services focus on supporting low- to moderate-income households, directly enhancing their quality of life. Additionally, affordable housing initiatives, such as the housing rehabilitation program and housing assistance programs, will provide affordable housing opportunities for LMI households in the County. ESG funded programs will address homelessness, and help individuals and families attain stable housing as they rebuild financial security and return to self-sustainability.

The County and Consortium recognize and support several agencies and programs that provide services aimed at reducing poverty. The Hudson County Comprehensive Emergency Assistance System (CEAS) Committee serves as a forum for organizations such as local government, welfare agencies, shelters, and housing providers to address the needs of the homeless throughout Hudson County. CEAS meetings have become important venues for informing non-profit organizations about the Hudson County Alliance to End Homelessness (HCAEH), along with its anti-poverty strategies and goals.

A subcommittee of CEAS, the Food and Shelter Coalition, meets regularly and plays a vital role within both the Consortium and the HCAEH. This coalition provides essential information and supports the implementation of services for Hudson County's and Jersey City's homeless and at-risk populations. Hudson County is continually seeking new ways to assist its most vulnerable residents while improving funding utilization to support as many individuals and families as possible.

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. The County does not expect to generate any program income funds for CDBG or HOME. An estimated 100% of funds are expected to serve low- to moderate-income households.

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

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

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

Other CDBG Requirements

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

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

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

The 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 will apply to ensure the continued provision of affordable housing over the entire period of affordability. Resale provisions are used because the Hudson County HOME program does not provide direct 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:

- 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.
- 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 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 will apply to ensure the continued provision of affordable housing over the entire period of affordability. Resale provisions are used because the Hudson County HOME program does not provide direct assistance to the homebuyer.

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. The County does not use its HOME funds to re-finance existing housing debt for multifamily housing that is being rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A. The County does not fund TBRA activities with HOME funds.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209©(2)(ii) and 91.220(l)(2)(vii)).

N/A. The County does not fund TBRA activities with HOME funds.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by Hudson County, the participating jurisdiction (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ; such as,

persons with a disability or other special needs. However, at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the County's HOME program funds. HOME funds must target low- to moderate-income households.

Emergency Solutions Grant (ESG)

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, for four years. The countywide CEP is operated by Garden State Community Development Corporation (GSCDC) 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. GSCDC 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 include 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 Board of Chosen Freeholders.

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 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 GSCDC coordinated entry