



Five-Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Purpose of the Consolidated Plan

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

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low and moderate income residents throughout the City, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low and moderate income persons to achieve self-sufficiency.

The primary federal funding sources in the FY2010-2014 Consolidated Plan are the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for People With Aids (HOPWA) funds. These programs aim to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income levels. Funds can be used for a wide array of activities, including: housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, loans or grants to businesses, construction of new housing, and assistance to homeless persons and families.

Focus of the Plan

As required by the federal government, the identification of needs and the adoption of strategies to address those needs must focus primarily on low and moderate income (LMI) individuals and households. The CP must also address the needs of persons with “special needs” such as the elderly, persons with disabilities, large families, single parents, homeless individuals and families, and public housing residents.

Priority Needs and Strategies

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

- Increased affordable homeownership opportunities;
- Investment in community development activities and public services in lower income neighborhoods and in facilities that serve lower income populations; and
- Supportive services for special needs persons to maintain independence.

By focusing on these needs, Jersey City seeks to address community concerns such as:

- A need for additional affordable housing to address the growing gap between housing costs and local incomes, which leads to rising rates of overcrowding and overpayment for the City's lowest income residents;
- Programs that improve community facilities and services, particularly in low income areas;
- A network of shelter, housing, and support services to prevent homelessness, move the homeless to permanent housing and independence, and eliminate chronic homelessness;
- Programs that promote economic development, create jobs, and increase the job skills level of potential employees; and
- Supportive services that increase the ability of seniors, persons with disabilities, and others with special needs to live independently and avoid institutions.

The CP requires Jersey City to specifically address needs and proposed strategies in the following three areas: housing, homelessness, and community development.

Housing Needs and Strategies

High housing costs reduce economic opportunities, access to jobs and services, and the ability of lower income households, including the elderly and persons with disabilities, to live in the communities and neighborhoods of their choice.

HUD regulatory requirements are restricted to assisting households at 80% of the area median income or lower. Given the current market conditions, homeownership costs remain high. As a result, Jersey City continues to focus its HOME and CDBG funds to support activities across the housing spectrum seeking to increase and preserve the existing affordable rental stock, increase homeownership, particularly among low income and first time homebuyers. Preserve low/mod homeownership levels through foreclosure prevention assistance and revitalize areas of greatest need.

Priority Housing Needs

- *Generate new two-, three-, and four-bedroom affordable rental housing units:* Currently, Jersey City's housing inventory is dominated by zero-, one-, and two-bedroom units. While these are suitable for individuals and young couples, they create overcrowding concerns for larger families looking for affordable housing.
- *Promote affordable homeownership by generating new three- and four-bedroom units:* The City will work with local developers to encourage construction on bigger housing units that can accommodate the larger families which are more prevalent in LMI households. Larger housing units can also accommodate more wage-earners, which make the units themselves more affordable.
- *Preserve existing stock of affordable housing:* Although the current housing market has depressed values, the city's limited buildable land and proximity to Manhattan exert upwards pressure on housing prices in Jersey City. The City will continue working with developers and homeowners to ensure that an adequate supply of affordable housing exists in the city.
- *Preserve and Increase LMI homeownership levels.*
- *Develop projects that have the greatest neighborhood impact.*

Homeless Needs and Strategies

The priorities for ending homelessness are based on the recognition that homelessness results from more than simply a lack of affordable housing, although providing housing is the ultimate objective. Through the regional Jersey City/Bayonne/Hudson County Continuum of Care, the City participates in the Hudson County Alliance to End Homelessness to implement a Ten-Year Plan to End Chronic Homelessness. On a local level, Jersey City's homeless strategy involves:

- Producing affordable units for homeless and disabled persons;
- Creating and maintaining community-based treatment facilities;
- Providing emergency housing for homeless individuals and families;
- Providing housing with services designed to prepare clients to become self-sufficient; and
- Making housing affordable for homeless persons, special needs populations, and senior citizens

Priority Homeless Needs

The Hudson County Continuum of Care has identified the following strategies for addressing homeless needs in Jersey City and throughout its service area. The following goal statements represent priority objectives for the homeless population in

Hudson County developed by the Continuum of Care for the ten years from 2009 to 2019:

- The HUD objective of at least 65% of homeless persons moving from transitional to permanent housing has been exceeded by 24% and will be maintained at 75% over the next five years;
- The HUD objective of increasing to at least 77% the homeless persons staying in permanent housing over six months has been exceeded by 16% and will be maintained at 85% over the next five years;
- The HUD objective of at least 20% of homeless persons employed at program exit has been exceeded by 7% and will be maintained at 30% over the next five years;
- Decrease the number of homeless households with children from 467 to 235 over the next five (5) years; and
- Create new permanent housing beds for chronically homeless persons, raising the total from 53 to 325 beds over the next five years.

Community Development Needs and Strategies

Jersey City is in constant competition for businesses on two fronts – with its surrounding affluent, suburban neighbors in northeastern New Jersey, and with the more affluent, urban neighborhoods of Manhattan. Several recent developments in the downtown area, including planning of the new Trans-Hudson Express Tunnel and the Hudson-Bergen Light Rail, have improved the connectivity and accessibility of downtown Jersey City and offer a foundation upon which more growth can be accommodated. In addition, the recent Recreation and Open Space Master Plan exists as a guiding document for new parks and recreational facilities. Some of the non-housing community and economic development strategies include:

- Providing structured activities for youth;
- Improving employment opportunities for the working poor, chronically unemployed, and underemployed;
- Improving the quality of life for senior citizens;
- Assisting TANF clients in becoming self-sufficient;
- Assisting formerly incarcerated persons to successfully reintegrate back into society;
- Encouraging neighborhood commercial revitalization;
- Supporting commercial/residential development through infrastructure improvements; and
- Encouraging retail/support services development through Workforce Training.

Priority Community Development Need

Based upon outreach efforts, the following community development needs were determined to have a high priority and will be the emphasis of CDBG funding:

- *Revitalizing Jersey City's economy* through small business assistance, and vocational/educational training of City residents;
- *Upgrading infrastructure throughout Jersey City* – rehabilitation of public infrastructure, including streets, sidewalks, parks, and facilities, to attract businesses and residents back into the community; and

- *Improve city neighborhoods* – by rehabilitating the existing housing stock to create homeownership and affordable rental housing opportunities, as well as promoting vibrant communities through a mix of uses.

Funding to Implement the Plan

Several potential funding sources have been identified to implement the strategies contained in the FY2010–2014 Consolidated Plan. These sources include, but are not limited to:

- Federal CDBG, HOME, ESG, and HOPWA funds covered under the Consolidated Plan;
- FY2010 CDBG and HOME program income estimated at \$184,761 and \$10,191, respectively;
- State funds provided under various programs, such as the New Jersey Urban Economic Zone and the Neighborhood Preservation Balanced Housing Grant, HMFA CHOICE program; and
- Private Funds, such as Low Income Housing Tax Credits, Private Banks, and Local Funds, such as, Affordable Housing Trust Funds (AHTF).

One of the main obstacles to meeting community needs is inadequate resources for programs that could address these needs. State and federal funding sources for housing and community development programs are competitive and will remain limited for the immediate future.

Evaluation of Past Performance

The City of Jersey City prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY2008 (April 1, 2008 to March 31, 2009). This CAPER was the fourth of the prior five-year period and reported the FY2008 accomplishments of Jersey City's CDBG Program. A more complete accounting of funds is found in the FY2009 Annual Action Plan, however; the figures below are from that document.

During FY2009, the City of Jersey City received \$6,685,418 in CDBG funds (which includes \$150,000 in program income), \$3,227,133 in HOME funds (which includes \$10,191 in program income), \$286,984 in ESG funds, and \$2,358,602 in HOPWA funds. Expenditures were more than the grant funds received. The City has consistently met the timeliness goals set by HUD at 1.5 times the City's allocation. This goal is expected to be met in FY2010.

The CDBG funds were earmarked for a variety of activities in the following eligible categories:

• Public Services	\$1,002,813
• Rehabilitation/Development	\$4,245,521
• Economic Development	\$100,000
• Administration	\$1,337,084
Total	\$6,685,418

The HOME grant of \$3,277,133 was earmarked for the following eligible activities:

• Non-CHDO activities	\$2,457,850
• CHDO housing projects	\$491,570

• Administration		<u>\$327,713</u>
	Total	\$1,224,980

The ESG grant of \$286,984 was earmarked for the following eligible activities:

• Homeless Shelter Activities		\$281,984
• Prescription for Homeless Individuals		<u>\$ 5,000</u>
	Total	\$286,984

The HOPWA grant of \$2,358,602 was earmarked for the following eligible activities:

• Project Cost		\$2,287,844
• Administration		<u>\$70,758</u>
	Total	\$2,358,602

In FY2008, all CDBG funds expended for activities met one of the national objectives as defined under the CDBG regulations. In FY2009, CDBG-funded activity expenditures totaled \$6,685,418 with funds primarily benefiting low and moderate income persons.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) 91.215(a)(1) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs 91.215(a)(2). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs 91.215(a)(3).

1. Geographic Areas in which Assistance will be Directed

Description of the Geographic Area

The following narrative describes the characteristics of the areas in Jersey City where a majority of low and moderate income persons reside. Because 70% of the City's CDBG funds must benefit low and moderate income persons, a significant portion of the City's CDBG funds may be spent in these areas. However, the City is also committed to investing CDBG resources in other non-impacted areas of Jersey City while continuing to benefit low and moderate income persons.

The City of Jersey City is more racially diverse than both Hudson County and the state of New Jersey. This is partly the result of dramatic shifts in population during the 1990s, although the city has consistently been more diverse than both the county and state. During this decade, the percent of Whites decreased from 48.2% to 34.0% of the population, while Asian/Pacific Islanders (11.4% to 16.3%), Other Races (10.4% to 15.1%), and people of Hispanic origin (24.2% to 28.3%) all significantly increased as a percentage of the total population.

Between 1990 and 2000, the “racial minority” percentage of Jersey City’ population increased by 40,144 individuals (a 33.9% increase), rising from 51.8% to 66.0% of the population. Most of this increase was in the number of Asians, persons who describe their race as “Other”, and those who describe themselves as being of “two or more races,” which was not documented in the 1990 Census. Between 2000 and 2008, the number of minorities in Jersey City fell from 158,418 to an estimated 143,025, a difference of 9.7%. Details appear in the following table.

Persons of Hispanic origin may give their race as White, Black, or another race. Between 1990 and 2000, the Hispanic population grew by 12,557 individuals, an increase of 22.7%, representing 24.2% of the population, to 67,952 persons representing 28.3% of the population. By 2008, the Hispanic population had fallen to 62,277 (a decrease of 8.4%), representing 27.2% of the total population.

Population by Race and Hispanic Origin, 1990-2008

Location	Total Population	Persons of One Race										Persons of Two or More Races*		Persons of Hispanic Origin**	
		White		Black		American Indian / Alaskan Native		Asian / Pacific Islander		Other		#	%	#	%
		#	%	#	%	#	%	#	%	#	%				
1990															
New Jersey	7,730,188	6,135,725	79.4%	1,035,386	13.4%	14,647	0.2%	269,808	3.5%	274,622	3.6%	---	---	720,344	9.3%
Hudson County	553,099	381,476	69.0%	79,835	14.4%	906	0.2%	36,658	6.6%	54,224	9.8%	---	---	181,222	32.8%
Jersey City	228,537	110,263	48.2%	67,864	29.7%	787	0.3%	25,959	11.4%	23,664	10.4%	---	---	55,395	24.2%
2000															
New Jersey	8,414,350	6,099,439	72.5%	1,127,266	13.4%	17,987	0.2%	484,503	5.8%	456,829	5.4%	228,326	2.7%	1,116,149	13.3%
Hudson County	608,975	338,067	55.5%	81,072	13.3%	1,911	0.3%	57,619	9.5%	94,644	15.5%	35,662	5.9%	242,234	39.8%
Jersey City	240,055	81,637	34.0%	67,994	28.3%	1,071	0.4%	39,062	16.3%	36,280	15.1%	14,011	5.8%	67,952	28.3%
2008															
New Jersey	8,682,661	6,144,121	70.8%	1,182,998	13.6%	20,712	0.2%	664,595	7.7%	507,267	5.8%	162,968	1.9%	1,418,545	16.3%
Hudson County	595,419	362,096	60.8%	79,861	13.4%	1,688	0.3%	68,241	11.5%	70,524	11.8%	13,009	2.2%	241,890	40.6%
Jersey City	229,007	85,982	37.5%	62,138	27.1%	837	0.4%	46,446	20.3%	27,536	12.0%	6,068	2.6%	62,277	27.2%

* Persons of Two or More Races were not documented in the 1990 Census
 ** Data regarding the Hispanic populations in Annapolis in 2007 cannot be displayed because the number of sample cases is too small.
 Source: 1990 U.S. Census, SF1 (P1,P8,P10); Census 2000, SF3 (P6,P7); and 2008 American Community Survey 1-Year Estimates (B02001,B03002)

Concentration of Minority and Hispanic Persons

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

The following table presents population by race and Hispanic origin. The data is presented by census tract for 240,055 residents in Jersey City in 2000. HUD defines areas of racial or ethnic concentration as geographical areas where the percentage of minorities or ethnic persons is at least 10 percentage points higher than in the City overall.

In the City of Jersey City, minority persons comprised 66.0% of the population. More specifically: Blacks comprised 28.0% of the population (38.0% threshold) and Asian/Pacific Islanders comprised 16.3% (26.3% threshold). In Jersey City, there were 29 census tracts that meet the criteria for areas of racial concentration. They include:

- Census Tract 9.02
- Census Tract 12.01
- Census Tract 16.02
- Census Tract 19
- Census Tract 21

- Census Tract 27
- Census Tract 29
- Census Tract 32
- Census Tract 33
- Census Tract 38
- Census Tract 40
- Census Tract 41.02
- Census Tract 42
- Census Tract 43
- Census Tract 44
- Census Tract 45
- Census Tract 48
- Census Tract 49
- Census Tract 50
- Census Tract 51
- Census Tract 52
- Census Tract 53
- Census Tract 54
- Census Tract 55
- Census Tract 56
- Census Tract 58.01
- Census Tract 58.02
- Census Tract 59
- Census Tract 60

In addition, persons of Hispanic origin represented 28.3% of the population in Jersey City. Therefore, an area of ethnic concentration includes the census tracts where the percentage of Hispanics is 38.3% or higher. There were 19 census tracts in Jersey City which fit this criterion. They are:

- Census Tract 2
- Census Tract 3
- Census Tract 5
- Census Tract 6
- Census Tract 7
- Census Tract 8
- Census Tract 11
- Census Tract 12.02
- Census Tract 13
- Census Tract 14
- Census Tract 18
- Census Tract 22
- Census Tract 23
- Census Tract 25
- Census Tract 26
- Census Tract 34
- Census Tract 37
- Census Tract 46
- Census Tract 47

Population by Race and Hispanic origin, 2000

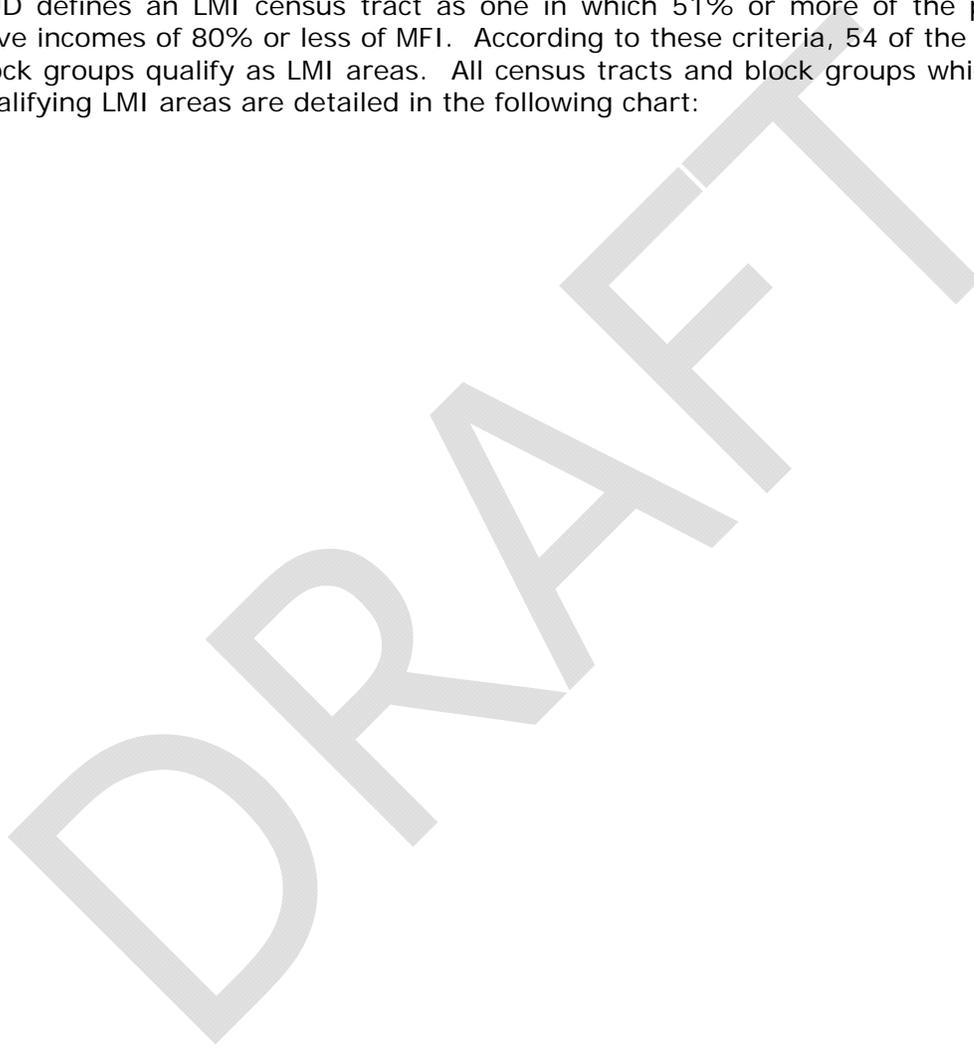
	Total Population	White		Black		Asian/Pacific Islander		Hispanic	
		#	%	#	%	#	%	#	%
Jersey City Total	240,055	81,708	34.0%	67,225	28.0%	39,228	16.3%	68,032	28.3%
Tract 1	5,775	2,813	48.7%	257	4.5%	1,502	26.0%	1,822	31.5%
Tract 2	5,968	2,766	46.3%	339	5.7%	688	11.5%	3,249	54.4%
Tract 3	4,449	2,313	52.0%	320	7.2%	214	4.8%	2,453	55.1%
Tract 4	3,848	1,924	50.0%	158	4.1%	886	23.0%	1,066	27.7%
Tract 5	4,226	1,944	46.0%	207	4.9%	783	18.5%	1,674	39.6%
Tract 6	5,858	2,935	50.1%	332	5.7%	873	14.9%	2,386	40.7%
Tract 7	4,032	1,797	44.6%	245	6.1%	404	10.0%	2,240	55.6%
Tract 8	4,004	1,668	41.7%	412	10.3%	291	7.3%	2,134	53.3%
Tract 9.01	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
Tract 9.02	6,103	2,790	45.7%	457	7.5%	1,856	30.4%	1,127	18.5%
Tract 10	1,851	1,113	60.1%	40	2.2%	367	19.8%	372	20.1%
Tract 11	5,825	2,578	44.3%	333	5.7%	1,023	17.6%	2,535	43.5%
Tract 12.01	2,197	783	35.6%	151	6.9%	903	41.1%	524	23.9%
Tract 12.02	1,482	612	41.3%	273	18.4%	208	14.0%	594	40.1%
Tract 13	3,576	1,511	42.3%	344	9.6%	314	8.8%	1,994	55.8%
Tract 14	4,055	1,681	41.5%	352	8.7%	872	21.5%	1,711	42.2%
Tract 15	1,654	821	49.6%	551	33.3%	18	1.1%	377	22.8%
Tract 16.01	51	51	100.0%	0	0.0%	0	0.0%	0	0.0%
Tract 16.02	6,661	3,012	45.2%	497	7.5%	2,868	43.1%	544	8.2%
Tract 17	3,461	1,373	39.7%	919	26.6%	655	18.9%	1,005	29.0%
Tract 18	4,183	1,425	34.1%	575	13.7%	964	23.0%	1,600	38.3%
Tract 19	1,739	470	27.0%	107	6.2%	773	44.5%	376	21.6%
Tract 20	4,396	1,691	38.5%	479	10.9%	1,124	25.6%	1,032	23.5%
Tract 21	4,352	1,577	36.2%	527	12.1%	1,204	27.7%	1,131	26.0%
Tract 22	1,594	988	62.0%	166	10.4%	69	4.3%	694	43.5%
Tract 23	2,387	1,190	49.9%	262	11.0%	253	10.6%	1,135	47.5%
Tract 24	2,453	1,530	62.4%	286	11.7%	188	7.7%	529	21.6%
Tract 25	2,904	1,221	42.0%	208	7.2%	630	21.7%	1,204	41.5%
Tract 26	2,282	1,048	45.9%	319	14.0%	334	14.6%	972	42.6%
Tract 27	6,281	1,559	24.8%	2,388	38.0%	906	14.4%	1,621	25.8%
Tract 28	6,225	2,440	39.2%	1,192	19.1%	894	14.4%	1,977	31.8%
Tract 29	4,166	1,565	37.6%	624	15.0%	1,102	26.5%	990	23.8%
Tract 30	3,255	955	29.3%	800	24.6%	617	19.0%	1,214	37.3%
Tract 31	4,228	1,249	29.5%	792	18.7%	914	21.6%	1,444	34.2%
Tract 32	1,682	97	5.8%	98	5.8%	1,170	69.6%	335	19.9%
Tract 33	4,264	352	8.3%	3,223	75.6%	89	2.1%	932	21.9%
Tract 34	1,952	977	50.1%	330	16.9%	89	4.6%	947	48.5%
Tract 35	2,518	1,288	51.2%	473	18.8%	183	7.3%	864	34.3%
Tract 36	1,472	713	48.4%	260	17.7%	161	10.9%	394	26.8%
Tract 37	1,848	951	51.5%	155	8.4%	178	9.6%	831	45.0%
Tract 38	4,021	1,856	46.2%	580	14.4%	1,098	27.3%	538	13.4%
Tract 39	1,681	1,073	63.8%	241	14.3%	162	9.6%	188	11.2%
Tract 40	5,206	1,336	25.7%	851	16.3%	1,952	37.5%	1,084	20.8%
Tract 41.01	7,214	1,992	27.6%	2,560	35.5%	588	8.2%	2,179	30.2%
Tract 41.02	2,678	388	14.5%	1,678	62.7%	225	8.4%	573	21.4%
Tract 42	4,673	835	17.9%	2,401	51.4%	433	9.3%	1,211	25.9%
Tract 43	2,276	139	6.1%	1,836	80.7%	30	1.3%	335	14.7%
Tract 44	2,266	77	3.4%	2,111	93.2%	0	0.0%	138	6.1%
Tract 45	3,653	161	4.4%	3,197	87.5%	0	0.0%	348	9.5%
Tract 46	2,288	452	19.8%	856	37.4%	35	1.5%	1,184	51.7%
Tract 47	2,294	560	24.4%	735	32.0%	83	3.6%	1,163	50.7%
Tract 48	3,657	1,136	31.1%	844	23.1%	1,080	29.5%	661	18.1%
Tract 49	3,968	578	14.6%	2,263	57.0%	342	8.6%	754	19.0%
Tract 50	1,063	0	0.0%	976	91.8%	0	0.0%	87	8.2%
Tract 51	2,006	22	1.1%	1,800	89.7%	23	1.1%	54	2.7%
Tract 52	4,415	796	18.0%	3,000	68.0%	286	6.5%	416	9.4%
Tract 53	2,762	207	7.5%	2,401	86.9%	18	0.7%	272	9.8%
Tract 54	5,436	1,531	28.2%	1,886	34.7%	1,465	26.9%	706	13.0%
Tract 55	2,697	77	2.9%	2,467	91.5%	0	0.0%	203	7.5%
Tract 56	3,794	959	25.3%	1,508	39.7%	682	18.0%	777	20.5%
Tract 58.01	4,777	272	5.7%	4,100	85.8%	51	1.1%	538	11.3%
Tract 58.02	1,168	578	49.5%	509	43.6%	35	3.0%	102	8.7%
Tract 59	7,192	2,805	39.0%	1,220	17.0%	2,036	28.3%	1,255	17.4%
Tract 60	4,412	636	14.4%	2,823	64.0%	214	4.9%	1,062	24.1%
Tract 61	6,903	2,843	41.2%	1,928	27.9%	1,181	17.1%	1,487	21.5%
Tract 62	3,677	1,235	33.6%	1,295	35.2%	291	7.9%	1,023	27.8%
Tract 63	4,621	1,393	30.1%	1,708	37.0%	351	7.6%	1,665	36.0%

Source: Census 2000, SF3 (P6,P7)

Low and Moderate Income Areas

The following table presents information regarding low and moderate income (LMI) persons in Jersey City. LMI persons, as determined by HUD, have incomes at or below 80% of the median family income (MFI). In its 2009 estimates, HUD determined that there were 108,506 LMI persons in Jersey City, equivalent to 45.8% of the population for whom this rate is determined. The U.S. Census American Community Survey reported that the 2008 MFI in Jersey City was \$63,240.

HUD defines an LMI census tract as one in which 51% or more of the population have incomes of 80% or less of MFI. According to these criteria, 54 of the City's 160 block groups qualify as LMI areas. All census tracts and block groups which include qualifying LMI areas are detailed in the following chart:



Low & Moderate Income Persons by Census Tract, 2009									
Census Tract	Block Group	% LMI							
1	1	50.3%	21	1	49.4%	43	1	47.2%	
	2	36.7%		2	43.4%		2	37.4%	
	3	22.6%		3	49.8%		44	1	67.4%
2	1	55.0%	22	2	41.3%	45	1	67.2%	
	2	48.6%		3	53.1%		2	47.2%	
	3	59.2%		1	37.3%		3	52.1%	
3	1	39.3%	23	2	29.9%	46	1	47.8%	
	2	45.4%		1	13.5%		2	69.5%	
	3	50.7%		2	35.8%		1	61.8%	
4	1	40.7%	24	1	32.2%	47	2	70.0%	
	2	33.1%		2	33.9%		9	46.1%	
5	1	48.1%	25	1	56.6%	48	1	42.3%	
	2	50.7%		2	39.7%		2	38.2%	
	3	44.6%		3	42.9%		3	77.7%	
6	1	45.2%	26	1	55.6%	27	1	42.6%	
	2	45.1%		3	33.9%		2	40.2%	
	3	32.6%		1	48.9%		3	53.8%	
	4	50.6%		2	24.7%		4	34.1%	
7	1	53.2%	28	3	49.1%	28	50	1	43.7%
	2	55.9%		4	48.6%		51	1	64.2%
	3	47.6%		5	61.8%		52	1	51.7%
8	1	39.3%	29	1	44.8%	29	2	44.5%	
	2	54.5%		2	50.0%		53	1	53.7%
9.01	1	#DIV/0!	30	3	49.6%	30	2	57.6%	
	2	30.0%		1	44.5%		54	1	5.7%
	3	30.0%		2	69.7%		2	31.9%	
9.02	1	30.0%	31	1	59.4%	31	3	59.1%	
	2	31.9%		2	69.1%		55	1	65.2%
	3	50.8%		1	36.2%		56	1	58.7%
10	1	43.2%	32	2	100.0%	2		34.8%	
	2	41.8%		1	83.2%	58.01	3	36.0%	
11	1	41.1%	33	2	86.7%		1	69.5%	
	2	42.7%		3	84.1%		2	60.5%	
	3	36.9%		4	78.2%	3	41.4%		
12.01	1	46.7%	34	1	46.1%	34	58.02	1	17.3%
12.02	1	53.1%		2	72.6%		1	32.3%	
13	1	46.7%	35	1	32.0%	35	2	23.3%	
	2	35.1%		1	18.6%		59	3	32.0%
14	1	40.4%	36	2	31.8%	4		26.2%	
	2	43.6%		1	38.0%	5		83.0%	
15	1	68.3%	37	2	31.6%	37	60	1	56.2%
	2	27.9%		1	63.4%		2	43.1%	
16.01	1	62.7%	38	2	39.1%	38	1	62.5%	
16.02	1	18.1%		1	16.0%		2	76.5%	
	17	1	14.8%	39	1	31.4%	39	61	3
2		45.8%	2		30.7%	4		39.1%	
18	1	55.8%	40	3	26.1%	40	5	17.1%	
	2	52.9%		4	44.0%		62	1	50.9%
19	1	55.8%	41.01	1	38.0%	41.01	2	60.7%	
	2	37.7%		2	23.9%		1	47.2%	
	3	51.0%		3	56.7%		2	47.6%	
20	1	51.0%	41.02	4	68.6%	41.02	63	3	41.3%
	2	56.2%		1	66.2%		1	47.2%	
	3	52.0%		2	50.6%		2	47.6%	
			42	1	59.5%	42			
				2	55.5%				
				3	39.4%				

Source: U. S. Department of Housing

Concentrations of LMI Persons, Minority Persons, and Hispanics

There were 39 census tracts identified as having at least one LMI block group, with nine of those tracts having all block groups as LMI areas. Of the 39 census tracts, 29 were also noted to be areas of minority/Hispanic concentration. They are:

- Census Tract 2
- Census Tract 7
- Census Tract 8
- Census Tract 12.02
- Census Tract 18
- Census Tract 22
- Census Tract 26
- Census Tract 27
- Census Tract 32
- Census Tract 33
- Census Tract 34
- Census Tract 38
- Census Tract 41.02
- Census Tract 42
- Census Tract 44
- Census Tract 45
- Census Tract 46
- Census Tract 47
- Census Tract 48
- Census Tract 49
- Census Tract 51
- Census Tract 52
- Census Tract 53
- Census Tract 54
- Census Tract 55
- Census Tract 56
- Census Tract 58.01
- Census Tract 59
- Census Tract 60

2. Basis for Allocating Investments

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

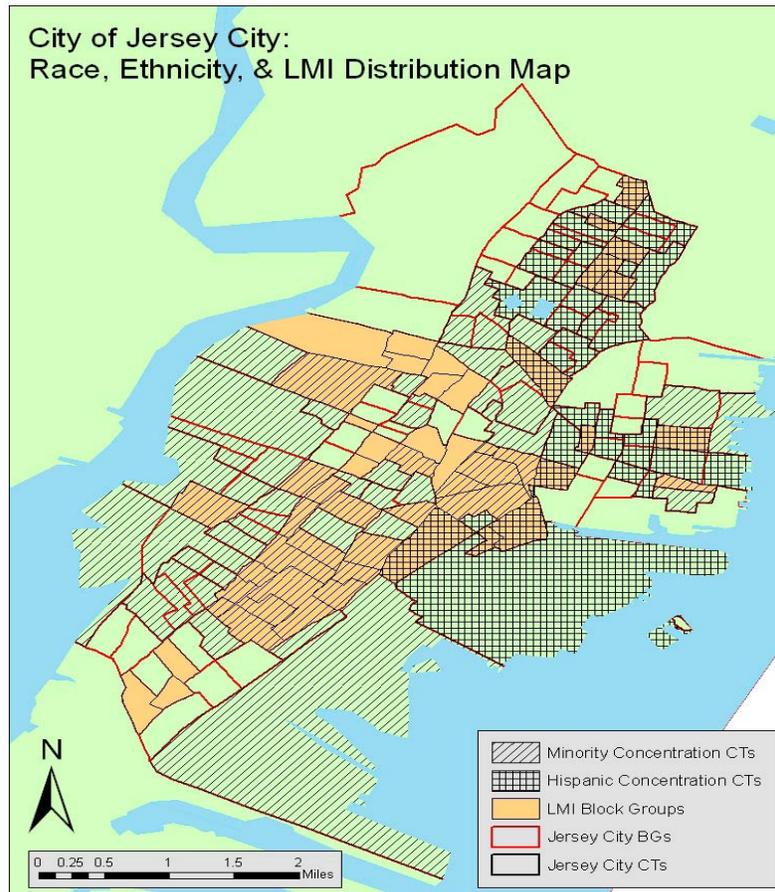
The system for establishing the priority for the selection of these projects in the City of Jersey City is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on low and moderate income areas or neighborhoods
- Coordination and leveraging of resources

- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Much of the City's funds are invested in one of the CDBG target areas in Jersey City. The following map describes the distribution of the areas in Jersey City with an LMI majority, ethnic concentration, and CDBG target areas. Because 70% of the City's CDBG funds must benefit low and moderate income persons, a significant portion of the City's CDBG funds may be spent in these areas. Although funds will be allocated to projects distributed throughout the City, a majority of the funds are concentrated in Ward F.

INSERT CDBG/LMI AREA MAP



As noted on the above map, low / moderate income areas are primarily in Ward F.

3. Obstacles to Meeting Underserved Needs

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

- *Increased need for affordable housing and supportive services resulting from economic downturn* – while budgets for projects are generally stretched in good economic conditions, the recent economic downturn has exacerbated these issues and concerns.
- *Increased foreclosures & unemployment* – in addition to the community implications of the recent economic downturn are effects on a more individual basis, such as a high foreclosure rate, the associated problem of poor credit, and rising unemployment.

Managing the Process [91.200 (b)]

1. **Lead Agency.** Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

1. Lead Agency

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

2. Significant Aspects of the Process

The City engaged the services of Mullin & Lonergan Associates, Inc. to serve as consultant to the project. A project schedule was developed with the goal of submitting the adopted CP to HUD on or before April 30, 2010.

The City made the decision to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing

and human services to LMI households and persons. These stakeholders were invited to participate in completing specific provider-type surveys, as well as more general community needs surveys, held for the purpose of developing the CP.

The CP was developed using reliable data from sources such as the U.S. Census Bureau, HUD's State of the Cities Data System (CHAS data tables), the National Low Income Housing Coalition, the local real estate multi-list service database, municipal departments, and several planning documents produced by or on behalf of Jersey City. These include the City's FY2005-09 CP and 2009 Action Plan, recent CAPER reports, and the Jersey City Recreation and Open Space Master Plan, among other items.

Additionally, public and private agencies which were identified as stakeholders in the process were asked to complete written questionnaires to provide data on special needs populations such as the elderly, youth, persons with HIV/AIDS, public housing residents, persons with disabilities, and the homeless. Copies of the written questionnaires sent to the various entities are included in Additional Information — Appendix C.

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

The required Public Needs Hearing was held on November 16, 2009 at the Jersey City Museum, 350 Montgomery Street, Jersey City, NJ and on April 21, 2010 at City Hall in the Anna Cucci Memorial Council Chambers, 280 Grove Street, Jersey, NJ. A number of concerns and issues were voiced by the community; a summary of these comments is included in the Citizen Participation section. Minutes of the hearing are also kept on file in the Division of Community Development.

A draft of the Consolidated Plan for FY2010-2014 and the Annual Plan for FY2010 was placed on public display for 30 days beginning March 23, 2010 and ending April 22, 2010.

3. Jurisdiction's Consultations

The City engaged in an extensive consultation process with the community, local public agencies, and nonprofit organizations in an effort to develop a community-driven CP. From October 23 through November 13, 2009, a survey questionnaire was placed on the City's website and advertised for public input. In addition, more directed surveys were distributed to regional stakeholders to identify current issues and trends impacting the agencies and organizations as well as their organizational priorities. A summary of the interviews and focus group sessions is included in Additional Information—Appendix C.

Based on the survey responses received by City's Division of Community Development, several trends and urgent needs were identified. The primary housing needs identified by both the community and service provider focus groups were increased rental housing for LMI households and self-sufficiency programs for the homeless population. The main public service needs were more programs for youths, more life skill training and literacy programs, and increased accessibility to medical programs and facilities. The primary economic development needs identified were employment training for City residents and financial assistance for LMI households to start or expand businesses. The primary public infrastructure needs

identified were better streets, sidewalks, and lighting, and improvements to existing parks and recreation facilities.

Various public agencies, housing groups, and private organizations submit input throughout the year that is part of the CP development process. These organizations include, but are not limited to:

Jersey City Division of Community Development
Jersey City Housing Authority
Urban League of Hudson County
Community Outreach Team, Inc.
Let's Celebrate, Inc.
C-Line Community Outreach Services
Jersey City Episcopal Community Development Corporation
Habitat for Humanity of Hudson County, Inc.
Hudson Community Enterprises
WomenRising, Inc.
Friends of the Lifers
Boys and Girls Club of Hudson County
Community Preservation Corporation
Catholic Charities Archdiocese of Newark
Medical and Social Services for the Homeless
Hudson County HIV/AIDS Planning Council
Hudson County Department of Family Services
Jersey City Affordable Housing Coalition
Jersey City Division of Housing Code Enforcement
Jersey City Division of Planning
Hudson Diversity Action Council
Monticello Avenue Community Development Corporation

During the public input and agency consultation process, some general themes were repetitively voiced by the participants in the questionnaires. These themes included the following:

- The recession has substantially impacted contributions to local nonprofit organizations. The ability of these organizations to provide supportive services to their clientele is substantially impaired. However, clients are dependent upon these public services as a safety net now more than ever.
- Issues are not concentrated in one sector. Shortfalls in housing, services, community development, and economic conditions mean that what resources are available will not be able to meet all of the community's needs. Local nonprofit organizations reported lack of affordable housing for low income and disabled individuals whereas a main concern of the City was employment training programs to better prepare residents for the workforce.

Citizen Participation [91.200 (b)]

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

1. Summary of Citizen Participation Process

The City of Jersey City has followed the same procedures in advertising the amount of assistance expected to be received and the range of activities to be undertaken during the fiscal year, including the estimated benefits for low and moderate income populations.

The City will make copies of the draft CP available for public review and comment for 30 days. The CP will also be posted on the City's website, www.jerseycitynj.gov. The draft CP will be available at the following locations, in accordance with Jersey City's Citizen Participation Plan:

- City Hall
Office of the City Clerk
280 Grove Street
Jersey City, NJ 07302
- Department of Housing, Economic Development & Commerce
Division of Community Development
30 Montgomery Street
Jersey City, NJ 07302
- Jersey City Public Library
472 Jersey Avenue
Jersey City, NJ 07302

The required Public Hearing was held on November 16, 2009 at the Jersey City Museum, 350 Montgomery Street, Jersey City, NJ, and on April 21, 2010 at City Hall – Municipal Council Chambers, 280 Grove Street, Jersey City, NJ. The hearing was scheduled in accordance with the City's Citizen Participation Plan. A public notice for the hearing was published in *The Jersey Journal*, *Cambio*, *El Especialito* and *The Hudson Reporter* copies of which are included in Additional Information – Appendix C. Notices also were posted in community buildings throughout the City, including City Hall, the Department of Housing, Economic Development, and Commerce, the Jersey City Free Public Libraries and the Mary McLeod Bethune Life Center, as well as on the City's website, www.jerseycitynj.gov.

2. Summary of Citizen Comments

The City received several public comments at the November 16, 2009 and April 21, 2010 Public Hearings. A summary of comments is included for the November 16, 2009 hearing in Additional Information – Appendix C. Also, the full transcript containing comments from the April 21, 2010 public hearing will be submitted under separate cover.

3. Summary of Efforts Made to Broaden Public Participation

The City has an open-ended policy of allowing for citizen input because its Consolidated Plan is contingent on citizen input. This input process also includes meetings with local community groups, particularly those which represent minority and disabled persons, such as Urban League of Hudson County, Philippine American Friendship Association, PAN American Concerned Citizens Actions League, Inc., Puertorriquenos Asociados for Community Organization (P.A.C.O.) and Hudson Community Enterprises. The City also works with Jersey City Housing Authority, as well as private housing advocacy groups, to encourage the participation of the public housing residents. The Division of Community Development produces and makes available a Community Development Block Grant Application Package for potential applicants.

4. Explanation of Comments Not Accepted

The City of Jersey City has made a concerted effort towards citizen outreach, including incorporation of citizen comments regarding the goals, objectives, and focus of the Consolidated Plan. Due to the limited funding available for the many projects proposed for the city, not all comments received have been incorporated into the plan.

Institutional Structure [91.215 (i)]

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

1. Institutional Structure

PUBLIC INSTITUTIONS

Coordination of the City's housing and community development plan is handled by the Division of Community Development.

Within Jersey City

The institutional structure for providing affordable housing and meeting community development needs in Jersey City involves many agencies, including the Jersey City Department of Housing, Economic Development, and Commerce, the Division of Community Development, and the Jersey City Housing Authority (JCHA). In addition, there are several offices within the City's departmental structure that provide housing, economic, and community development services to citizens of Jersey City. These include:

- The City Planning Division is chiefly responsible for administering the land use regulations of Jersey City;
- The Zoning Division is the municipal agency that has the principal responsibility for regulating land use in Jersey City;
- The Construction Official within the Building Division oversees all new construction, rehabilitation, and demolition projects within Jersey City;
- The Tenant / Landlord Relations Division advises tenants and landlords of their respective rights and responsibilities;
- The Department of Health and Human Services oversees human services activities for the City;
- The Jersey City Redevelopment Agency assists the City by acquiring and assembling parcels of land for development as affordable and market-rate housing, as well as industrial, commercial, and retail use;
- The Jersey City Economic Development Corporation provides leadership and expertise in order to promote and facilitate business creation, retention, recruitment, financial assistance, and expansion; and
- The Jersey City Housing Authority (JCHA) is responsible for managing public housing and administering the Section 8 Rental Assistance Housing CHOICE Voucher Program.

Within New Jersey

The coordination and provision of affordable housing and meeting community development needs is primarily represented by several essential City, County and State agencies:

- Jersey City Affordable Housing Coalition
- Hudson County Comprehensive Emergency Assistance System (CEAS)
- Local Initiative Support Corporation (LISC)
- Housing and Community Development Network of New Jersey
- New Jersey Department of Community Affairs (DCA)
- New Jersey Housing, Mortgage and Finance Agency (NJHMFA)

The Federal Government

The U.S. Department of Housing & Urban Development (HUD) provides entitlement grant funds through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Shelter Grant (ESG).

PRIVATE NONPROFIT ORGANIZATIONS

An important part of the institutional structure for affordable housing and community development in Jersey City is represented by community-based nonprofit organizations. Nonprofit organizations provide essential services for Jersey City residents. Several nonprofit agencies develop and manage affordable housing units for low income individuals and families, homeless persons, and special needs and “at risk” populations. The City currently works with many community-based organizations, including:

- Hudson Community Enterprises
- Jersey City Episcopal CDC
- Let’s Celebrate, Inc.
- Salvation Army
- Urban League of Hudson County
- WomenRising
- York Street Project

PRIVATE INDUSTRY

For-Profit Developers

Nonprofit housing providers account for a significant percentage of the affordable housing units created in Jersey City; the remaining majority is provided by for-profit developers. For-profit developers develop and manage affordable housing units funded by various federal and state programs including HOME, CDBG, and Affordable Housing Trust Fund (AHTF) among others.

Financial Institutions

Like many other New Jersey communities, Jersey City has observed the closing or relocation of many local banks and financial institutions. In many cases, these local lenders have been replaced by much larger institutions with no local ties to the community. The City should attempt to take an aggressive role in challenging these lenders to participate to a greater degree in providing credit on reasonable terms for lower income residents, and to fulfill their obligations under the federal Community Reinvestment Act. The following institutions have provided financing for affordable housing development projects in Jersey City within the last decade:

- Federal Home Loan Bank
- Provident Bank
- PNC Bank
- Bayonne Community Bank
- Bank of America

- Capital One Bank
- Sovereign Bank
- Thrift Institutions Community Investment Corporation (TICIC)
- Community Preservation Corporation

2. Strengths and Gaps in the System of CP Administration

The current institutional structure in Jersey City is comprehensive and it relies on collaborations between various agencies and organizations. Several of the organizations are part of the City's Department of Housing, Economic Development, and Commerce (HEDC). Others, such as the Jersey City Redevelopment Agency (JCRA) and Economic Development Corporation (EDC) work closely with HEDC and the Division of Community Development (DCD), the lead agency in administering the CP.

Strengths

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

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

Weaknesses

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

Closing Gaps

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

3. Strengths and Gaps in the Delivery System for Public Housing

Public housing in Jersey City is administered by the Jersey City Housing Authority (JCHA). JCHA is responsible for all aspects of the Consolidated Plan dealing with public housing, and for administration of the City's Section 8/Housing Choice Voucher program. JCHA is a state-chartered autonomous Jersey City Agency. The Authority is governed by a seven-member Board, six of whom are appointed by the Mayor and approved by City Council. The seventh member is appointed by the governor. While

its day-to-day operations are independent of those of City government, JCHA works closely with the Department of Housing, Economic Development, and Commerce, and Jersey City Redevelopment Agency to meet the City's low income housing needs. In particular, JCHA works with HEDC and JCRA to review and develop housing plans, share data, assemble land for properties, plan and grant strategies, and expedite approvals. A City staff person is also on the JCHA Board of Commissioners.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

The Division of Community Development (DCD) is responsible for monitoring all HUD entitlement grants. The following is a description of the City's strategy for monitoring projects funded by each of the entitlement grants:

CDBG

Community Development Block Grant funds are used for public service activities and development projects. To ensure compliance with federal regulations, construction projects are monitored as follows:

- A pre-construction meeting is held to discuss contracting, federal labor standards, environmental reviews, and payment issues;
- On-site monitoring is conducted as needed throughout construction to periodically assess activity;
- Disbursement requests for payments of construction draws are monitored to ensure compliance; and
- Quarterly reports will be used as an additional monitoring tool to assess project activity and to ensure timely expenditure of funds.

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

The City of Jersey City funds in excess of sixty (60) public service projects annually. The Division of Community Development uses a multi-prong approach when monitoring public service projects. The following are the key components of the City's strategy for monitoring public service projects:

- All public service providers are required to attend annual technical assistance workshops to become familiar with program and regulatory requirements;
- Public service providers are required to submit quarterly reports that detail program activity, accomplishments and demographic information;
- Public service providers are required to submit disbursement requests with appropriate supporting documentation for all expenses incurred;
- Annual desk audits are completed for all public service activities. The vehicle

for completing the desk audits is a Risk Assessment Tool. This tool measures the risk level for funded projects. High-risk projects are scheduled to receive on-site visits. Site visits typically occur during the spring of each year. Site visits may be announced and / or unannounced; and

- Public service projects are monitored regularly via on-going telephone contact with DCD staff.

HOME Investment Partnerships Program

HOME program monitoring takes place prior to, during, and after construction.

Preconstruction Monitoring

Recipients of HOME funds are required to meet with DCD staff prior to construction to review all aspects of their projects. The review includes, but is not limited to, lead-based paint and environmental review standards.

Construction Monitoring

DCD will review and approve all disbursement requests for the payment of construction draws and change orders. DCD will periodically inspect construction projects and attend construction meetings as necessary. DCD will also monitor compliance with other federal requirements.

Post-Construction Monitoring

DCD will monitor tenant selection procedures and affirmative marketing. Projects are monitored to ensure that tenants/owners (if homeownership) meet the HOME income eligibility requirements. Ongoing monitoring and/or inspections occur to ensure that units meet the housing quality standards.

When HOME funds are used to provide a direct subsidy to potential homebuyers, units are monitored to ensure compliance with lead-based paint and Housing Quality Standards.

ESG and HOPWA

All Emergency Shelter Grants (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) funded projects are monitored annually. The primary methods for monitoring are as follows:

- Subgrantees are required to attend annual technical assistance workshops to become familiar with program and regulatory requirements;
- Subgrantees are required to submit quarterly reports that detail program activity and accomplishments;
- Subgrantees are required to submit disbursement requests with appropriate supporting documentation for all expenses incurred;
- Subgrantees are monitored regularly via on-going telephone contact with DCD staff and HMIS data entry; and
- Site visits are conducted at least once annually.

In addition to project monitoring, an on-going review of each project is conducted by the Director to determine project readiness, use of funds, and to ascertain whether overall goals are on schedule. Amendments are proposed when projects are cancelled or delayed.

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

Priority Needs Analysis and Strategies [91.215 (a)]

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

1. Basis for Assigning Priorities

In light of the limited amount of CDBG, HOME, ESG, and HOPWA funds available to the City of Jersey City, not all the City's housing needs can be addressed over the next five years. Therefore, priorities must be established to ensure that scarce resources are directed to the most pressing housing needs in the City.

A multi-step process was used to establish the priorities for the City. First, data relative to each need was collected and grouped into one of four major categories: housing needs, homeless needs, non-homeless special needs, and non-housing community development needs. Second, the City of Jersey City consulted with a diverse group of public agencies, nonprofit organizations, and community development entities to determine the needs as perceived by the consumers of these groups.

Finally, the data was analyzed and priorities were established (relative to the expenditure of CDBG, HOME, ESG, and HOPWA funds) using the following definitions:

- **High** priorities are those activities that WILL be funded;
- **Medium** priorities are those activities that MAY be funded but only after high priorities have been funded; and
- **Low** priorities are those activities that will NOT be funded by the City; however, the City will consider providing certifications of consistency and supporting applications submitted for non-City funds by other entities.

Medium and low priority activities are still important and are not meant to be understood as being unnecessary in the City of Jersey City. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five years. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner.

The priorities identified in the CP were developed by:

- Weighing the severity of the need among all groups and sub-groups;
- Analyzing current social, housing and economic conditions;

- Analyzing the relative needs of low and moderate income families;
- Assessing the resources likely to be available over the next five years; and
- Evaluating input from focus group sessions, interviews, service provider surveys, City department staff, and public hearings.

2. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs in Jersey City is the limited financial resources available to address identified priorities. For example, the amount of CDBG funds available under the 15% Public Service cap is consistently and significantly less than the amount requested to meet local goals. Thus, many worthwhile projects are funded at lower levels due to the ceiling on these funds.

Jersey City, along with most communities, has fewer resources available to address underserved needs. This challenge is further impacted by local home foreclosures, increased unemployment, increased homelessness and the need to assist those who have been negatively impacted by the current economy.

Lead-based Paint [91.215 (g)]

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

1. Estimated Number of Housing Units that Contain Lead-Based Paint

HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 10-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior. Lead-based paint was banned from residential paint in 1978. All homes built prior to that time may contain lead-based paint.

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and are occupied by LMI households. The significance of this data is that LMI owner households who are cost-burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The following table represents the number of housing units estimated to contain lead-based paint by income level of households. This data is matched against the number of units built before 1970 to estimate the

number of units that potentially contain lead-based paint and are occupied by LMI households.

Estimated Number of Housing Units that Potentially Contain Lead-Based Paint and are Occupied by LMI Households, 2000

Housing Units by Affordability	Renter-Occupied Units	Owner-Occupied Units*	Total Units
0%-<30% of MFI			
Occupied Units	6,977	---	6,977
Built Prior to 1970	3,795	---	3,795
Estimated # of Units w/Lead-based Paint	2,847	---	2,847
30%-<50% of MFI			
Occupied Units	6,966	1,731	8,697
Built Prior to 1970	3,567	440	4,006
Estimated # of Units w/Lead-based Paint	2,675	330	3,005
50%-<80% of MFI			
Occupied Units	28,638	4,027	32,665
Built Prior to 1970	14,634	1,176	15,810
Estimated # of Units w/Lead-based Paint	10,976	882	11,857

* Note: HUD CHAS data is not available for housing units built from 1970-1978.

Source: U.S. Census Bureau; U.S. Department of HUD, SOCDs Data

In 2000, HUD estimated that as many as 17,709 housing units built prior to 1970 and occupied by low and moderate income households contained lead-based paint. The following analysis is based on the above table.

0-<30% of MFI:

Of the 6,977 housing units occupied by extremely low income households, HUD estimated that 3,795 (54.4%) were built prior to 1978. HUD also estimates that 2,847 housing units built prior to 1978 contain lead-based paint, which is 40.8% of the housing stock affordable to households with incomes of less than 30% of the MFI.

30-<50% MFI:

Of the 8,697 housing units occupied by very low income households, HUD estimated that 4,006 (46.1%) were built prior to 1978. HUD also estimates that 3,005 housing units built prior to 1978 contain lead-based paint, which is about 34.6% of the housing stock affordable to households with incomes between 30-50% of the MFI.

50-<80% MFI:

Of the 32,665 housing units occupied by low income households, HUD estimated that 15,810 (48.4%) were built prior to 1978. HUD also estimates that 11,857 housing units built prior to 1978 contain lead-based paint, which is about 36.3% of the housing stock affordable to households with incomes between 50-80% of the MFI.

2. Proposed Actions to Reduce and Eliminate Lead-based Paint Hazards

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

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

- Collaborate with the New Jersey Department of Community Affairs in implementing the LHCAF (Lead Hazard Control Assistance Fund) program which offers financial assistance to homeowners and property owners to reduce lead based paint hazards in the home.
- Perform complete risk assessments and final clearance for all homes assisted with Homeowner Rehabilitation Program / Senior Home Rehabilitation Program funds. Lead based paint findings are incorporated into work write-ups for rehabilitation of properties.
- Perform visual inspections of all properties to be acquired by first time homebuyers participating in the City's Golden Neighborhoods Homeownership Program.
- Require developers participating in City sponsored federally assisted programs to abate lead in existing structures built prior to 1978. This requirement will be imposed on units receiving subsidies of \$25,000 or more in federal funds.
- Partner with The Lead Education and Outreach Program at the Northern New Jersey Health Consortium to increase awareness about lead based paint hazards.
- Pursue available funding/grants (both Federal and State) for Jersey City projects requiring lead abatement. In accordance with lead-based paint requirements, the City of Jersey City has attempted to incorporate the following factors that will refine and narrow the communities that are at high risk with lead-based paint hazards:
 - Age of housing (pre-1978 housing units)
 - Condition of housing
 - Tenure and poverty levels
 - Presence of young children
 - Presence of lead poisoning cases

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

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

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

1. Estimated Housing Needs: Demographic Profile and Overview of Housing Needs

Jersey City is the second most populous city in the state of New Jersey (behind Newark), and the most populous city in Hudson County, with a population of 229,007 according to the 2008 Census. The city occupies 21.1 square miles (54.7 km²), including 14.9 mi² of land (70.6%) and 6.2 mi² of water (29.4%). The Hudson River separates Jersey City from Manhattan Island and New York State to the east, while the Hackensack River separates the city from the rest of Hudson County to the west. The City of Bayonne is to the south and Newark is located to the north.

Like Hudson County, Jersey City's rate of growth has been inconsistent over the past several decades, and the City has seen an overall contraction of 16.4% or 45,052 persons. By comparison, Hudson County has shrunk 2.5% and the State of New Jersey has grown 43.1% during the same time period. The following table displays population changes since 1960:

Population Trends, 1960-2008

	New Jersey		Hudson County		Jersey City	
	Pop.	% Change	Pop.	% Change	Pop.	% Change
1960	6,066,782	---	610,734	---	274,059	---
1970	7,171,112	18.2%	607,839	-0.5%	260,545	-4.9%
1980	7,364,823	2.7%	556,972	-8.4%	223,537	-14.2%
1990	7,730,188	5.0%	553,099	-0.7%	228,537	2.2%
2000	8,414,350	8.9%	608,975	10.1%	240,055	5.0%
2008	8,682,661	3.2%	595,419	-2.2%	229,007	-4.6%

Source: [www.censuscope.org](http://www.censusscope.org); U.S. Census Bureau

Annual population estimates since 2000 are reported in the table below. Jersey City experienced population decline in 2002-2004, which paralleled similar trends county- and state-wide. The population fell to 237,181 in 2004, from 240,557 in 2001. The changes in population in Jersey City each year were less than 1% of the total. In the eight years studied, there was a total population gain of 1,063 (0.4%). Information about this growth, as well as the relative growth of Hudson County and New Jersey State, is included in the following table:

Population Estimates, 2000-2008

	New Jersey		Hudson County		Jersey City	
	Pop.	% Change	Pop.	% Change	Pop.	% Change
2000	8,430,913	---	609,484	---	240,051	---
2001	8,490,942	0.7%	612,847	0.5%	240,557	0.2%
2002	8,547,410	0.7%	608,623	-0.7%	239,054	-0.6%
2003	8,589,562	0.5%	604,526	-0.7%	238,045	-0.4%
2004	8,620,770	0.4%	601,430	-0.5%	237,181	-0.4%
2005	8,634,657	0.2%	598,496	-0.5%	237,616	0.2%
2006	8,640,218	0.1%	595,220	-0.6%	239,401	0.7%
2007	8,653,126	0.1%	592,364	-0.5%	240,036	0.3%
2008	8,682,661	0.3%	595,419	0.5%	241,114	0.4%

Source: U.S. Census Bureau, 2008 Population Estimates (T1)

The City of Jersey City is currently divided into 67 census tracts, 66 of which are populated, as detailed in the following table:

Population by Census Tract, 2000

Geography	Total Population		
Jersey City Total	240,055	Tract 31	4,228
Tract 1	5,775	Tract 32	1,682
Tract 2	5,968	Tract 33	4,264
Tract 3	4,449	Tract 34	1,952
Tract 4	3,848	Tract 35	2,518
Tract 5	4,226	Tract 36	1,472
Tract 6	5,858	Tract 37	1,848
Tract 7	4,032	Tract 38	4,021
Tract 8	4,004	Tract 39	1,681
Tract 9.01	0	Tract 40	5,206
Tract 9.02	6,103	Tract 41.01	7,214
Tract 10	1,851	Tract 41.02	2,678
Tract 11	5,825	Tract 42	4,673
Tract 12.01	2,197	Tract 43	2,276
Tract 12.02	1,482	Tract 44	2,266
Tract 13	3,576	Tract 45	3,653
Tract 14	4,055	Tract 46	2,288
Tract 15	1,654	Tract 47	2,294
Tract 16.01	51	Tract 48	3,657
Tract 16.02	6,661	Tract 49	3,968
Tract 17	3,461	Tract 50	1,063
Tract 18	4,183	Tract 51	2,006
Tract 19	1,739	Tract 52	4,415
Tract 20	4,396	Tract 53	2,762
Tract 21	4,352	Tract 54	5,436
Tract 22	1,594	Tract 55	2,697
Tract 23	2,387	Tract 56	3,794
Tract 24	2,453	Tract 58.01	4,777
Tract 25	2,904	Tract 58.02	1,168
Tract 26	2,282	Tract 59	7,192
Tract 27	6,281	Tract 60	4,412
Tract 28	6,225	Tract 61	6,903
Tract 29	4,166	Tract 62	3,677
Tract 30	3,255	Tract 63	4,621

Source: Census 2000, SF3 (P6)

Households

As of 2008, the City of Jersey City contained 90,546 households. Of these:

- 28,625 (31.6%) had children under age 18 living with them;
- 29,771 (32.9%) were married couples living together;
- 17,254 (19.1%) had a female householder with no husband present; and
- 37,903 (41.9%) were non-family households; and
- 29,709 (32.8%) were single individuals.

The number of households in Jersey City increased 7.7% from 82,306 in 1990 to 88,617 in 2000. Estimates for 2008 show an increase to 90,546 (2.2%) households, resulting in a total gain of 8,240 (10.0%) households since 1990. Although statistics

were not available for 1990, persons per household decreased significantly from 2.67 in 2000 to 2.49 in 2008. On average, household sizes in Jersey City are smaller than those in Hudson County.

Persons per Household, 1990-2008

	1990		2000		2008	
	#	%	#	%	#	%
Total Households	82,306	100.0%	88,617	100.0%	90,546	100.0%
Family Households	54,127	65.8%	56,114	63.3%	52,643	58.1%
Married Couple Households	33,559	40.8%	32,994	37.2%	29,771	32.9%
With Children	16,377	19.9%	16,016	18.1%	13,866	15.3%
Without Children	17,182	20.9%	16,978	19.2%	15,905	17.6%
Female-Headed Households	16,222	19.7%	17,611	19.9%	17,254	19.1%
With Children	8,924	10.8%	10,033	11.3%	9,402	10.4%
Without Children	7,298	8.9%	7,578	8.6%	7,852	8.7%
Male-Headed Households	4,346	5.3%	5,509	6.2%	5,618	6.2%
With Children	1,384	1.7%	2,081	2.3%	1,861	2.1%
Without Children	2,962	3.6%	3,428	3.9%	3,757	4.1%
Non-Family and One Person Households	28,179	34.2%	32,503	36.7%	37,903	41.9%
Average Household Size	--		2.67		2.49	

Source: Census 1990, SF3 (P019); Census 2000, SF3 (P10); 2008 American Community Survey 1-Year Estimates

Income and Poverty

Adjusted to 2008 dollars, the median household income in Jersey City decreased from \$50,447 in 1990 to \$48,930 in 2000, and then increased to \$56,079 in 2008. This amounts to a net 11.2% increase during those 18 years.

The increase in the City's median household income parallels the shift in the distribution of households by income – a decreasing percentage of lower income households, coupled with an increasing proportion of more affluent households. This trend is illustrated in the following table:

Jersey City Household Income, 1990-2008

	1990		2000		2008	
	Total	% of Total	Total	% of Total	Total	% of Total
Less than \$10,000	16,159	19.6%	13,002	14.7%	9,754	10.8%
\$10,000 to \$14,999	6,420	7.8%	6,188	7.0%	3,627	4.0%
\$15,000 to \$24,999	13,378	16.3%	10,567	11.9%	9,063	10.0%
\$25,000 to \$34,999	12,427	15.1%	11,437	12.9%	7,639	8.4%
\$35,000 to \$49,999	14,554	17.7%	13,759	15.5%	10,001	11.0%
\$50,000 to \$74,999	11,967	14.5%	15,335	17.3%	15,934	17.6%
\$75,000 to \$99,999	4,528	5.5%	8,174	9.2%	9,994	11.0%
\$100,000 to \$149,999	2,260	2.7%	6,523	7.4%	13,453	14.9%
More than \$150,000	613	0.7%	3,632	4.1%	11,081	12.2%
Total	82,306	100.0%	88,617	100.0%	90,546	100.0%
Median Household Income (Actual)	\$29,054		\$37,862		\$56,079	
Median Household Income (Adjusted)*	\$50,447		\$48,930			

* Adjusted to 2008 dollars

Source: 1990 U.S. Census, SF3 (P080,P080A); Census 2000, SF3 (P52,P53); 2008 American Community Survey 1-Year Estimates (B19001,B19013)

The number of persons living below poverty level in Jersey City increased 3.6% between 1990 and 2000. This was a slightly lower rate than the increase in the City's overall population (5.0%), which is reflected in the decreased percentage of persons living below the poverty line. In 1990, there were 42,539 persons below the poverty line, which was 18.9% of all persons for whom poverty was determined. By 2000, this number rose to 44,075, accounting for 18.6% of persons for whom

poverty was determined. The number of persons below the poverty line rose 14.8% during those years in Hudson County; however, this increase was accompanied by only a 10.1% increase in population. In New Jersey, the number of persons living below poverty level increased the largest amount (22.1%) between 1990 and 2000. In 2008, the number of people below the poverty line in Jersey City had dropped to 36,054, representing 16.0% of the population.

Persons with Incomes Below Poverty Level, 1990 - 2008						
	1990		2000		2008	
	Persons below poverty	% below poverty level	Persons below poverty	% below poverty level	Persons below poverty	% below poverty level
New Jersey	573,152	7.6%	699,668	8.5%	741,472	8.7%
Hudson County	81,171	14.8%	93,149	15.5%	89,333	15.2%
Jersey City	42,539	18.9%	44,075	18.6%	36,054	16.0%

Source: 1990 U.S. Census, SF3 (P117); Census 2000, SF3 (P87); 2008 American Community Survey 1-Year Estimate (B17001)

According to the American Community Survey, in 2008 Hudson County had the highest poverty rate among New Jersey's 21 counties despite the county's poverty rate dropping from 15.5% in 2000 to 15.2% in 2008. The overall poverty level in New Jersey in 2008 was 8.7%, while the national average was 13.2%. The Census Bureau report reports that 36,054 Jersey City residents lived in poverty in 2008.

Cost Burden and Other Housing Problems

The following provides an estimate of the number and type of households in need of housing assistance. The review considers needs for the households according to the following categories:

- Extremely low income households (income less than 30% of MFI)
- Very low income households (income between 30% and 50% of MFI)
- Low income households (income between 50% and 80% of MFI)
- Households with income above 80% of MFI (moderate, middle and high income households).

The description of housing needs contained in this part includes discussion of cost burden and severe cost burden, overcrowding, and substandard housing conditions being experienced by income category.

Estimated Housing Needs of Extremely Low, Very Low, and Low Income Households

Much of the data reported in this portion of the Jersey City Five-Year CP was derived from CHAS Data 2000. CHAS Data 2000 is a special tabulation prepared for HUD by the Census Bureau. HUD reports that the Census Bureau uses a special rounding scheme on tabulation data. As a result, there may be discrepancies between the data reported by CHAS Data 2000 and the data reported by Census 2000 Summary File 3, which is the source of data in other parts of the CP. While CHAS data from 2000 may appear dated, it is the only source of data for this analysis and is required by HUD.

Using CHAS Data 2000, the following table indicates households with any housing problem. Information is presented for renters and owners. As defined by CHAS

Data 2000, any housing problem includes: 1) a cost burden greater than 30% of income, and/or 2) overcrowding, and/or 3) units without complete kitchens or plumbing facilities. The table also identifies cost-burdened households. Cost burden is distinguished by households paying from 30% to 50% of their income on housing and households paying more than 50%. Households paying more than 50% of income are classified as severely cost-burdened households.

Households with Housing Problems by Household Income, 2000

Income Category of Household	Total Households	Any Housing Problems*		Cost Burden				Other Housing Problems**	
				30% or Higher		50% or Higher			
		Total	%	Total	%	Total	%	Total	%
Renter Households									
Extremely Low (0-30% MFI)	12,729	9,038	71.0%	8,478	66.6%	7,294	57.3%	560	4.4%
Very Low (30%-50% MFI)	7,405	5,939	80.2%	5,561	75.1%	2,681	36.2%	378	5.1%
Low (50%-80% MFI)	10,698	6,783	63.4%	5,253	49.1%	899	8.4%	1,530	14.3%
Above 80% MFI	31,935	7,122	22.3%	2,587	8.1%	351	1.1%	4,535	14.2%
Total Renters	62,767	28,880	46.0%	21,878	34.9%	11,224	17.9%	7,002	11.2%
Owner Households									
Extremely Low (0-30% MFI)	1,486	909	61.2%	877	59.0%	869	58.5%	33	2.2%
Very Low (30%-50% MFI)	1,535	1,421	92.6%	1,414	92.1%	1,151	75.0%	8	0.5%
Low (50%-80% MFI)	2,469	2,069	83.8%	2,032	82.3%	1,121	45.4%	37	1.5%
Above 80% MFI	18,660	5,953	31.9%	4,833	25.9%	1,157	6.2%	1,120	6.0%
Total Owners	24,150	10,352	42.9%	9,155	37.9%	4,298	17.8%	1,197	5.0%
Total All Households	86,917	39,233	45.1%	31,034	35.7%	15,523	17.9%	8,199	9.4%

*Any Housing problems: Cost burden greater than 30% of income, and/or overcrowding, and/or without complete kitchen or plumbing facilities.

** Other Housing problems: Overcrowding, and/or without complete kitchen or plumbing facilities.

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

As shown in the table above, CHAS Data 2000 reports there are 86,917 households in Jersey City. Of these households, 62,767 are renters (72.2%) and 24,150 (27.8%) are homeowners.

Notably:

- There are 39,233 households (45.1%) that have housing problems.
- Of these households, 26,158 (66.7%) are low income, with annual incomes at or below 80% of the median family income (MFI). Lower income households are most likely to have housing needs due to limited resources.
- There are 28,880 renter households (46.0% of total households) that are experiencing housing problems. Renters comprise 73.6% of the 39,233 households with a housing problem.
- Of the 62,767 renter households, 30,832 (49.1%) have incomes classified as low, very low, or extremely low. Of the 28,880 renter households with a housing problem, 21,758 (75.3%) have incomes at or below 80% of MFI.
- There are 10,352 owner households (42.9%) with a housing problem. Owners comprise 26.4% of the 39,233 households with a housing problem.
- Of the 24,150 owner households, 5,490 (22.7%) have incomes classified as low, very low, or extremely low. Of the 10,352 owner households with a housing problem, 4,399 (42.5%) are low income.

Information is also available regarding cost burden by income category. According to 2000 CHAS data 31,034 households (35.7%) pay 30% or more of their income for housing. Of the total households, 15,523 (17.9%) pay more than 50% of their

income for housing. The following information is also evident from the data in the table above:

- Of the 62,767 renter households, 21,878 (34.9%) are cost-burdened. Renters make up 70.5% of the 31,034 cost-burdened homes.
- Of the 24,150 owner households, 9,155 (37.9%) are cost-burdened. Owners make up 29.5% of the 31,034 cost-burdened homes.
- In total, Jersey City has 14,215 extremely low income households. Of these, 9,355 (65.8%) are cost-burdened. Furthermore, 8,163 (57.4%) of the 14,215 households pay 50% or more of their income for housing costs.
- In total, the City has 8,940 very low income households. Of these, 6,975 (78.0%) are cost-burdened. In addition, 3,832 (54.9%) of the 6,975 pay 50% or more of their income for housing costs.
- Jersey City has 13,167 low income households. Of these, 7,285 (55.3%) are cost-burdened. Additionally, 2,020 (27.7%) of the 7,285 pay 50% or more of their income for housing costs.
- Finally, the City has 50,595 households with income above 80% MFI. Of these, 7,420 (14.7%) are cost-burdened. Moreover, 1,508 (20.3%) of the 7,420 pay 50% or more of their income for housing costs.

Cost-burdened renters need decent, affordable housing. Extremely low income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low income and low income renters with a housing problem need assistance with supportive services, such as childcare, health care, and/or transportation services. Assistance with supportive services reduces demands on their incomes, freeing up income to pay for housing. Very low income and low income renters who are provided assistance with other services may be able to save money that can be used for a down payment and closing costs on an owner unit. Because the majority of the low income renters are experiencing cost burden, all would benefit from improved economic opportunities. To take advantage of higher-skilled jobs that pay more and provide the potential for advancement, there will be the need for education and job training.

Low income owners who are cost-burdened need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low income owners also need assistance with supportive services that reduce the competing demands on their limited incomes. Finally, low income owners would benefit from improved economic opportunities.

Through use of the CHAS Data 2000, it is possible to calculate households by household income with "Other Housing Problems." Other housing problems exclude cost burden but include overcrowding, in addition to a lack of complete kitchen and/or plumbing facilities. The previous CHAS table identifies the following characteristics about other housing problems in Jersey City:

- Of the 39,233 households with housing problems, 8,199 (9.4% of all households) are classified as "other" housing problems.
- Of the 8,199 households with "other" housing problems, 2,544 (31.0%) are low income, with annual incomes at or below 80% of MFI.
- In addition, 2,468 (97.0%) of the 2,544 low income households classified as "other" housing problems are renters.

Estimated Housing Needs of Elderly Households, Small Households, Large Households and All Other Households

This section considers housing needs based on type of households. For the purposes of this section, elderly households are one- or two-person households, where either person is 62 years of age or older. Small households consist of two to four persons and, large households have five or more persons. All other households are those that do not fall into one of the three previous categories.

The following table shows the 62,767 renter households reported in Jersey City by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 27,054 renter households with a housing problem, as previously reported, by household type and income category.

Renter Households by Household Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0%-30% MFI)	12,729	3,372	2,155	63.9%	4,515	3,395	75.2%	1,493	1,272	85.2%	3,349	2,465	73.6%
Very Low (30%-50% MFI)	7,405	1,949	1,263	64.8%	2,963	2,433	82.1%	916	851	92.9%	1,577	1,355	85.9%
Low (50%-80% MFI)	10,698	1,472	829	56.3%	4,834	2,731	56.5%	1,635	1,359	83.1%	2,757	1,191	43.2%
Above 80% MFI	31,935	1,960	131	6.7%	14,517	2,613	18.0%	3,295	2,148	65.2%	12,163	864	7.1%
Total Renters	62,767	8,753	4,378	50.0%	26,829	11,172	41.6%	7,339	5,630	76.7%	19,846	5,874	29.6%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The following characteristics emerge from the table:

- There are 8,753 elderly renter households, which is 13.9% of the total renters. Of these, 6,793 (77.6%) are low income. Additionally, 4,378 (50.0%) of the total elderly households have a housing problem. Of these 4,378 households, 4,247 (97.0%) are low income.
- There are 26,829 (42.7%) small households. Of these, 12,312 (45.9%) are low income. In addition, 11,172 (41.6%) of the total small households have a housing problem. Of the small households with housing problems, 8,559 (76.6%) are low income households.
- There are 7,339 (11.7%) large rental households in the city. Of these, 4,044 (55.1%) are low income. Furthermore, 5,630 (76.7%) of the total large households have a housing problem. Of the large households with housing problems, 3,482 are low income, comprising 61.8% of the total large households.
- The remaining 19,846 households in the city are "All Other" households. Of these, 7,683 (38.7%) are low income. In addition, 5,874 (29.6%) have a housing problem. Of the 5,874 "all other" households with a housing problem, 5,010 (85.3%) are low income.

While small households experience the largest number of housing problems (11,172), a greater percentage of large households (76.7%) have a housing problem, particularly among those that are low income. Low income larger households could be overcrowded and need assistance with obtaining a larger unit.

The following table shows the 24,150 owner households reported in Jersey City by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 10,358 owner households with a housing problem, as previously reported, by household type and income category.

Owner Households by Household Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0%-30% MFI)	1,486	624	408	65.4%	400	291	72.8%	68	56	82.4%	394	154	39.1%
Very Low (30%-50% MFI)	1,535	754	682	90.5%	411	383	93.2%	169	169	100.0%	201	187	93.0%
Low (50%-80% MFI)	2,469	960	708	73.8%	835	787	94.3%	417	369	88.5%	257	204	79.4%
Above 80% MFI	18,660	2,912	664	22.8%	9,239	2,883	31.2%	3,675	1,635	44.5%	2,834	777	27.4%
Total Owners	24,150	5,250	2,463	46.9%	10,885	4,344	39.9%	4,329	2,229	51.5%	3,686	1,322	35.9%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The following characteristics emerge from the table:

- There are 5,250 elderly owner households, which is 21.7% of the total owners. Of these, 2,338 (44.5%) are low income. Additionally, 2,463 (46.9%) of the total elderly households have a housing problem. Of these 2,463 households, 1,799 (73.0%) are low income.
- There are 10,885 (45.1%) small households. Of these, 1,646 (15.1%) are low income. In addition, 4,344 (39.9%) of the total small households have a housing problem. Of the small households with housing problems, 1,461 (33.6%) are low income households.
- There are 4,329 (17.9%) large owner households in the city. Of these, 654 (15.1%) are low income. Furthermore, 2,229 (51.5%) of the total large households have a housing problem. Of the large households with housing problems, 594 (26.6%) are low income households. These low income large households with housing problems comprise 13.7% of the total large households.
- The remaining 3,686 (15.3%) households in the city are "All Other" households. Of these, 852 (23.1%) are low income. In addition, 1,322 (35.9%) have a housing problem. Of the 1,322 "all other" households with a housing problem, 545 (41.2%) are low income.

While small households experience the largest number of housing problems (4,344), a greater percentage of large households (51.5%) have a housing problem, particularly among those that are low income.

Estimated Housing Needs for Persons with HIV/AIDS

Persons living with HIV/AIDS require several levels of service. In addition to substance abuse and mental health services, clients are also in need of life skills training, including employment and vocational training, and managing activities of daily living, such as living on a fixed income. The epidemic frequently exists with a myriad of situations that include substance use and addiction, poverty, mental illness, and precarious housing. Increasingly, supportive services are also dealing with the complications of aging, as medical advances have increased the life expectancy of those living with HIV/AIDS.

New Jersey had more than 34,712 people living with HIV/AIDS (PLWHAs) as of the middle of 2009, with minorities comprising 78% of all PLWHAs. In Hudson County, the percentage of minorities with HIV/AIDS (74.7%) is slightly lower. Of the 21 counties that make up New Jersey, Hudson County had the second highest number of HIV/AIDS cases at 10,373.

Hudson County exemplifies the impact the epidemic can have on a small densely populated geographic area. With an estimated 595,419 individuals living in the

county, this number represents approximately 1,742 cases per 100,000 persons. This translated to 433 HIV cases per 100,000 people and 1,309 AIDS cases per 100,000 people – well above the national average of 125 HIV cases per 100,000 and 160 AIDS cases per 100,000. In Hudson County, almost three-quarters (74%) of those diagnosed with HIV/AIDS are between 25 and 44. Of those diagnosed with HIV/AIDS, 71.4% are males.

Estimated Housing Needs for Persons with Disabilities

The 2008 American Community Survey reported disability status for civilian, non-institutionalized persons. The enumeration excludes institutionalized disabled persons, which consists of persons under formally authorized, supervised care or custody in institutions. As defined by the Census Bureau, a disability is a physical, mental, or emotional condition lasting at least six months that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home or to work at a job or business.

In 2008, there were an estimated 226,941 civilian, non-institutionalized persons in Jersey City. Of those, 23,955 (10.6%) reported a disability. Of the working-age disabled residents (ages 18-65), the majority (65.6%) are unemployed. Additionally, a large percentage (28.2%) of the City's disabled population lives below the poverty level.

Estimated Housing Needs for Victims of Domestic Violence

In Hudson County, the Prevention of Domestic Violence Act does not define a victim of domestic violence by age, physical or psychological condition or sex. An unemancipated minor who commits an act of domestic violence may not be prosecuted as an adult domestic violence defendant but can be prosecuted under the juvenile delinquency laws. The entry of pre- or post-dispositional restraints can also be considered. A minor is considered emancipated from his or her parents when the minor: has been married; has entered military service; has a child or is pregnant; or has been previously declared by a court or an administrative agency to be emancipated.

In Hudson County, WomenRising is the foremost community-based organization advocating for women and against domestic violence/abuse. WomenRising is the State-designated lead agency in the county for domestic violence. Governed and managed by women, WomenRising assists women and their families to achieve self-sufficiency and live safe, fulfilling and productive lives, through social services, economic development and advocacy services. The organization manages a number of programs, including the Battered Women's Shelter. This 24-hour, seven day a week shelter is the only shelter in the county, and offers intensive counseling and support services for women and children, a Court Liaison to advise and advocate for battered women within the court system, and a 24-hour Hotline. There is also a special program called "Shelter Without Walls", operating in the northern part of the county and designed to serve Latina women.

Estimated Housing Needs for Families on the Public Housing and Section 8 Waiting Lists

The Jersey City Housing Authority (JCHA) is the owner and manager of conventional public housing and the asset monitor of mixed-finance public housing in the City. The JCHA is also the administrator of Section 8 vouchers for privately owned, government-subsidized housing. According to the JCHA, there are 10,573 families on the City’s Housing Choice Voucher waiting list, which is currently closed with about a seven to 18 year projected wait. There are 8,272 applicants on the City’s public housing waiting list, which currently has a two to 12 year wait. Most of the applicants (63.1%) for Housing Choice Vouchers are families with children and most families (61.2%) in the system are White households.

Of the applicants on the Section 8 and public housing lists, a majority are extremely low income, 74.4% and 80.5%, respectively. Additionally, 22.7% of those on the HCV waiting list and 14.9% of those on the public housing waiting list are very low income. Whites comprise the most represented racial group on the Section 8 waiting list, account for more than half (61.2%) of the waiting list, while Blacks are the majority (47%) of the public housing waiting list. On the public housing waiting list, an additional 37.5% are of Hispanic origin and 12.7% are White.

2. Disproportionately Greater Housing Problems

Using CHAS Data 2000, the following considers the housing needs for all households in comparison to the households by race in Jersey City. Also considered are the housing needs of Hispanic households in comparison to all households. The review serves to consider disproportionately greater need. As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least 10 percentage points higher than the percentage of persons in that category as a whole.

There are 26,980 renter households with incomes at or below 80% of MFI. The following table compares the percentage of households with housing problems for White non-Hispanic, Black non-Hispanic, and Hispanic households. CHAS Data 2000 did not contain complete information about other races.

Renter Households with Income at or Below 80% of MFI with Any Housing Problem by Race of Household & Hispanic Origin, 2000

	Households 0%-80% of MFI										
	Total	% w/ a Housing Problem	Elderly Households			Small and Large Households			All Other Households		
			Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White non-Hispanic	7,036	69.5%	3,213	2,022	62.9%	1,730	1,283	74.2%	2,093	1,586	75.8%
Black non-Hispanic	10,411	67.4%	1,949	1,182	60.6%	5,982	4,026	67.3%	2,480	1,815	73.2%
Hispanic	9,533	72.7%	1,141	756	66.3%	6,348	4,814	75.8%	2,044	1,361	66.6%
Total	26,980	69.8%	6,303	3,960	62.8%	14,060	10,123	72.0%	6,617	4,762	72.0%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The data table reports the following characteristics for Jersey City:

- 69.8% of all low income renters have a housing problem. Black non-Hispanic renters report instances of problems at slightly lower rates (67.4%), while Hispanic renters report instances of problems at slightly higher rates (72.7%).

- There are 3,960 low income elderly renter households with a housing problem, which is 62.8% of all elderly households. There are 1,182 Black non-Hispanic households and 756 Hispanic households in this category. Black non-Hispanic households reported problems at slightly lower rates (60.6%), while Hispanic households reported problems at rates slightly higher than average (66.3%).
- There are 10,123 small and large renter households with a problem, 72.0% of total households in this category. Of these, Hispanic households have a significantly higher concentration (75.8%) of reported problems.
- There are 6,617 “All Other” renter households, of which 4,762 (72.0%) reported a housing problem. Black non-Hispanic households reported a slightly higher rate of problems: 1,815 of the total 2,480 households (73.2%) had a housing problem.

There are 4,774 owner households with incomes at or below 80% of MFI. The following table compares the percentage of households with housing problems for White non-Hispanic, Black non-Hispanic, and Hispanic households. CHAS Data 2000 did not contain complete information about other races.

Owner Households with Income at or Below 80% of MFI with Any Housing Problem by Race of Household and Hispanic Origin, 2000

	Households 0%-80% of MFI		Elderly Households			Small and Large Households			All Other Households		
	Total	% with a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White non-Hispanic	2,393	79.7%	1,611	1,299	80.6%	378	342	90.5%	404	266	65.8%
Black non-Hispanic	1,552	78.5%	587	407	69.3%	784	688	87.8%	181	123	68.0%
Hispanic	829	82.3%	102	90	88.2%	618	540	87.4%	109	52	47.7%
Total	4,774	79.8%	2,300	1,796	78.1%	1,780	1,570	88.2%	694	441	63.5%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The data table reports the following characteristics for Jersey City:

- 79.8% of all low income owners have a housing problem. Hispanic owners report instances of problems at higher rates (82.3%), while Black non-Hispanic homeowners reported comparatively lower rates (78.5%).
- There are 1,796 low income elderly owner households with a housing problem, which is 78.1% of all elderly households. There are 407 Black households and 90 Hispanic households in this category, reporting rates of problems at 69.3% and 88.2%, respectively.
- There are 1,570 small and large owner households with a problem, 88.2% of the total households in this category. Of these, Black non-Hispanic and Hispanic households both have significantly lower concentrations of reported problems, with 87.8% and 87.4%, respectively.
- There are 694 “All Other” owner households, of which 441 (63.5%) reported a housing problem. Black non-Hispanic households reported slightly higher rates (68.0%), while Hispanic households reported significantly lower rates (47.7%).

Priority Housing Needs [91.215 (b)]

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

Note: The required Housing Needs Table (formerly HUD Table 2A) is included in Additional Information – Appendix A.

1. Priority Housing Needs and Activities

According to the Housing Needs Assessment conducted for the CP, the following priority housing needs were identified:

- Extremely low income renter households (below 30% of median) experience the highest number (9,038) of housing problems. Of these, 8,478 (66.6%) households were paying more than 30% of income on housing costs while another 7,294 households were paying more than 50% of income on housing costs. Among extremely low income homeowners, 877 (59.0%) households were paying more than 30% and another 869 (58.5%) were paying more than 50% on housing costs.
- Very low income households (between 30% and 50% of median) experienced the highest rate (82.3%) of housing problems. Among renters, 80.2% reported housing problems and 75.1% were cost-burdened, paying more than 30% of income on housing costs. Among very low income homeowners, 92.6% experienced housing problems, 92.1% paid more than 30% of income on housing, and another 75.0% paid more than 50% of income on housing costs.
- Small renter households consisting of two to four members are the most impacted by housing problems. Of these, 11,172 households experienced housing problems compared to “all other” households (5,874), large households (5,630), and elderly households (4,378).
- Among homeowners, housing problems affected small households more than any other group – 4,344 homeowners had housing problems. This is significantly more than elderly households (2,463), large households (2,229),

and “all other” household types (1,322).

To address these priority housing needs, the City of Jersey City will undertake the following activities over the next five years:

- **Priority Activity #1:** Creation of new two-, three-, and four-bedroom affordable rental housing, with priority given to households below 30% of the area median income. The five year objectives are:
 - Encourage for-private and non-profit developers to develop at least **500** units of affordable rental housing.
- **Priority Activity #2:** Promote affordable homeownership by generating new three- and four-bedroom units. The five year objectives are:
 - Generate at least **200** affordable homeownership units.
- **Priority Activity #3:** Preserve existing stock of affordable housing. The five year objectives are:
 - Rehabilitate at least **200** LMI homes through the City’s HORP and SHRP programs.
- **Priority Activity #4:** Preserve and Increase current LMI homeownership levels. The five year objectives are:
 - Provide counseling for **1000** distressed homeowners.
 - Provide down payment and closing cost assistance to **50** LMI families.
- **Priority Activity #5:** Prioritize projects that have the greatest neighborhood impact. The five year objectives are:
 - Stabilize at least **five (5)** locations within designated areas of greatest need.

2. Basis for Determination

The cost of housing in Jersey City is severely impacted by the high-cost New York City housing market, as well as the housing market in regional suburban developments. According to www.trulia.com, the median sales price of a one- to four-bedroom single-family in Jersey City was \$268,450 in the fourth quarter of 2009. The demand for affordable sales units far exceeds the number of units available and on the market in an affordable price range. Through the City’s planned initiatives, more eligible homebuyers can achieve ownership within their financial means.

The City’s proximity to New York also impacts the rental market in Jersey City. Median rent in 2008 was \$923. This monthly rent was affordable for a household with an income of \$36,920, yet 33.2% of the City’s households had incomes of less than \$35,000 in 2008. In addition, there are over 9,030 applicants on the waiting list for Housing Choice Vouchers with few, if any, new applicants processed each month. Most applicants wait more than five years to receive rental assistance through the program.

3. Basis for Assigning Priority

The priority housing needs were developed by:

- Weighing the severity of the need among all groups and subgroups;
- Analyzing the current social, housing, and economic conditions;
- Analyzing the relative needs of LMI families;
- Assessing the resources likely to be available over the next five years; and
- Evaluating input from focus group sessions, interviews, service provider surveys, municipal departmental staff and public hearings

4. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs in Jersey City is the limited financial resources available to address identified priorities. More specifically, funding shortfalls are a continuing issue for the development of rental units, as well as in homeownership.

Rental

There are several obstacles to meeting the rental needs of extremely low and very low income households. There is a need to provide deeper subsidies to developers to encourage them to build larger affordable rental units. Of the existing renter-occupied units in Jersey City, 80% are zero- to two-bedroom units. The prevalence of these small units contributes to increasing overcrowding conditions, which increases wear and tear on these structures. A constant increase in the size of LMI households means newly constructed units must be built to accommodate larger families.

Another obstacle is the need to increase the capacity of local Community Development Corporations (CDCs). The City needs to provide capacity-building training and technical assistance for local CDCs; additionally, some CDCs would benefit from partnering with more experienced developers, many of whom are looking for new development opportunities in the existing economic climate.

Homeownership

There are several obstacles the City must overcome in order to increase the homeownership rate. The primary obstacle is the dwindling number of affordable homes available to low income families. Even with the sales price of homes declining in the recent market crash, home sales in Jersey City are still averaging \$268,450, thus shrinking the number of available affordable homes.

Another obstacle is convincing developers to build housing for low income families. The City has a built-in target market with so many renters; however, many of these potential homebuyers lack the financial resources necessary to purchase a home. The renters lack funds for a down-payment and closing costs. The majority of these same renters have credit issues that must be addressed in order to obtain a conventional market rate loan. The City has been working to identify eligible renters for its Golden Neighborhoods Homeownership Program.

Another obstacle is the aging housing stock. In Jersey City, two-thirds (66.0%) of the housing units were built before 1960 and are thus older than 50 years. Of the units built prior to 1978, 11,857 are estimated to contain lead-based paint. There is an insufficient pool of contractors trained in safe work practices to address this issue. The City is working to provide training to local contractors on the lead-safe work practices.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

Note: The required Housing Market Analysis Table is included in Additional Information – Appendix A.

1. Characteristics of the Housing Market

Jersey City's housing stock has grown significantly since 1990. In 1990, there were 90,723 total housing units in Jersey City, 29.6% of which were owner-occupied. The housing inventory rose to 93,648 in 2000, of which 28.2% were owner-occupied. During the 1990s, the number of vacant properties dropped from 8,342 to 5,016, a decrease of 39.9%. Vacant properties represented 9.2% of all units in 1990, decreasing to 11.4% in 2000.

The U.S. Census American Community Survey estimates that the housing stock in Jersey City increased to 102,240 units by 2008, with most of the increase occurring in owner-occupied and vacant properties. This parallels trends nationwide that saw more renters become homeowners during the housing bubble. Between 1990 and 2008, owner-occupied units increased 24.4% from 24,400 units to 30,347 units; in 2008, these units represented 33.5% of the City's housing inventory. Between 2000 and 2008, the number of renter-occupied units fell from 63,667 to 60,199, a decrease of 5.4%.

In total, over the 18-year period between 1990 and 2008, Jersey City' housing stock is estimated to have increased by 11,517 units, or 12.7%. This is a similar rate of increase to Hudson County (12.0%), and slightly lower than across New Jersey (14.3%).

HUD's State of the Cities Data System maintains data on local building permits. As shown in the following table, Jersey City issued permits for 391 single-family units and 12,669 units in multi-family housing structures between 2000 and 2008. In those years, there were 3,166 permits issued for two-unit structures and 412 permits issued for a three and four-unit structures. The growth in the County's housing stock since 2000 is predominantly multi-family structures (96.9%), with a small percentage being single-family structures (3.1%).

Residential Building Permits Issued, 2000-2008

Units by structure type:	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Single-family (attached or detached)	6	27	40	2	84	170	5	41	16	391
Multi-family	161	453	791	922	2,069	2,908	2,417	1,116	1,441	12,278
Two-unit	130	198	244	478	690	624	478	216	108	3,166
Three- and four-unit	12	18	18	49	30	70	145	39	31	412
Five or more units	19	237	529	395	1,349	2,214	1,794	861	1,302	8,700
Total	167	480	831	924	2,153	3,078	2,422	1,157	1,457	12,669

Source: U.S. Department of Housing and Urban Development, SOCDs Building Permits Database

The 2008 American Community Survey reported that there were 102,240 housing units in Jersey City, of which 16,146 (15.8%) were single-family attached or detached units. An additional 85,902 of the units (84.0%) were contained in multi-family structures of two or more units. The following table provides a review of units per structure and mobile homes for the city, county and state.

Units per Structure, 2008

	Total Units	Single-family units (detached and attached)	Multi-family units				Total	Mobile home, Boat, RV, etc.
			2 to 4	5 to 9	10 to 19	20 or more		
New Jersey	3,515,923	2,217,349	561,566	171,891	180,732	348,124	1,262,313	36,261
Hudson County	257,153	42,576	101,332	28,062	21,409	63,018	213,821	756
Jersey City	102,240	16,146	42,248	9,775	7,208	26,671	85,902	192

Source: 2008 American Community Survey 1-Year Estimates, SF3 (B25024)

Occupancy and Tenure of Housing Units

In 1990, Jersey City contained 82,381 occupied housing units and 8,342 vacant units, a vacancy rate of 9.2%. By 2000, the U.S. Census reported 5,016 vacant units and a vacancy rate of 5.4%. This decrease possibly can be attributed to a population shift out of Manhattan and into surrounding cities such as Jersey City. Being located along commuter rail lines into downtown New York City would attract individuals and families who still worked on Manhattan. However, American Community Survey estimates indicate the number of vacancies has increased 133.1% since 2000 to 11,694 in 2008, resulting in a vacancy rate of 11.4%.

Jersey City's homeownership rate is very low compared to the state, while the City's homeownership rates are only slightly lower than those for Hudson County. The 1990 Census reported that 24,400 (29.6%) of the City's 82,381 occupied housing units were owner-occupied. In 2000 and 2008, the City's homeownership rates were 28.2% and 33.5%, respectively. The rate of owner-occupancy in Hudson County was 30.6% in 2000 and 35.4% in 2008, and the rate of owner-occupancy statewide

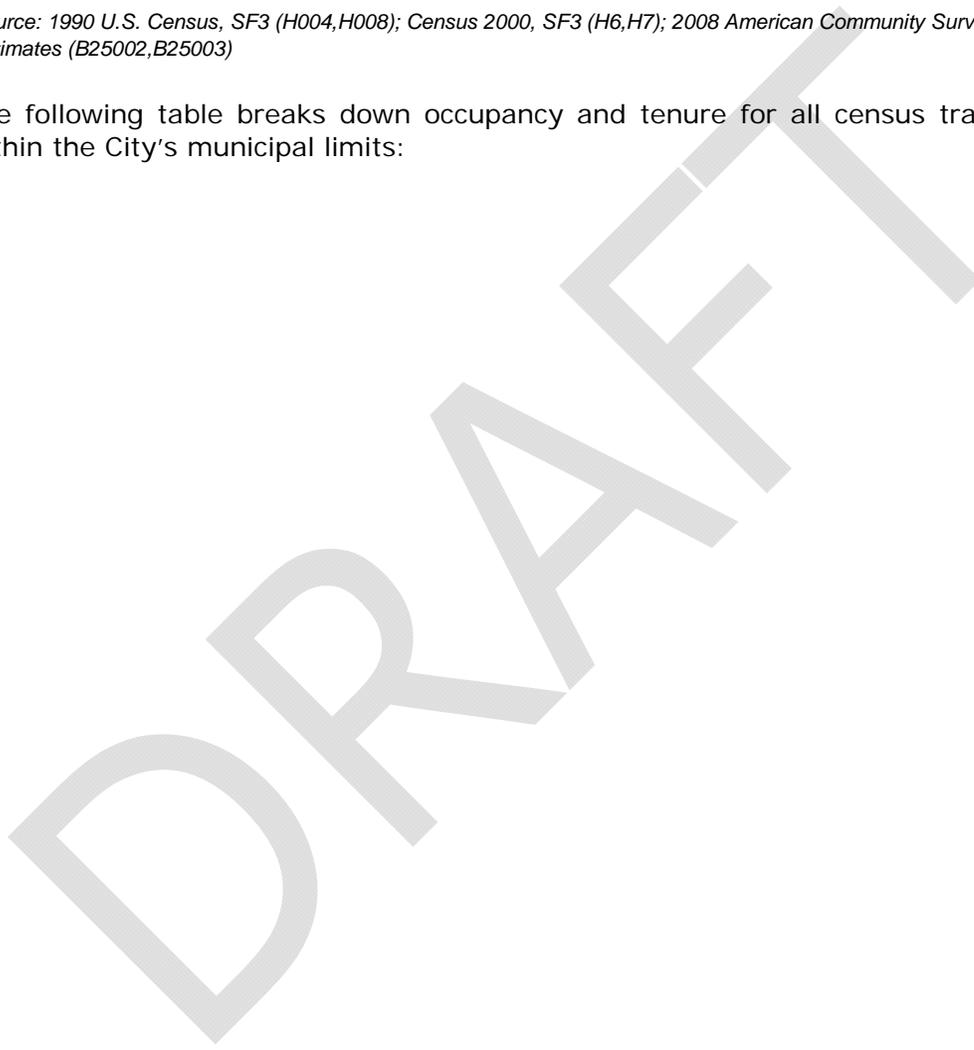
was 65.6% in 2000 and 67.0% in 2008. The following table reviews occupancy and tenure for Jersey City's housing units in 1990, 2000, and 2008:

Occupancy and Tenure, 1990-2008

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
1990	90,723	82,381	24,400	29.6%	57,981	70.4%	8,342	9.2%
2000	93,648	88,632	24,965	28.2%	63,667	71.8%	5,016	5.4%
2008	102,240	90,546	30,347	33.5%	60,199	66.5%	11,694	11.4%

Source: 1990 U.S. Census, SF3 (H004,H008); Census 2000, SF3 (H6,H7); 2008 American Community Survey 1-Year Estimates (B25002,B25003)

The following table breaks down occupancy and tenure for all census tracts falling within the City's municipal limits:



Occupancy and Tenure by Census Tract, 2000

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Housing units: Total	Housing units: Occupied	Occupied housing units: Owner occupied	% of Occupied	Occupied housing units: Renter occupied	% of Occupied	Housing units: Vacant	% of Total
Jersey City, New Jersey	93,648	88,632	24,965	28.2%	63,667	71.8%	5,016	5.4%
Census Tract 1	2,078	1,996	921	46.1%	1,075	53.9%	82	3.9%
Census Tract 2	2,095	2,041	494	24.2%	1,547	75.8%	54	2.6%
Census Tract 3	1,607	1,545	501	32.4%	1,044	67.6%	62	3.9%
Census Tract 4	1,371	1,315	555	42.2%	760	57.8%	56	4.1%
Census Tract 5	1,536	1,459	467	32.0%	992	68.0%	77	5.0%
Census Tract 6	2,211	2,141	618	28.9%	1,523	71.1%	70	3.2%
Census Tract 7	1,474	1,405	332	23.6%	1,073	76.4%	69	4.7%
Census Tract 8	1,612	1,475	355	24.1%	1,120	75.9%	137	8.5%
Census Tract 9.01	15	0	0	#DIV/0!	0	#DIV/0!	15	100.0%
Census Tract 9.02	2,840	2,737	791	28.9%	1,946	71.1%	103	3.6%
Census Tract 10	768	743	278	37.4%	465	62.6%	25	3.3%
Census Tract 11	2,050	1,980	602	30.4%	1,378	69.6%	70	3.4%
Census Tract 12.01	814	770	222	28.8%	548	71.2%	44	5.4%
Census Tract 12.02	635	583	73	12.5%	510	87.5%	52	8.2%
Census Tract 13	1,274	1,203	282	23.4%	921	76.6%	71	5.6%
Census Tract 14	1,455	1,373	247	18.0%	1,126	82.0%	82	5.6%
Census Tract 15	640	589	184	31.2%	405	68.8%	51	8.0%
Census Tract 16.01	43	37	0	0.0%	37	100.0%	6	14.0%
Census Tract 16.02	3,751	3,531	459	13.0%	3,072	87.0%	220	5.9%
Census Tract 17	1,312	1,236	317	25.6%	919	74.4%	76	5.8%
Census Tract 18	1,547	1,499	140	9.3%	1,359	90.7%	48	3.1%
Census Tract 19	754	713	147	20.6%	566	79.4%	41	5.4%
Census Tract 20	1,983	1,900	219	11.5%	1,681	88.5%	83	4.2%
Census Tract 21	1,694	1,608	403	25.1%	1,205	74.9%	86	5.1%
Census Tract 22	815	749	173	23.1%	576	76.9%	66	8.1%
Census Tract 23	1,071	1,020	250	24.5%	770	75.5%	51	4.8%
Census Tract 24	1,344	1,265	400	31.6%	865	68.4%	79	5.9%
Census Tract 25	1,271	1,182	221	18.7%	961	81.3%	89	7.0%
Census Tract 26	1,100	1,046	73	7.0%	973	93.0%	54	4.9%
Census Tract 27	2,176	2,016	492	24.4%	1,524	75.6%	160	7.4%
Census Tract 28	2,410	2,318	401	17.3%	1,917	82.7%	92	3.8%
Census Tract 29	1,589	1,540	407	26.4%	1,133	73.6%	49	3.1%
Census Tract 30	1,223	1,142	198	17.3%	944	82.7%	81	6.6%
Census Tract 31	1,406	1,348	207	15.4%	1,141	84.6%	58	4.1%
Census Tract 32	408	408	153	37.5%	255	62.5%	0	0.0%
Census Tract 33	1,543	1,494	100	6.7%	1,394	93.3%	49	3.2%
Census Tract 34	852	814	102	12.5%	712	87.5%	38	4.5%
Census Tract 35	1,205	1,205	184	15.3%	1,021	84.7%	0	0.0%
Census Tract 36	793	743	185	24.9%	558	75.1%	50	6.3%
Census Tract 37	859	785	152	19.4%	633	80.6%	74	8.6%
Census Tract 38	2,358	2,181	430	19.7%	1,751	80.3%	177	7.5%
Census Tract 39	1,000	928	145	15.6%	783	84.4%	72	7.2%
Census Tract 40	1,765	1,706	718	42.1%	988	57.9%	59	3.3%
Census Tract 41.01	2,740	2,639	515	19.5%	2,124	80.5%	101	3.7%
Census Tract 41.02	1,050	927	237	25.6%	690	74.4%	123	11.7%
Census Tract 42	1,566	1,504	398	26.5%	1,106	73.5%	62	4.0%
Census Tract 43	949	854	294	34.4%	560	65.6%	95	10.0%
Census Tract 44	949	891	166	18.6%	725	81.4%	58	6.1%
Census Tract 45	1,296	1,166	415	35.6%	751	64.4%	130	10.0%
Census Tract 46	809	710	252	35.5%	458	64.5%	99	12.2%
Census Tract 47	824	735	239	32.5%	496	67.5%	89	10.8%
Census Tract 48	1,276	1,197	468	39.1%	729	60.9%	79	6.2%
Census Tract 49	1,333	1,256	527	42.0%	729	58.0%	77	5.8%
Census Tract 50	425	379	128	33.8%	251	66.2%	46	10.8%
Census Tract 51	783	698	219	31.4%	479	68.6%	85	10.9%
Census Tract 52	1,671	1,485	507	34.1%	978	65.9%	186	11.1%
Census Tract 53	959	895	359	40.1%	536	59.9%	64	6.7%
Census Tract 54	2,059	2,017	1,295	64.2%	722	35.8%	42	2.0%
Census Tract 55	876	811	263	32.4%	548	67.6%	65	7.4%
Census Tract 56	1,303	1,230	494	40.2%	736	59.8%	73	5.6%
Census Tract 58.01	1,699	1,624	514	31.7%	1,110	68.3%	75	4.4%
Census Tract 58.02	506	482	371	77.0%	111	23.0%	24	4.7%
Census Tract 59	2,667	2,539	1,228	48.4%	1,311	51.6%	128	4.8%
Census Tract 60	1,513	1,424	516	36.2%	908	63.8%	89	5.9%
Census Tract 61	2,470	2,357	968	41.1%	1,389	58.9%	113	4.6%
Census Tract 62	1,428	1,375	412	30.0%	963	70.0%	53	3.7%
Census Tract 63	1,750	1,668	582	34.9%	1,086	65.1%	82	4.7%

Source: Census 2000, SF3 (H6,H7)

The following tables show housing tenure in Jersey City in 2008 by race and ethnicity of the householder. In Jersey City, White households own their homes at a rate of 49.7%. Black non-Hispanic households and Hispanic households own their homes at far lower rates at 18.4% and 17.6%, respectively.

In 2000, the homeownership rate was 23% Black Non-Hispanic and 19% for Hispanic households. There was a 20% reduction in the homeownership rate for Black Non-Hispanic households vs. a 7% decline for Hispanic households.

Owner Occupancy by Race/Ethnicity of Household, 2008

	Total Occupied Units	Total Owners	White	% of Total	Black	% of Total	Hispanic	% of Total
New Jersey	3,154,012	2,113,974	1,733,804	82.0%	173,663	8.2%	165,143	7.8%
Hudson County	234,638	82,951	59,115	71.3%	6,613	8.0%	21,462	25.9%
Jersey City	90,546	30,347	15,070	49.7%	5,573	18.4%	5,340	17.6%

Source: 2008 American Community Survey 1-Year Estimates, SF3 (B25002,B25003,B25003A,B25003B,B25003I)

Renter Occupancy by Race/Ethnicity of Household, 2008

	Total Occupied Units	Total Renters	White	% of Total	Black	% of Total	Hispanic	% of Total
New Jersey	3,154,012	1,040,038	597,921	57.5%	245,136	23.6%	252,393	24.3%
Hudson County	234,638	151,687	93,094	61.4%	24,354	16.1%	64,654	42.6%
Jersey City	90,546	60,199	25,134	41.8%	18,252	30.3%	15,774	26.2%

Source: 2008 American Community Survey 1-Year Estimates, SF3 (B25002,B25003,B25003A,B25003B,B25003I)

Median Housing Sales Price

According to www.trulia.com, the median sales price for a one- to four-bedroom home in Jersey City during the third quarter of 2009 was approximately \$268,450. The website www.city-data.com indicates that in the fourth quarter of 2009 the median sales price for a single-family home in Hudson County was approximately \$370,000. Compared to the rest of the county, recent housing prices in Jersey City are affordable.

Rental Rates

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in each county in the United States in 2009¹. In Hudson County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,219. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$4,064 monthly or \$48,760 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$23.44.

In Hudson County, a minimum wage worker earns an hourly wage of \$7.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 131 hours per week, 52 weeks per year. Or, a household must include 3.3

¹ The NLIHC also reports on certain metropolitan geographic regions. Although the Jersey City HMFA is also presented, statistics for the two areas are identical and thus the information will be presented in County form.

minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Hudson County, the estimated mean (average) wage for a renter is \$26.80 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 35 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 0.9 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$705 in Hudson County. If SSI represents an individual's sole source of income, \$212 in monthly rent is affordable, while the FMR for a zero-bedroom unit is \$989.

Housing Condition – Age of Unit, Lacking Complete Facilities, Year Built

Using indicators of housing deficiency available from the 2000 Census, the following provides an overview of the condition of the housing stock in Jersey City.

A structure’s age is used to demonstrate the amount of time a unit has been in the housing inventory and the duration of time over which substantial maintenance is necessary. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. The 2000 Census reported that 18,188 (72.9%) owner properties and 40,283 (63.3%) renter properties were built prior to 1960.

The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions. Among owner-occupied units in Jersey City, only 154 (0.6%) lacked complete plumbing in 2000. There were 821 (1.3%) renter-occupied units lacking complete plumbing.

Overcrowding is directly related to the wear and tear sustained by a housing unit. More than one person per room (1.01 persons or more) is used as a threshold for defining living conditions as overcrowded. In 2000, there were 1,841 (7.4%) owner housing units with more than one person per room and 9,559 (15.0%) renter units.

The following tables summarize owner-occupied and renter-occupied deficiency types in the City, compared to the County and State.

Housing Quality Indicators among Owner-Occupied Units, 2000

	Total Owner-Occupied Units	Units Older than 50 Years		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
New Jersey	2,011,298	930,398	46.3%	5,347	0.3%	36,996	1.8%
Hudson County	70,658	49,117	69.5%	422	0.6%	4,110	5.8%
Jersey City	24,965	18,188	72.9%	154	0.6%	1,841	7.4%

Source: Census 2000, SF3 (H20,H36,H48)

Housing Quality Indicators among Renter-Occupied Units, 2000

	Total Renter-Occupied Units	Units Older than 50 Years		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
New Jersey	1,053,347	523,095	49.7%	11,183	1.1%	116,187	11.0%
Hudson County	159,888	100,747	63.0%	2,336	1.5%	22,347	14.0%
Jersey City	63,667	40,283	63.3%	821	1.3%	9,559	15.0%

Source: Census 2000, SF3 (H20,H36,H48)

Vacant For-Sale Units Affordable to LMI Households

CHAS Data 2000 provided data on the number of dwelling units that were vacant and for-sale or for-rent to households by income category. While this dataset is very dated, there is no other current source for this information. The City recognizes that current housing market conditions make this data obsolete for all practical purposes. However, HUD requires the inclusion and use of this data in the CP.

CHAS Data based on the 2000 Census reported a total of 211 vacant for-sale units in Jersey City. The following table lists the number of vacant for-sale units that are affordable to extremely low, very low, and low income households:

Vacant For-Sale Units Affordable to LMI Households, 2000

Unit Size	Number Affordable to Households with		
	0-30% of Median	31-50% of Median	51-80% of Median
0-1 bedroom	0	4	4
2 bedrooms	0	57	29
3 bedrooms	0	30	87
Total	0	91	120

Source: HUD SOCDS CHAS Data 2000

Of the 211 units:

- There were no sales units available and affordable to households below 30% of MFI;
- There were 91 units (43.1%) available and affordable to households with incomes between 31% and 50% of MFI; and
- There were 120 units (56.9%) available and affordable to households with incomes between 51% and 80% of MFI.

Vacant For-Rent Units Affordable to LMI Households

CHAS Data 2000 also reported that there were a total of 1,796 vacant for-rent units in Jersey City. The following table lists the number of vacant for-rent units that are affordable to extremely low, very low, and low income households.

Vacant For-Rent Units Affordable to LMI Households, 2000

Unit Size	Number Affordable to Households with		
	0-30% of Median	31-50% of Median	51-80% of Median
0-1 bedroom	79	76	324
2 bedrooms	27	141	684
3 bedrooms	85	172	208
Total	191	389	1,216

Source: HUD SOCDs CHAS Data 2000

Of the 1,796 units:

- There were 191 (10.6%) units available and affordable to households below 30% of MFI;
- There were 389 units (21.7%) available and affordable to households with incomes between 31% and 50% of MFI; and
- There were 1,216 units (67.7%) available and affordable to households with incomes between 51% and 80% of MFI.

2. Number and Targeting of Assisted Units

Privately-Assisted Rental Housing in Jersey City

There are rental housing units in Jersey City available to low income households that are assisted by local, state, or federally-funded programs. The following table highlights the publically-assisted, private housing opportunities in Jersey City:

TABLE 15: Privately Owned Subsidized Housing

Development	# Units	Program
Grandview Terrace	284	202
New Community Hudson Senior Housing	80	202 and Section 8
Plaza Apartments	93	202 and Section 8
Muhlenberg Gardens	150	202 and Section 8
Harborview Apartments	99	202and Section 8
Wittenberg Manor	44	202
714 Ocean Ave Apartments *	51	221d3
Juan Ruth Apartments	22	221d3
Van Wagenen Ave Apartments*	231	221d3
Bergen Manor Apartments *	40	221d3
Kennedy Blvd. Assoc. 1 /Boyd McGuinness	211	221d4

Cambridge Apartments.	80	221d4
Van Wagenen Ave Apt 11	113	221d4
Lexington Manor	149	221d4
Kennedy Manor	24	221d4
Wade Manor	39	221d4
Kennedy Blvd Rehab	145	221d4
Audubon Park Apartments	168	221d4
Arlington Arms	51	221d4
Montgomery Village	130	221d4
Summit Plaza Apartments I	184	233c and 236
Summit Plaza Apartments II	296	233c and 236
Paulus Hook **	62	236f2
Ocean Towers **	99	236f2
Villa Borinquen/aka/ ** Henderson Street	181	236f2
151-161 Railroad Avenue *	48	236j1
Grace Church Van Vorst *	29	235j1
New Hope Baptist II	60	236j1
Catherine Court Apartments *	68	236j1
Welcome Baptist Homes *	8	236j1
Van Horne Apartments*	44	241f & 221
Jones Hall	109	HMFA/Section 221 & 8
Montgomery Gateway East 1	200	HMFA/Section 8
Montgomery Gateway East 11	189	HMFA/Section 8
Mt. Pisgah Homes 11	18	Section 8
Mt. Pisgah 1	11	Section 8
Salem Lafayette Apartments	74	HMFA
Salem Lafayette Apartments	412	HMFA/Tax Credit/M & L
YWCA	78	HMFA/Section 8
New Hope Baptist 1	36	231d3 & 221

Wade Manor	39	221
Taylor House (RCA)	9	HMFA/Tax credit/Bal Hsng/ RCA
Carmel House	22	Tax credit
Padua House	39	HOME/Tax credit
Jewish Home Senior Hsng	67	Tax credit /Bal Hsng/HOME/MtL
Journal Square Towers	30	HMFA/Tax credit/RCA
Unico Towers /Grove Street	190	HMFA/Section 236
Battery View Senior Apts.	238	HMFA/Section 236 &8
268 Fairmount Avenue	7	Bal Hsng.
Seaview Guests Homes	38	HOME/RCA
College Towers Apartments	320	Section 213
Currie Woods HOPE Phase I	46	HOPE VI
Currie Woods HOPE Phase II	20	HOPE VI
Currie Woods HOPE Phase III	18	HOPE VI
Currie Woods HOPE Phase IV	40	HOPE VI
Currie Woods HOPE Phase V	80	HOPE VI
Arlington Gardens	90	Affordable Hsng/PhA/RCA
Hudson Gardens	222	Public Housing/PHA
117-119 Bostwick Ave.	13	HOME
Berry Gardens I & 2	286	Public Housing/PHA
Heights Senior Housing	36	Tax credit/BalHsng.
Academy House	80	HOME
Holland Gardens	192	Public Housing/PHA
254 Bergen Avenue	36	HMFA/MtL/PHA/BalHsng
Kennedy Blvd. Apartments	93	Section 221
Fairmount Hotel Apts	59	HOME/Tax credit
26 Bergen Avenue	7	CDBG
30 Bergen Avenue	7	HOME
Bostwick Court	69	BalHsng/Tax credit
Newport/Jefferson	78	HMFA
442-444 Bergen Avenue	14	BalHsng
45-51 Martin Luther King Dr.	9	HOME

Bramhall Avenue Apts.	87	HOME/Tax credit
Lafayette Senior Living Cntr.	82	BalHsng/PHA
Garfield Heights Apts.	37	HOME/Tax credit
Booker T. Washington	314	PHA
520 Ocean Avenue	6	HOME
60 Martin Luther King Dr.	5	HOME
Bergenview JC YMCA	131	BalHsng./Tax credit
6-8-10 Bergen Ave. -Madison Arms	24	HMFA/Tax credit/BalHsng/MtL
Resurrection House School #18	28	HMFA/Tax credit/BalHsng/MtL
Berry Gardens III & IV	82	Public Housing/PHA
Stevens Avenue Apts.	17	Bal Hsng/Tax credit
99 Rutgers Avenue	13	HOME/ Tax credit
Senior Living at Lafayette	54	UHORP
Gloria Robinson Phase I	66	AHTF
522 Ocean Avenue	6	HOME
Stegman Arms	19	AHTF
268 Fairmount Housing	7	HOME
Forrest Senior Apts.	43	AHTF
109-111 Old Bergen Road	6	HOME/HOPWA
Webb Apartments/Genesis Apts.	40	HOME/HMFA/BalHsng/LTHTC Equity
All Saints Project	8	AHTF
Lincoln Center	6	HOME/CDBG/DCA
Toy Factory	46	AHTF
144-146 Virginia Avenue	25	RCA
151-61 Christopher Columbus Dr./Pine Valley	48	Section 236
16 Bergen Avenue	12	HOME
193-195 Clinton Avenue	25	RCA
Bergen Manor Apts.	40	Section 221
Arlington Arms	49	Section 221/PHA

* Denotes those properties that are eligible for prepayment of mortgages.

** State assisted housing

3. Impact of Housing Market on Use of Funds

The National Low Income Housing Coalition (NLIHC) compiles analyses on fair market rent (FMR) using information compiled from HUD data and U.S. Census Bureau statistics. In 2009, the annual median income needed to afford rent in a two-bedroom house in Hudson County at Fair Market Rent was \$48,760. The estimated median household income (MHI) for renters in Hudson County was \$42,164, meaning a renter household would need 116% of its MHI to be able to afford a two-bedroom apartment at Fair Market Rent. The rent affordable at MHI for renters in the county was \$1,054, which would only enable them to rent a one-bedroom apartment, which has a FMR of \$1,045. In addition, 60% of renters in the county were not able to afford a two-bedroom apartment at FMR. The table below indicates some of the fair market rent statistics presented by the NLIHC:

Fair Market Rent Statistics in Hudson County, 2009					
Housing Classification	FMR	Needed to Afford FMR			
		Annual Income	% of Family AMI	Work Hrs/Wk at Min. Wage	Work Hrs/Wk at Mean Renter Wage
Zero-Bedroom	\$989	\$39,560	70%	106	28
One-Bedroom	\$1,045	\$41,800	74%	112	30
Two-Bedroom	\$1,219	\$48,760	87%	131	35
Three-Bedroom	\$1,477	\$59,080	105%	159	42
Four-Bedroom	\$1,591	\$63,640	113%	171	46

Source: National Low Income Housing Coalition

In Jersey City, this disparity is even worse. The average median household income for renters in 2008 was \$40,753, indicating that a renter household would need 120% of its MHI to be able to afford a two-bedroom apartment at FMR. The rent affordable at MHI for renters in Jersey City was \$1,019. In 2008, 42.7% of the rental units in Jersey City had contract rents greater than \$1,000, indicating that housing was unaffordable for a large percent of housing units throughout the City.

From this data, it is evident that affordable housing is a major issue in Jersey City, and one towards which program funds should be directed. Housing funds received through CDBG and HOME funds will help bridge some of the financial gap for this large percentage of households in Jersey City, while making housing more affordable for those making less than the median household income in Jersey City.

Specific Housing Objectives [91.215 (b)]

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

1. Priorities and Objectives

The City of Jersey City will invest its entitlement funds to create new and preserve existing affordable housing for households below 80% of median income in the neighborhoods. Towards this end, the City has established the following housing priorities and objectives:

- **Priority Activity #1:** Creation of new two-, three-, and four-bedroom affordable rental housing, with priority given to households below 30% of the area median income. The five year objectives are:
 - Encourage for-private and non-profit developers to develop at least **500** units of affordable rental housing.
- **Priority Activity #2:** Promote affordable homeownership by generating new three- and four-bedroom units. The five year objectives are:
 - Generate at least **200** affordable homeownership units.
- **Priority Activity #3:** Preserve existing stock of affordable housing. The five year objectives are:
 - Rehabilitate at least **200** LMI homes through the City's HORP and SHRP programs.
- **Priority Activity #4:** Preserve and Increase current LMI homeownership levels. The five year objectives are:
 - Provide counseling for **1000** distressed homeowners.
 - Provide down payment and closing cost assistance to **50** LMI families.
- **Priority Activity #5:** Prioritize projects that have the greatest neighborhood impact. The five year objectives are:
 - Stabilize at least **five (5)** locations within designated areas of greatest need.

2. Funds Reasonably Expected to be Available

The City of Jersey City has identified a wide range of resources that can be invested to support the City's affordable housing initiatives. A summary of these resources, focusing on housing, is included below:

Federal Programs

- Community Development Block Grant (including program income)
- HOME Investment Partnership
- Emergency Shelter Grants
- Section 8 Housing Choice Voucher
- Section 202 Supportive Housing for the Elderly
- Public Housing HOPE VI Grants
- Public Housing Capital Funds
- Neighborhood Stabilization Program funds

- Tax Credit Assistance Program (TCAP)
- Low Income Housing Tax Credits
- New Market Tax Credits
- Economic Development Administration Public Works Program

State Resources

- New Jersey State Urban Enterprise Zone
- State Low Income Housing Tax Credits
- New Jersey Housing and Mortgage Finance Agency
- New Jersey Special Needs Housing Trust Fund
- New Jersey Balanced Housing Program Funds

Hudson County & Jersey City Resources

- Golden Neighborhoods Homeownership Program
- Homeowner Rehabilitation Program (HORP) / Senior Homeowner Rehabilitation Program (SHRP)
- Affordable Housing Trust Fund (AHTF)

Private Resources

- Federal Home Loan Bank

Needs of Public Housing [91.210 (b)]

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

Public Housing in Jersey City

The Jersey City Housing Authority (JCHA) is the second largest public housing authority in the State of New Jersey. JCHA currently owns and manages 2,127 conventional public housing units, 34 public housing rent-to-own units under a Section 5(h) homeownership plan and 126 non-federal affordable rental units. The JCHA also has 455 public housing units in its portfolio at mixed-finance sites under private management. In addition to its public housing portfolio, the JCHA administers 3,636 Section 8 Housing Choice vouchers.

Public housing facilities located in Jersey City are listed in the following table:

Public Housing Inventory in Jersey City, 2009

Conventional Public Housing	Total Units	General / Family Units	Elderly Units	# of Bedrooms					Vacancies	Turnover
				0 BR	1 BR	2 BR	3 Br	4+BR		
Marion Gardens	233	233	---	0	37	44	75	77	24	13
Booker T. Washington Apts.	319	292	---	0	74	115	74	29	29	31
Hudson Gardens	224	219	---	0	81	82	50	6	7	22
Holland Gardens	192	189	---	0	69	74	40	6	18	11
Montgomery Gardens	447	432	---	0	27	288	102	15	164	14
Curries Woods	295	211	84	0	39	97	104	55	25	15
Berry Gardens	368	---	353	47	291	15	0	0	16	36
Thomas J. Stewart Apts.	48	---	48	8	40	0	0	0	3	6
Dwight Street Homes	34	34	---	0	0	0	17	17	8	6
Mixed Finance Sites										
Ocean Pointe	40	---	40	0	37	3	0	0	28	
Lafayette Village	77	77	---	0	0	52	17	8	0	5
Lafayette Senior Living Center	82	---	82	0	78	4	0	0	4	3
Pacific Court	41	41	---	0	6	11	22	2	0	1
Woodward Terrace	45	45		0	2	17	24	2	0	0
Barbara Place*	40	40		0	11	18	9	2	0	40
Gloria Robinson Court	129	129		0	30	41	52	6	0	110
TOTAL	2,614	1,942	607	55	822	861	586	225	326	313

* Indicates new projects, which explains high turnover amount

Source: JCHA, 2010

Condition of Units & Restoration/Revitalization Needs of Projects within Jersey City

In 2007, the JCHA completed a Physical Needs Assessment of its housing stock. The JCHA has focused its attention on two key areas with the JCHA’s developments: physical improvements and reducing criminal activity within public housing projects, and low income neighborhoods overall.

In 2009 the JCHA received \$7.8 million in public housing category 3 Br capital funds and \$1.4 million in competitive capital funds (for Holland Gardens) under the federal stimulus program. The JCHA is expending the funds on: 1) demolition of three severely distressed high-rises at A. Harry Moore, 2) “green” rehabilitation of vacant public housing units, and 3) energy efficiency improvements at Holland Gardens. In light of over seven years of federal capital needs under funding, the JCHA estimates that it has a back log of capital improvement needs over the next five years of approximately \$50 million. To partially address these needs, the JCHA is currently negotiating an Energy Performance Contract to make energy efficiency improvements at all of its sites.

Additionally, the JCHA has received two HOPE VI Revitalization grants and four HOPE VI Demolition grants within the last 15 years for demolition and construction of new housing developments on the site of older projects that were severely distressed. The HOPE VI Revitalization Programs include:

- **Curries Woods** – originally built in 1957 and consisting of seven high-rise buildings. A HOPE VI grant (plus other public housing development funds) allowed for the demolition of six high-rises, the substantial renovation of one high-rise, the construction of 204 rental townhouses and three for-sale homes under a public housing homeownership plan. Off-site the revitalization plan included the construction of Dwight Street Homes – 50 2-family rent-to-own homes with the second unit of each home rented to a Section 8 eligible family, the mixed-income, mixed-finance Lafayette Village, and the demolition of four distressed high-rises at the A. Harry Moore public housing site and

development of 144 mixed-finance, mixed-income rental units of Gloria Robinson Court Homes.

- **Lafayette Gardens** – under a \$32 million HOPE VI grant, the JCHA demolished 492 distressed public housing units and is replacing these with 523 public housing, tax credit and market rental units and public housing for-sale units both on and off site.

The JCHA is currently demolishing the last three high-rises at A. Harry Moore and has applied for a HOPE VI grant to complete the revitalization there with another 116 mixed-income rental units, four 2-family for-sale affordable homes and 70 affordable condos off-site. The JCHA also began Revitalization Planning at the 447-unit Montgomery Gardens high-rise site in 2008.

Section 504 Review Needs within Jersey City

The JCHA is addressing handicapped accessibility requirements as noted in their Section 504 Needs Assessment and Transition Plan, which was last updated in the mid-1990s. After this assessment, the JCHA's Housing Choice Voucher policy was modified to give persons with disabilities waiting list preference for its Mainstream Program. In addition, 10 private rental units have been modified to meet the needs of HCV tenants. Currently, there are 263 physically impaired accessible units in conventional public housing. Of these, 200 units (7.1% of the total) are for mobility-impaired persons and 63 (2.2%) are for the sensory impaired. There are currently four non-elderly persons with a disability living in public housing units intended for elderly residents.

In all of the JCHA's mixed-finance developments, a minimum of 5% of the units are handicapped accessible and a further 2% are for the sensory impaired. To the maximum extent possible, all ground floor units are handicapped-visitible and adaptable. All new elevator-served units are either accessible or adaptable.

The JCHA has also sought (and received) Project Based Housing Choice Vouchers for special populations (i.e. disabled Veterans, disabled non-elderly persons, etc.).

Public Housing Waiting List

There is a high demand for public housing in Jersey City. The waiting list was closed in May 2007, and has not been re-opened. However, applications from under-represented publics (i.e. seniors, moderate-income households, etc.) are still accepted. The waiting period varies between public housing developments, but generally speaking, waiting periods of two to 12 years are typical. Waiting periods are tied to an applicant's eligibility within the Local Preference Categories (described below) and the required bedroom size. The long waiting period is a factor of the high demand as evidenced by the 8,272 families on the waiting list and the low turnover rate (0.9% of the units). A total of 1,727 applicants on the waiting list are in the preference category which includes those paying more than 50% of their income for rent, those displaced by governmental action and those living in substandard housing.

The table below shows that the majority (80.5%) of those on the list are extremely low income families, with many also being families with children or disabled individuals. The racial breakdown of those on the waiting list show 47% are Black,

37.5% are of Hispanic origin, and 12.7% are White. Approximately two-thirds (66.9%) of those on the list are waiting for a one- or two- bedroom housing unit.

Housing Choice Voucher Program (Section 8)

The JCHA currently assists 3,636 families, senior citizens, and persons with disabilities under the Department of Housing and Urban Development's Section 8 Rental Assistance Program/Housing choice vouchers (HCV). This program provides financial assistance to eligible households who rent apartments in the private rental housing market (i.e. tenant-based rental assistance). The JCHA's Housing Choice Voucher payment standard is 110% of Fair Market Rent. The annual turnover rate is approximately 320 vouchers.

As can be seen in the chart below, 66.1% of those renters with Vouchers within Jersey City are extremely low income (<30% of AMI), with 20.5% being very low income (>30% but <50% of AMI). Demographically, over 2,000 families with children are HCV holders, while 1,345 are elderly and 693 are in families in which someone has a disability. Racially, 48.3% of Voucher holders are Black and 30.8% are of Hispanic origin. Hispanic origin is treated separately from other racial categories, as official sources consider it an ethnicity.

The JCHA has been successful in utilizing an option in the HCV Program for Project-Based Rental Assistance to expand affordable housing at Mid-City apartments and Resurrection House. Recently HUD issued new regulations to make PBRA more flexible and workable. As part of its Housing Choice Voucher Program, the JCHA offers a portability option that allows HCV applicants and participants to use their vouchers anywhere in the United States and its possessions where there is a Section 8 Program.

The JCHA also offers the option for participants to use their voucher to purchase a home as allowed under HUD rules and regulations. However, because of Jersey City's relatively expensive housing market, only three participants have successfully bought a unit to date.

JCHA HCV Holders Characteristics		
	# of Families	% of Total
Total	3,636	
Income level		
Extremely Low (<30% AMI)	2,402	66.1%
Very Low (>30% but <50% AMI)	746	20.5%
Low (>50% but <80% AMI)	164	4.5%
Family with Children	2,015	55.4%
Elderly Family	1,345	37.0%
Families with Disabilities	1,484	40.8%
Race		
White	393	10.8%
Black	1,755	48.3%
Asian	35	1.0%
Other Race	8	0.2%
Hispanic	1,121	30.8%

Source: JCHA, 2010

Housing Choice Voucher Waiting List

The approximate waiting time to receive a voucher (without one of the highest local preferences) is seven to 18 years. Because of this lengthy wait time, the JCHA closed its Section 8 Program waiting list in October 1995 and no new applications have been accepted (with the exception of applications for special vouchers). The JCHA has reduced the waiting list from over 17,000 applicants to the current 10,573 due to aggressive lease-up efforts.

Of the 10,573 families on the waiting list, 74.4% are extremely low income, 22.7% are very low income, and 2.9% are low income. White applicants comprise 61.2% of the waiting list and 22.2% are Black. Also, 16.1% of applicants are classified as being of Hispanic origin (can overlap racial categories).

JCHA Public Housing Waiting List		
	# of Households	% of Total
Waiting List Total	8,272	
Income Level		
Extremely Low Income (<30% AMI)	6,661	80.5%
Very Low (>30% to <50% AMI)	1,230	14.9%
Low (>50% to <80% AMI)	381	4.6%
Family with Children	4,611	55.7%
Elderly Family	1,072	13.0%
Families with Disabilities	2,764	33.4%
RACE/ETHNICITY		
White	1,047	12.7%
Black	3,888	47.0%
Other	234	2.8%
Hispanic	3,103	37.5%
BEDROOM SIZE (REQUESTED)		
0 Bedroom	395	4.8%
1 Bedroom	2,751	33.3%
2 Bedroom	2,782	33.6%
3 Bedroom	1,986	24.0%
4 Bedroom	334	4.0%
5+ Bedroom	24	0.3%

Source: JCHA, 2010

The HCV staff completes a thorough case management process with each applicant that includes written correspondence, telephone conversations, and face-to-face interviews. In order to accommodate the schedules of working families, the Leasing Specialists offer applicants the opportunity to attend briefings and obtain vouchers on Saturdays and on Wednesday evenings.

The JCHA has an agency-wide goal to ensure that housing preferences and related support is provided to senior citizens and families who are working toward self-sufficiency through employment, training, and/or education activities. This allows the JCHA to serve the maximum number of eligible and responsible households with

the housing assistance available. To forward this objective, the JCHA has the following Local Preferences for its HCV Program:

1. Families displaced by HOPE VI-related activities
2. Families displaced by other JCHA or City Redevelopment activities
3. Witness/Victims of criminal and drug-related activity and domestic violence residing in JCHA public or affordable housing sites and graduates from HUD-approved Transitional Housing Programs.

After selecting applicants for the highest three Local Preferences, the remaining HCVs are issued as follows:

1. Working Family Preference (75%); and
2. Family Preference (25%)

Within these Local Preferences, applicants will be selected as follows:

1. Jersey City residents;
2. Veterans; and
3. Single elderly and/or persons with disabilities

The Homeownership Mortgage Program

The JCHA administers a Public Housing Homeownership Program at its Dwight Street Homes development. It was the first public housing homeownership program in New Jersey to be approved by HUD. Completed in April 1995, the project is located on formerly blighted and vacant lots and consisted of 50 three- and four-bedroom semi-attached townhouses.

This is a rent-to-own program. Families rent for six months under public housing rent regulations (i.e. no more than 30% of income charged for rent) and following successful completion of the JCHA's comprehensive credit counseling and homebuyer education program, purchase the home. Upon purchase, public housing assistance ends for the homebuyer who is now responsible for the management and maintenance of the 2-family home. The tenant in the second unit is provided with a Section 8 Housing Choice voucher to remain in their unit after the sale.

The Program is open to eligible first-time homebuyers under a HUD-approved Section 5(h) Homeownership Plan. Eligibility includes steady employment, good credit, and income of 65% - 80% of area median income. To ensure affordability, there is no required down payment, the JCHA provides a soft second mortgage for one half the homes market value and assists the buyer with obtaining a New Jersey Housing Mortgage and Finance (NJHMFA) low-interest fixed first mortgage. To prevent speculation and windfall profits, homebuyers agree to keep the house as their primary residence, rent the second unit to a Section 8-eligible family, and realize no or limited profit on home resale for the first 10 years.

To date, 33 of the original 50 2-family homes have been sold. In addition to Dwight Street, the JCHA is developing seven single family public housing homes for sale as part of the Lafayette Gardens HOPE VI Revitalization. Four 2-family affordable houses for sale are being developed on the A. Harry Moore site and up to 70 affordable public housing condominiums are being developed in connection with the

A. Harry Moore Revitalization at the JCHA's redundant administration buildings off of Sip Avenue.

Public Housing Strategy

1. Maintenance of Housing and a Suitable Living Environment

The JCHA's mission is to offer the provide qualified lower income families and senior citizens with the best opportunities for gaining affordable housing within reasonably safe, working neighborhoods and simultaneously promote economic self-sufficiency for families, continued independent living for senior citizens, and maximum accommodation for persons with disabilities. The following are the JCHA's primary and supportive goals for FY2010-2014:

Primary Goals

1. Plan, promote, gain funding for, and effectively implement the Revitalization Programs, including the use of HOPE VI;
2. Dramatically improve existing site conditions;
3. Promote and enforce resident responsibility;
4. Promote and support resident self-sufficiency;
5. Improve and expand senior citizen affordable housing opportunities, especially for continued independent living;
6. Maximize participant and neighborhood results of HCV programs;
7. Achieve greater financial stability;
8. Ensure civil rights and fair housing opportunities;
9. Facilitate the successful transition to asset-based management; and
10. Preserve and protect the right to safe, affordable housing for victims of domestic violence in accordance with the Violence Against Women Act.

Supportive Goals

1. Augment Staff Training and Development;
2. Enhance and expand Management Information Systems; and
3. Broaden and foster Agency Communications

The JCHA utilizes HUD guidelines for income targeting as a means of serving lower income residents. The JCHA aims to market and attract families that are severely cost-burdened, including those earning extremely own and very low incomes. Although the waiting lists for Housing Choice Vouchers and public housing are closed, under-represented population groups may still submit applications. Modernization of its housing stock is also a priority and is being undertaken through Revitalization (HOPE VI), use of the public housing Capital Funding Leveraging Program, strategic use of annual capital funds, and use of an Energy Performance Contract for energy efficiency improvements.

At its public housing sites, the JCHA conducts annual UPCS inspections plus performs quality control inspections on 5% of its units. In the HCV Program, the JCHA conducts initial and annual HQS inspections and performs a quality control inspection of 5% of the units under contract. The JCHA maintains an annual contract with a third party contractor to provide maintenance and inspection training to JCHA staff.

The JCHA has adopted local requirements and acceptability in addition to those mandated by HUD regulations. All units need to meet minimum standards set forth in Jersey City's Property maintenance Code, Uniform construction Code, applicable State regulations, and the additional standards adopted by the JCHA.

2. Public Housing Resident Participation

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

1. HOPE VI and ROSS Self Sufficiency Programs – this includes Case Management focusing on TANF and other unemployed and underemployed residents; individual computer instruction; referrals to outside agencies; third-party financial literacy, nutrition, and drug prevention programs conducted on-site; and job readiness workshops
2. Section 3 Employment – this includes aggressive enforcement of HUD's requirements that contractors employ residents and other low-income area residents in construction, management and office work at new developments and at public housing sites. Outreach activities include Job fairs and labor pools.
3. JCHA Resident Employment – this is a long-standing hiring preference for public housing residents. Currently almost one-half of all JCHA staff (including clerical, managerial, and administrative) are current or former residents.
4. Social Service Liaison – The Director of Resident Services addresses residents' drug use and other criminal-related problems and/or non-payment of rent, and involves referrals to local social services programs to prevent the necessity of the eviction. She also addresses the needs of senior residents by establishing a partnership with a local provider to operate a "WISE" Program that includes workshops, meals, social events, and trips to promote healthy lifestyles and choices for seniors.
5. The After School Program - partially funded by CDBG is available at five family sites to provide children with homework help, healthy social activities and to provide a safe place for children after school for working parents.
6. Homeownership Program – this includes the Homeownership Officer providing outreach, individual credit counseling, homeownership education seminars, referrals to professionals and assistance with obtaining third party-provided affordable homes, grants and education.

Each public housing community has a resident council. The JCHA also encourages the development of resident councils at its mixed-income sites. The resident councils have input and involvement in the following activities: management operations, modernization needs, family self-sufficiency programs, and the homeownership program.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

1. Maintenance of Housing and a Suitable Living Environment

The agency in charge of public housing in Jersey City is the Jersey City Housing Authority. JCHA provides 2,502 total units of public housing in Jersey City. In addition, JCHA assists 3,636 families, senior citizens and persons with disabilities under the Department of Housing and Urban Development Section 8 Rental Assistance Housing Choice Voucher Program. JCHA utilizes HUD guidelines for income targeting as a means of serve lower income County residents. JCHA's mission is to offer and provide qualified lower income families and senior citizens with the best opportunities for gaining affordable housing within reasonably safe, working neighborhoods and simultaneously promote economic self-sufficiency for families, continued independent living for senior citizens, and maximum accommodation for persons with disabilities.

JCHA's housing strategy is to market and attract families that are severely cost-burdened, including those earning extremely low and very low incomes. Although the waiting lists for Housing Choice Vouchers and public housing are closed, under-represented population groups such as these, in addition to other priority groups, are still able to submit applications. Modernization of its housing stock is also a priority, and is being undertaken through HOPE VI grants. The following are JCHA's primary and supportive goals for FY2010-2014:

Primary Goals

1. Plan, promote, gain funding for, and effectively implement the Revitalization Programs, including the use of HOPE VI;
2. Dramatically improve existing site conditions;
3. Promote and enforce resident responsibility;

4. Promote and support resident self-sufficiency;
5. Improve and expand senior citizen affordable housing opportunities, especially for continued independent living;
6. Maximize participant and neighborhood results of HCV programs;
7. Achieve greater financial stability;
8. Ensure civil rights and fair housing opportunities;
9. Facilitate the successful transition to asset-based management; and
10. Preserve and protect the right to safe, affordable housing for victims of domestic violence in accordance with the Violence Against Women Act.

Supportive Goals

1. Augment Staff Training and Development.
2. Enhance and Expand Management Information Systems.
3. Broaden and Foster Agency Communications

Housing Quality Standards (HQS) are the HUD minimum quality standards for the Housing Choice Voucher/Section 8 Program. HQS standards are required both at initial occupancy and during the term of the lease. HQS standards apply to the building and premises, as well as to the unit. Newly leased units must pass the HQS inspection before the beginning date of the assisted lease and the HAP Contract. JCHA will inspect each unit under Contract at least annually. JCHA will also perform a quality control inspection of at least 5% of all units under Contract annually to maintain JCHA's required standards and to ensure consistency.

HQS standards may be enhanced by JCHA using applicable safety-related federal, State and local regulations, provided that by doing so, JCHA does not overly restrict the number of units available for lease under the program. The use of the term "HQS" in this Administrative Plan refers to the combination of both HUD and JCHA requirements. In addition to JCHA's procedures for performing HQS and other types of inspections and standards for the timeliness of repairs, the Authority outlines responsibilities of the owner and family and the consequences of non-compliance with HQS requirements, including lead-based paint requirements, for both families and owners.

JCHA has adopted local requirements of acceptability in addition to those mandated by the HUD regulations. All units must meet the minimum standards set forth in Jersey City's Property Maintenance Code, Uniform Construction Code, applicable State regulations, and the additional standards adopted by JCHA, whichever is the strictest standard. Efforts will be made at all times to encourage owners to provide housing above HQS minimum standards.

2. Public Housing Resident Participation

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

- HOPE VI Self Sufficiency Program – this includes Case Management Teams focusing on TANF and other unemployed and underemployed residents; individual computer instruction with college interns; and Job Readiness Workshops.
- Section 3 Employment – this includes aggressive enforcement of HUD's requirement that contractors employ residents and other low-income area residents in construction work at public housing communities.
- JCHA Resident Employment – this describes a long-standing hiring preference for public housing residents. Currently, almost one-half of all JCHA staff (including clerical, managerial, and administrative) are current or former residents.
- Social Service Liaison – this position addresses residents' drug use and other criminal-related problems and/or non-payment of rent, and involves referrals to local social service programs in the area to prevent the necessity of the more punitive approach of eviction.

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

- The Resident Opportunities & Self-Sufficiency (ROSS) Program operates at three public housing communities. The Coordinators provide individualized case management services, a computer lab, and job readiness workshops on-site, and refer residents to appropriate local service providers in the community;
- JCHA's Director of Resident Services continues to address the needs of the senior residents, by establishing a partnership with a local service provider to operate a "WISE" program for seniors, which includes workshops, meals, social events, and trips which promote healthy lifestyles and choices;
- The After School Program, funded with local CDBG monies, continues at five public housing sites;
- The JCHA Homeownership Coordinator provides classes and individual counseling to residents interested in first-time homeownership; and
- The JCHA Local Employment & Contracting Coordinator works closely with contractors and residents through job fairs and labor pools to ensure that the Section 3 requirements are met.

3. Troubled Status

NOT APPLICABLE. JCHA is not designated as a troubled agency by HUD.

Barriers to Affordable Housing [91.210 (e) and 91.215 (f)]

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

1. Public Policy Impacts on Affordable Housing

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

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

2. Strategy to Remove or Ameliorate Negative Effects of Public Policies

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

- The City waives most permit fees for affordable housing development;
- The City has established an Affordable Housing Trust Fund to support the development of affordable housing;
- The City will take the lead in implementing the provisions of the Abandoned Property Rehabilitation Act;

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

HOMELESS

Homeless Needs [91.205 (b) and 91.215 (c)]

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

Note: The required Homeless Needs Table (formerly HUD Table 1A) is included in Additional Information – Appendix A.

Nature and Extent of Homelessness

Recent surveys and meetings have supported the need to increase the supply of affordable housing and supportive services to enable homeless individuals to transition from homelessness to independent living. The composition of the homeless population has changed during the past several years, and it is anticipated that these changes will continue, requiring a comprehensive strategy to be developed that anticipates these changes. The City of Jersey City, in collaboration with the City of Bayonne and Hudson County, has joined together to form the Jersey City/Bayonne/Hudson County Continuum of Care (referred to as "the CoC").

Each year, a Point-in-Time count is made of the persons residing in emergency shelters and transitional housing facilities, as well as those living unsheltered, in the Hudson County region. The following tables provide information on the number of homeless facilities and sheltered and unsheltered homeless persons in the CoC for 2009.

Nature and Extent of Homelessness

According to the 2009 Point-in-Time Survey conducted by the Jersey City/Bayonne/Hudson County CoC, there were a total of 1,779 people identified in the Jersey City/Bayonne region of Hudson County as homeless, with 129 of these individuals being unsheltered.

Jersey City/Bayonne/Hudson County Continuum of Care - Homeless Count

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Households With Children	369	68	11	448
Households Without Children	378	89	96	563
Total Households	747	157	107	1,011
Persons in Households With Children	996	187	33	1,216
Persons in Households Without Children	378	89	96	563
Total Homeless Persons in Households	1,374	276	129	1,779

Source: Point-in-Time Survey, January 28, 2009

All persons entering the homeless assistance system in Hudson County undergo an assessment by the CoC. The January 2009 Point-in-Time Survey categorized the people interviewed into subpopulations in the Jersey City/Bayonne/Hudson County region as follows:

2009 Continuum of Care Point-in-Time Homeless Subpopulations

	Sheltered	Unsheltered	Total	% Pop.
Chronically Homeless	45	27	72	15.1%
Severely Mentally Ill	78	22	100	21.0%
Chronic Substance Abuse	112	29	141	29.6%
Veterans	21	2	23	4.8%
Persons with HIV/AIDS	78	18	96	20.2%
Victims of Domestic Violence	38	6	44	9.2%
Unaccompanied Youth Under 18 years of age	0	0	0	0.0%
TOTAL	372	104	476	100.0%

Source: 2009 Continuum of Care

The chronically homeless accounted for almost one-sixth of those interviewed. Of those interviewed, 29.6% reported chronic substance abuse and 21.0% were diagnosed as being severely mentally ill.

The heavy housing cost burden borne by low income households in the Jersey City area contributed to chronic problems of homelessness. Some working-poor families

are only able to pay the rent because they have two wage earners, or because the primary wage earner works two jobs. Other families may deal with the problem of high housing costs by doubling up. Such arrangements can be unstable and temporary in nature.

The 2009 Continuum of Care Exhibit 1 Homeless Inventory for the Jersey City/Bayonne region of Hudson County lists a total of 25 homeless related facilities – five emergency shelters, 10 transitional housing facilities, and 10 permanent supportive housing developments.

The Housing Inventory Chart for the Jersey City/Bayonne/Hudson County is provided below. It provides data on the number of beds currently located in the region ready to meet the needs of homeless persons and families. A total of 788 beds exist in the region, including temporary shelter, longer-term transitional ones, and permanent housing with supportive services. Almost half of the available units are categorized as transitional, with an equal amount reserved for families with children and individuals.

Jersey City/Bayonne/Hudson County CoC - Summary of Beds Reported							
	Family Units	Family Beds	Individual Beds	Total Year-Round Beds	Seasonal	Overflow / Voucher	
Emergency Shelter	28	84	170	254	---	---	
Transitional Housing	69	181	176	357	---	---	
Permanent Supportive Housing	15	66	111	177	---	---	
TOTAL	112	331	457	788	0	0	

Source: 2009 Continuum of Care

The Housing Inventory Chart of Hudson County's Unmet Needs is provided below. Although there are currently almost 800 year-round beds available for the homeless in the region, there is still not enough housing to meet needs. Based on this table, an additional 1,304 permanent supportive housing beds are needed to meet the needs of the homeless population in Hudson County. For homeless individuals, 800 beds of permanent supportive housing are needed; for homeless families, the need includes 504 permanent supportive housing beds and 417 permanent supportive housing units. Jersey City recognizes the magnitude of the need for additional homeless facilities and will continue to support the efforts of the CoC.

Jersey City/Bayonne/Hudson County 2009 CoC - Unmet Homeless Needs						
	All Year-Round Beds/Units				Total Seasonal Beds	Overflow Beds
	Beds for Households w/ Children	Units for Households w/ Children	Beds for Households w/o Children	Total Year-Round Beds		
Emergency Shelters	0	0	0	0	0	0
Transitional Housing	0	0	0	0		0
Permanent Supportive Housing	504	417	800	1304		0
Safe Havens	0	0	0	0		0

Source: 2009 E-HIC Continuum of Care

Persons Threatened with Homelessness

The number of persons “at risk” of becoming homeless is difficult to estimate at any point in time. Those threatened with eviction, unemployment, foreclosure, or termination of utilities could become homeless when they no longer have a cushion against the perils of life. Most commonly, it is when a family lives paycheck-to-paycheck without any savings for emergencies. If only one lost paycheck, a small rent increase, one stint of mental or physical illness, or a temporary layoff from work can cause people to lose their housing, then they are considered “at risk”. A common scenario is when eviction from rental housing occurs due to nonpayment of rent. Unemployment or underemployment results in lack of sufficient income to meet the costs of food, housing, transportation, and child care.

Additionally, individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons
- Young adults aging out of the foster care system
- Households with incomes less than 30% of the median family income
- Households paying in excess of 50% of income for housing costs
- Victims of domestic violence
- Special needs populations such as persons with HIV/AIDS, disabilities, drug and/or alcohol additions
- Single parent households who are unemployed
- Large low income families
- Renters facing eviction
- Homeowners facing foreclosure

Households that exhibit one or more of the characteristics listed constitute a population that is “at-risk” of becoming homeless. These individuals and families are considered at-risk of becoming homeless because they have a lesser chance of being able to make economic improvements in their lives. Currently, the number of persons in each of the groups identified above is unknown. It is recognized that these populations exist in the County given the current recession.

The City of Jersey City, along with other jurisdictions in the Hudson County Continuum of Care system, was awarded federal stimulus money by HUD in 2009 to create a Homelessness Prevention and Rapid Re-housing Program (HPRP). Jersey City received \$2,676,991 in program grants to be used for: assisting existing homeless prevention programs, providing financial assistance, providing housing relocation and stabilization services, and rapid re-housing to stabilize neighborhoods and stem the increase of homeless individuals and families in the community.

The income criterion for program eligibility in Jersey City is 50% of the AMI, which is \$35,500 for a four-person family. HUD program rules prohibit help to pay mortgages. Other rules include: serving only households who have lived in the city within the last 12 months; serving only those with recent housing stability defined as at least 12 consecutive month of independent living at the same address within the last 36 months; and participants must have at least two of the following risk factors for homelessness identified by HUD. These criteria include the following:

- eviction within two weeks from a private residence (including housing provided by family or friends)

- discharged within two weeks from an institution in which a person has been a resident for more than 180 days (prison, mental health, hospital)
- residency in housing that has been condemned by housing officials and is no longer meant for human habitation
- sudden and significant loss of income
- sudden and significant increase in utility costs
- mental health or substance abuse issues
- physical disabilities or other chronic health issues, including HIV/AIDS
- severe housing cost burden greater than 50% of income for housing costs
- homeless in last 12 months
- young head of household (under 25 with children or pregnant)
- current or past involvement with child welfare, including foster care
- pending foreclosure of rental housing
- extremely low income (less than 30% of AMI)
- high overcrowding (the number of persons exceeds health and/or safety standards for the housing unit size)
- past institutional care (prison, treatment facility, hospital)
- recent traumatic life event such as death of spouse or primary care provider, or recent health crisis that prevented the household from meeting its financial responsibilities
- credit problems that preclude obtaining of housing
- significant amount of medical debt

The Jersey City Division of Community Development, which administers the HPRP grant funds, requires participants to share in the cost of rent, utilities, security and utility deposits, moving, hotel or motel, and other expenses as a condition of receiving HPRP assistance. HPRP assistance is “need-based”, meaning that organizations receiving funds should allocate assistance based upon the *minimum* amount needed to prevent the program participant from becoming homeless or returning to homelessness in the near term.

The City of Jersey City is joined in this effort with the following local partners:

- **The United Way of Hudson County** for re-housing individuals and families who are homeless with minimal barriers not to exceed 18 months and meet other eligibility standards pursuant to the grant; and
- **Let’s Celebrate, Inc.** for the prevention of homelessness, including payment for rental assistance, security deposits, utility assistance, and moving costs, as well as for case management services for participants.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

Note: The required Homeless Needs Table (formerly HUD Table 1A) is included in Additional Information – Appendix A.

1. Homeless and Homeless Prevention Priorities

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

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

- Catholic Community Services – Hope, Franciska, and Canaan Houses
- Let's Celebrate, Inc.
- Seton House
- YWCA Battered Women's Program
- Youth Consultation Service
- Inter-religious Fellowship for the Homeless
- York Street Project
- Congregate Meal of Hyacinth
- Jersey City Episcopal Community Development Corporation
- Salvation Army Adult Rehab Center
- Sister Cabrini Soup Kitchen

These organizations provided many services to homeless or at risk residents, including but not limited to: counseling, case management, life skills training, financial literacy classes, and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment. The ultimate goal of providing supportive services is self-sufficiency.

Through participation in the Jersey City/Hudson County homeless consortium, homeless persons and households receive supportive services through local partners which include job training, health services, legal services, and housing and support services.

Jersey City's entitlement grant funds, especially Emergency Shelter Grants, are used each year to fund homeless shelters and supportive services provided by the following local agencies: Medical and Social Services for the Homeless, St. Lucy's Shelter and Hope House.

Priority Homeless Strategies

The City of Jersey City recognizes that there is a great need for shelter space to accommodate the homeless. In addition to its commitment to the Ten Year Plan to End Homelessness, it has listed a three-part strategy for ending chronic homelessness in the Consolidated Plan for FY2005-2009.

- **Homeless Strategy:** This approach seeks to help homeless individuals, as well as special needs households, by getting them housed as quickly as possible, and then working with them to develop individual long-term service plans:
 - Produce affordable units for homeless and disabled persons;
 - Create and maintain community-based treatment facilities;
 - Provide emergency housing for homeless individuals and families;
 - Provide housing with services designed to prepare clients to become self-sufficient; and
 - Make housing affordable for homeless persons, special needs populations, and senior citizens.
- **Ending Chronic Homelessness Strategy:** This approach seeks to stabilize chronically homeless individuals and develop supportive services to help them attain self-sufficiency:
 - Continue to promote the necessity and importance of a paradigm shift within the Jersey City/Bayonne/Hudson County CoC in order to significantly address the needs of the chronically homeless population;
 - Develop and implement the CoC's Ten-Year Plan to End Chronic Homelessness;
 - Continue to develop and formalize substantive private/public partnerships to promote housing for the chronic homeless population;
 - More effectively serve the needs of the chronically homeless through transitional housing, permanent housing, and supportive services, including emergency shelters; and
 - Develop additional permanent supportive housing for chronically homeless individuals and increase the supply of affordable housing

- **Other Homeless Strategy:** Beyond the chronically homeless population, the City has developed more specific goals and objectives that tie into other programs, such as Housing Choice Vouchers and workforce training:
 - Add at least 50 units of permanent and transitional supportive housing for homeless/special needs persons during the next five years;
 - Reduce the number of homeless youth over the next five years;
 - Increase funding to projects proposing to provide transitional housing for special needs population;
 - Reduce the number of low income and special needs persons in threat of losing their primary residence;
 - Train homeless persons in the construction and building trades; and
 - Secure project-based, Section 8 vouchers to guarantee permanent supportive housing for chronic homeless individuals

2. Chronic Homelessness

HUD defines the term “chronically homeless” as unaccompanied individuals with disabilities who have been continually homeless for 12 months or more or who have had four episodes of homelessness in a three-year period. In Hudson County, 72 people were identified as chronically homeless in 2009. Of those 72 individuals, 45 were receiving shelter services within the Hudson County system, but more than one-third of the chronically homeless (27) were unsheltered.

Based on the information gathered in the 2009 Point-in-Time Count that was conducted by the Jersey City/Bayonne/Hudson County CoC, it appears that outreach efforts are the most critical aspect of servicing the chronically homeless population. To help strengthen and improve its outreach efforts to the chronically homeless, the CoC is working with the Medical and Social Services for the Homeless (MASSH). MASSH has had great success in connecting the homeless with services and housing. A total of 72 individuals were identified as chronically homeless in the 2009 Point-in-Time count. Of the homeless sub-populations that have been identified, a total of 141 were chronic substance abusers and 96 were living with HIV/AIDS. The CoC recognizes that the chronically homeless population requires further analysis and intends to continue to restructure the count questionnaire/survey used for the annual count to provide more detailed information in the future.

The Continuum of Care Point-in-Time subpopulations chart on Page 68 reveals that the chronically homeless accounted for nearly one-sixth of those interviewed. The largest subpopulation group is the chronic substance abusers, which accounts for nearly one-third of those interviewed. Additionally, the severely mentally ill and persons with HIV/AIDS each comprised about one-fifth of interviewees.

Homeless Inventory [91.210 (c)]

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

Inventory of Existing Facilities

The Housing Inventory Chart of Jersey City/Bayonne/Hudson County is seen below. It provides data on the number of beds located in the region ready to meet the needs of homeless persons and families. A total of 788 beds exist in the region, including emergency shelter, longer-term transitional ones, and permanent housing with supportive services. Nearly half (45.3%) of the available units are categorized as transitional, the majority of which are reserved for families with children.

	Family Units	Family Beds	Individual Beds	Total Year-Round Beds	Seasonal	Overflow / Voucher
Emergency Shelter	28	84	170	254	---	---
Transitional Housing	69	181	176	357	---	---
Permanent Supportive Housing	15	66	111	177	---	---
TOTAL	112	331	457	788	0	0

Source: 2009 Continuum of Care

The 2009 Continuum of Care Exhibit 1 Homeless Inventories for the Jersey City/Bayonne region of Hudson County is included in Appendix B. It lists a total of 25 homeless-related facilities, with five emergency shelters, 10 transitional housing facilities, and 10 permanent supportive housing developments.

There are 25 of these facilities located within the City of Jersey City that homeless populations seeking shelter can access. These 25 facilities offer a total of 788 beds. The homeless population can seek housing access in either short-term emergency shelters, longer-term transitional housing facilities, or in permanent housing units that also provide needed services. The facilities located within Jersey City are described below.

Emergency Shelters

There are 254 year-round emergency shelter beds within five facilities in the Jersey City/Bayonne/Hudson County region. The majority (66.9%) of these beds are for use by single adults, both males and females. These shelters are operated by the Catholic Community Services Archdiocese of Newark, Communities of Faith for Housing, Inc., Palisades Emergency Residence Corporation, and Women Rising. Only

the Women Rising does not receive HUD funds at present. The following table provides additional information on these shelters:

Emergency Shelters in Jersey City/Bayonne/Hudson County								
Program Information			Target Population	All Year-Round Beds/Units			Total Year-Round Beds	Utilization Rate
Organization Name	Program Name	Receive HUD funding?		Units for HHs w/ Children	Beds for HHs w/ Children	Beds for HHs w/o Children		
Catholic Community Services Archdiocese of Newark	St. Lucy's Shelter	Y	SMF	0	0	80	80	100%
Catholic Community Services Archdiocese of Newark	Hope House	Y	SFHC	20	60	0	60	70%
Communities of Faith for Housing Inc.	Hoboken Shelter	Y	SMF	0	0	50	50	104%
Palisades Emergency Residence Corporation (PERC)	PERC Shelter	Y	SMF	0	0	40	40	98%
WomenRising	WomenRising	N	SFHC	8	24	0	24	88%
TOTAL				28	84	170	254	

Source: Jersey City/Bayonne/Hudson County 2009 Continuum of Care

Catholic Charities of the Archdiocese of Newark exists to advance a mission of justice and compassionate care. Catholic Charities was created to feed the hungry, shelter the homeless, and give hope to those in need. The organization is committed to respecting the dignity of others and their right to a decent standard of living, their right to be educated, and their right to live in peace and freedom.

Catholic Charities' programs serve the very young, the very old, and all in between. They seek to provide the necessities of life to the homeless, the blessings of liberty to immigrants, and the restoration of right relationships within families and within society. They seek to provide a life with meaning to the disabled, isolated, and lonely; a safety net to those in crisis; the hope of economic participation to the marginalized and unemployed; and opportunities for the growth and development of children and youth. The organization offers the following programs: adult services; children and family services; education; HIV/AIDS services; housing services; community access and volunteer services; immigration services; workforce development; and behavioral health sciences.

Transitional Housing

Within Jersey City, there are ten transitional housing projects providing a total of 357 year-round beds. Almost half (49.3%) of these beds are designated for single men and/or women. There are eight separate organizations that manage and operate these shelters, with EMET Realty managing the most (154).

Transitional Housing in Jersey City/Bayonne/Hudson County								
Program Information			Target Population	All Year-Round Beds/Units				Utilization Rate
Organization Name	Program Name	Receive HUD funding?		Units for HHs w/ Children	Beds for HHs w/ Children	Beds for HHs w/o Children	Total Year-Round Beds	
Catholic Community Services Archdiocese of Newark	Franciska Residence	N	SM, HIV	0	0	14	14	86%
EMET Realty	Transitional Housing - Hudson	N	SMF	0	0	154	154	23%
Let's Celebrate	Preventer Program	Y	SFHC	4	12	0	12	100%
North Hudson Community Action Corporation	NHCAC Temporary Housing Program	N	SMF+HC	5	13	0	13	77%
North Hudson Community Action Corporation	NHCAC HUD Transitional Housing Program	Y	HC	11	33	0	33	91%
North Hudson Community Action Corporation	NHCAC DCA Transitional Housing Program	Y	HC	6	18	0	18	100%
St. Joseph's Home	St. Joseph's Home	Y	SFHC	24	60	0	60	92%
The House of Faith Inc.	The House of Faith Inc.	Y	SMF	0	0	8	8	100%
WomenRising	Project Home	Y	SFHC	18	42	0	42	83%
Palisades Emergency Residence Corporation (PERC)	PERC Family Shelter	N	HC	1	3	0	3	100%
TOTAL				69	181	176	357	

Source: Jersey City/Bayonne/Hudson County 2009 Continuum of Care

North Hudson Community Action Corporation (NHCAC) is a cornerstone of health and human services in New Jersey, serving more than 84,000 low income residents at eight locations spread across three counties. An award-winning leader in its field for more than 40 years, NHCAC has played a vital role in creating much-needed services such as ob-gyn and prenatal care, emergency food and shelter, transitional housing, and mental health and addiction services. The organization runs the following programs:

- *Transitional Housing:* The program offers temporary housing in rented apartments coupled with intensive casework assistance to return the families to stability and permanent housing. Within the past year, 20 families were assisted.
- *Emergency Food and Shelter:* Towards the end of preventing homelessness, one-time rent payments are made in order to prevent evictions, while those already homeless are afford temporary shelter. Currently, 3,246 persons have received 31,106 services.
- *Residential Maintenance:* This program provides home repairs to eligible seniors age 60 and over to correct health and safety violations. Last year, 32 units were repaired.
- *New Jersey Shares:* This provides the working poor with assistance in meeting their utility costs. Last year, 52 families received \$22,083.
- *Affordable Housing:* The organization manages a fully-rented affordable housing project which serves 37 families.

Permanent Supportive Housing

There are 10 additional facilities owned and operated by five organizations that are located in Jersey City. Together they provide 177 permanent housing beds for families and individuals, including 62 for the chronically homeless. There are a total of 16 units of permanent supportive housing for families. In addition to housing, services are a required part of the living arrangement for the tenants.

Permanent Supportive Housing Facilities in Jersey City/Bayonne/Hudson County									
Program Information			Target Population	All Year-Round Beds/Units					Program Utilization Rate
Organization Name	Program Name	Receive HUD funding?		Units for HHS w/ Children	Beds for HHS w/ Children	Beds for HHS w/o Children	CH Beds	Total Year-Round Beds	
Catholic Community Services Archdiocese of Newark	St. Jude's Oasis	Y	HC	5	30	0	0	30	60%
Catholic Community Services Archdiocese of Newark	Edna McLaughlin Home	N	SF	1	4	18	10	22	91%
Catholic Community Services Archdiocese of Newark	Canaan House	N	SMF,HIV	0	0	12	0	12	83%
Jersey City Episcopal Community Development Corporation (JCECDC)	Corpus Christi Ministries	N	SMF+HC, HIV	6	26	10	5	36	100%
United Way of Hudson County	Collaborative Solutions PH	Y	SMF	0	0	27	27	27	85%
Jersey City Episcopal Community Development Corporation (JCECDC)	Bergen Ave. / All Saints	Y	SMF, HIV	0	0	8	2	8	0%
Jersey City Episcopal Community Development Corporation (JCECDC)	Old Bergen Rd.	N	SMF+HC, HIV	3	6	3	0	9	0%
Palisades Emergency Residence Corporation	PERC Shelter Plus Care	Y	SMF	0	0	1	1	1	100%
Palisades Emergency Residence Corporation	PERC Shelter Plus Care	Y	SMF	0	0	7	7	7	0%
Jersey City Episcopal Community Development Corporation (JCECDC) / DCA	JCECDC / DCAS+C	Y	SMF+HC	0	0	25	10	25	108%
TOTAL				15	66	111	62	177	

*CH = Chronically Homeless
 Source: Jersey City/Bayonne/Hudson County 2009 Continuum of Care

The majority of permanent supportive housing is offered by the Catholic Community Services Archdiocese of Newark and Jersey City Episcopal Community Development Corporation (JCECDC). JCECDC is a prominent, nonprofit affordable housing developer in Jersey City with over two decades of work. JCECDC's mission is providing quality affordable housing opportunities to families that cannot comfortably afford to rent or buy in the private market. JCECDC's Real Estate Division is comprised of three housing professionals with over two decades and 300 units of combined experience.

To date, JCECDC has built 172 units of affordable housing including rentals, homeownership opportunities for first-time homebuyers, and special needs housing through rehabilitation and new construction activities. Since 2005, JCECDC created 165 units of new housing with over \$37 million in development costs. Of these, 34 units have been completed, 13 units are under construction, 36 are in pre-construction to break ground in 2010-2011, and 82 units in planning to break ground in 2011-2013. JCECDC has experienced and continues to experience rapid growth. JCECDC now serves an estimated 3,500 persons each year.

Prevention and Outreach Activities

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

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

- Hudson County HIV/AIDS Planning Council
- Hudson Diversity Action Council

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

DRAFT

Homeless Strategic Plan [91.215 (c)]

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

1. Homelessness

Jersey City is a participant in the Hudson County Continuum of Care in its efforts to address homelessness and the priority needs of homeless individuals and families, including subpopulations. The CoC addresses the housing and supportive service needs in each stage of the process to help homeless persons make the transition to permanent housing and independent living. Jersey City will continue to support the CoC strategy to meet the needs of homeless persons and those at risk of becoming homeless by providing its entitlement funding (ESG and CDBG, Continuum of Care funds, and HOPWA funds) for programs that emphasize support services to

homeless, in an effort to move the homeless towards self-sufficiency. In addition, the CoC has a Ten-Year Plan to End Homelessness, which identifies and supports outreach and prevention activities to help at-risk populations avoid the threat of homelessness.

- **Homeless Strategy:** This approach seeks to help homeless individuals, as well as special needs households, by getting them housed as quickly as possible, and then working with them to develop individual long-term service plans:
 - Produce affordable units for homeless and disabled persons;
 - Create and maintain community-based treatment facilities;
 - Provide emergency housing for homeless individuals and families;
 - Provide housing with services designed to prepare clients to become self-sufficient; and
 - Make housing affordable for homeless persons, special needs populations, and senior citizens.
- **Ending Chronic Homelessness Strategy:** This approach seeks to stabilize chronically homeless individuals and develop supportive services to help them attain self-sufficiency:
 - Continue to promote the necessity and importance of a paradigm shift within the Jersey City/Bayonne/Hudson County CoC in order to significantly address the needs of the chronically homeless population;
 - Develop and implement the CoC's Ten-Year Plan to End Chronic Homelessness;
 - Continue to develop and formalize substantive private/public partnerships to promote housing for the chronic homeless population;
 - More effectively serve the needs of the chronically homeless through transitional housing, permanent housing, and supportive services, including emergency shelters; and
 - Develop additional permanent supportive housing for chronically homeless individuals and increase the supply of affordable housing
- **Other Homeless Strategy:** Beyond the chronically homeless population, the City has developed more specific goals and objectives that tie into other programs, such as Housing Choice Vouchers and workforce training:
 - Add at least 50 units of permanent and transitional supportive housing for homeless/special needs persons during the next five years;
 - Reduce the number of homeless youth over the next five years;
 - Increase funding to projects proposing to provide transitional housing for special needs population;
 - Reduce the number of low income and special needs persons in threat of losing their primary residence;
 - Train homeless persons in the construction and building trades; and
 - Secure project-based, Section 8 vouchers to guarantee permanent supportive housing for chronic homeless individuals

2. Chronic Homeless Strategy

Jersey City is a participant in the development of the Hudson County Alliance to End Homelessness, as well as in the development of the organization's Ten-Year Plan to End Homelessness. It will support all actions to implement this strategy. This CoC Ten Year Plan lists the following 2009 Local Action Steps to attain HUD's National Objective of ending chronic homelessness and moving families and individuals into permanent housing.

Create new permanent housing beds for chronically homeless persons: Currently, 53 permanent beds exist to house the chronically homeless.

One-Year Objective: Expand permanent housing for the chronically homeless by 16 beds

Five-Year Objective: Create 325 new beds for the chronically homeless

Increase percentage of homeless persons staying in permanent housing over 6 months to at least 77%: Currently, 93% of homeless persons have remained in permanent housing for at least six months

One-Year Objective: Ensure that 80% of the homeless population remains in permanent housing for at least six months

Five-Year Objective: Ensure 85% of the homeless population remains in permanent housing

Increase the percentage of homeless persons moving from transitional to permanent housing to at least 65%: Currently, 89% of homeless persons in transitional housing have moved to permanent housing.

One-Year Objective: Ensure that 68% of homeless persons move from transitional to permanent housing

Five-Year Objective: Ensure that 75% of homeless persons move from transitional to permanent housing

Increase the percentage of homeless persons employed at exit to at least 20%: Currently, 27% of persons are employed at program exit.

One-Year Objective: Ensure that 25% of persons are employed at program exit

Five-Year Objective: Ensure that 30% of persons are employed at program exit

Decrease the number of homeless households with children: Currently, there are 467 homeless households with children.

One-Year Objective: Reduce the number of homeless households with children to 400 households

Five-Year Objective: Reduce the number of homeless households with children to 235 households

3. Homelessness Prevention

There are many social service agencies in Jersey City and throughout Hudson County that provide benefits to very low and low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have

already become homeless. The Jersey City government also provides an extensive network and referrals to other government agencies and/or social services when needed. A few of these agencies include the following:

- United Way of Hudson County
- Catholic Charities of the Archdiocese of Newark
- The House of Faith, Inc.
- Jersey City Episcopal Community Development Corporation
- North Hudson Community Action Corporation
- WomenRising
- Let's Celebrate, Inc.
- St. Joseph's Home

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

4. Institutional Structure

The Jersey City/Bayonne/Hudson County Continuum of Care (CoC) process is led by the Hudson County Alliance to End Homelessness (HCAEH), which is composed of Hudson County Division of Housing and Community Development and the Jersey City Division of Community Development. Group members are either assigned or volunteer, and include many nonprofit homeless service and housing providers. In addition, membership in HCAEH is open to the public and the organization encourages interested community members to attend meetings and become active in the committee. The five most active groups within the CoC include Mainstream Resources, Monitoring and Evaluation, Discharge Planning, Permanent Affordable Housing, and Point-in-Time Homeless Count/Project Homeless Connect. These groups meet at least quarterly and are responsible for activities such as review and selection, discharge planning, disaster planning, completion of the Exhibit 1 application, conducting the Point-in-Time count, and Ten-Year Plan to End Homelessness coordination.

5. Discharge Policy

Foster Care Discharge Policy

Foster care in New Jersey is a statewide system. Specifically, the caseworker works with the youth to identify available Jersey City and Hudson County resources and appropriate housing. Under recent New Jersey child welfare reform legislation, several new programs have been implemented that allow for a more seamless transition from youth to adulthood. Many of these programs include permanent housing solutions.

Issues related to the proper discharge of those leaving foster care or Division of Youth and Family Services programs were discussed in detail during drafting of the Ten-Year Plan to End Chronic Homelessness. The Ten-year Plan will include a goal to develop a Minimum Standard Discharge Policy that would apply to foster care and all discharging agents operating in Hudson County. All discharging authorities will be

required to sign-on to a Memorandum of Understanding, stating that they will follow the minimum standard discharge policy. This will further coordinate discharge policies used throughout the county and address gaps in the existing system.

Health Care Discharge

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

Mental Health Discharge

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

Correctional Institution Discharge

The Hudson County Jail currently links homeless individuals leaving their facility with homeless service providers to ensure they receive the entitlements for which they may be eligible. In addition, the Hudson County Jail has fostered a better relationship with social service and homeless care providers so that individuals leaving the facility can begin the application process for benefits prior to their release. The County Jail also utilizes the services of Hudson County's emergency shelters for temporary shelter. Discharge of those being released from correctional facilities was further discussed and addressed as part of Hudson County's Ten-Year Plan to End Chronic Homelessness. In addition to adoption of a minimum standard discharge policy, the Ten-Year Plan will address the need to better connect those being released from correctional facilities to IDs/documentation prior to release. There is also a need to provide training to inmates while in correctional facilities that

would allow them to become eligible for mainstream benefits programs directly upon release from the institution that they would normally not qualify for as a result of having been convicted. In addition, HPRP funds were provided to a Prisoner Re-Entry program to directly improve access to housing for former prisoners.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

NOT APPLICABLE.

COMMUNITY DEVELOPMENT

Community Development [91.215 (e)]

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Note: The required Community Development Table (formerly HUD Table 2B) is included in Additional Information – Appendix B.

1. Priority Non-Housing Community Development Needs

The City of Jersey City's non-housing community development needs reflect the City's goals of enhancing the economic opportunities for its residents, improving supportive services for the special needs and elderly, and upgrading the public infrastructure and public facilities to encourage neighborhood revitalization and economic improvement.

The following are the overall goals by category:

Economic Development Goals: Through redevelopment of the inner city and revitalization of neighborhood commercial districts, Jersey City's primary goal for the community is to create a more diverse and broad-based economy that adds jobs to the area and attracts businesses. In addition, the City will also:

- Improving employment opportunities for the working poor, chronically unemployed, and underemployed;
- Support commercial/residential development through infrastructure improvements;
- Encourage retail/support services development through Workforce Training; and
- Provide training and support for residents interested in starting their own businesses.
- .

Community Development/Planning Goals: The City has plans to revitalize neighborhoods throughout the city. These include the following:

- Encourage neighborhood commercial revitalization.

Public Service Goals: The City will continue to improve public services for residents of Jersey City, particularly seniors and youths. The City also plans to work closely with community organizations that provide counseling services, youth programs, summer camp, after-school programs, housing counseling, transportation for seniors, programs for disabled youth and assistance to businesses. In addition, the City will support the following activities:

Youth

- After School Academic Enrichment Programs
- Counseling, Guidance or Mentoring
- Structured Recreational Programs
- Conflict Resolution

Immigrants

- Information and Referral
- Translation

Senior Citizens

- General Social Services
- Health Services
- Basic Needs (Housing, Health Care, Food)

Disabled Persons

- Basic Needs (Housing, Health Care, Food)
- Education/Training
- Skills Development

Formerly Incarcerated Persons

- Employment Training
- Counseling

- Basic Needs (Housing, Health Care, Food)
- Parenting Skills

Adults (Working Poor/Low-Income)

- Basic Needs (Housing, Health Care, Food)
- Skills Training/Literacy
- Counseling/Conflict Resolution
- Child Care Services

2. Basis for Assigning Priorities

Community development priorities were developed by:

- Weighing the severity of the need among all groups and subgroups;
- Analyzing the current social, housing, and economic conditions;
- Analyzing the relative needs of LMI families;
- Assessing the resources likely to be available over the next five years; and
- Evaluating input from focus group sessions, interviews, service provider surveys, municipal departmental staff and public hearings.

3. Obstacles to Meeting Underserved Needs

The primary impediment to the City's ability to meet underserved needs in Jersey City is the limited amount of CDBG funding to address identified priorities. Intensifying the impact of limited available funding is the current state of the economy in Jersey City and in the metropolitan New York region. Although there are early signs of economic growth, such as population growth in the City over the past few years, the recent decline in the commercial and residential market has slowed the growth that was underway in Jersey City beginning after the post-9/11 recession.

The City of Jersey City has used its HUD entitlement funds to diligently achieve, and in many instances surpass, its goals. The City has continuously sought public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs to create the vision.

4. Specific Short- and Long-Term Objectives

The City of Jersey City has identified the following non-housing priorities over the next five years:

Economic Development

The City has been actively working to enhance the riverfront area and the inner city district via a number of economic development efforts, including mass transit projects.

- **Long-Term Goals:** The City of Jersey City will continue to facilitate developments in the community that create a more diverse and broad-based economy that adds jobs to the area. In particular, the City aims to support and strengthen various low/moderate neighborhoods through streetscape, façade improvements and job training programs.

Short-Term Goals: Work on inner-city commercial districts to make the city more attractive to businesses. Strategies for improving economic opportunities in the commercial districts include:

- Improving employment opportunities for the working poor, chronically unemployed, and underemployed;
- Support commercial/industrial development through infrastructure improvements;
- Encourage retail/support services development through Workforce Training; and
- Provide training and support for residents interested in starting their own businesses.

Infrastructure

The City of Jersey City has a number of infrastructure improvements planned that are outlined in the Jersey City Master Plan – Circulation Element. In addition to enhancing its physical infrastructure, the City recognizes the need to support community commercial cores and residential districts that contribute to an overall improved quality of life for Jersey City residents.

- **Long-Term Goals:** Ongoing infrastructure improvements to support the overall economic development and housing efforts will include streets, sidewalks, transit, and any additional infrastructure needed to enhance Jersey City's infrastructure.
- **Short-Term Goals:** In addition to supporting housing rehabilitation through CDBG and HOME funds, the City will encourage commercial districts neighborhood revitalization:
 - Encourage neighborhood commercial revitalization.

Public Services

The City of Jersey City will continue to improve public services for residents of Jersey City through increased attention to supportive services for youths, the elderly, and special needs populations. The City also plans to work closely with a number of community organizations that provide counseling services, youth programs, summer camp, after-school programs, housing counseling, transportation for seniors, programs for disabled youth and assistance to businesses.

- **Long-Term Goals:** Promote ongoing efforts to foster the link between increasingly technical new jobs with a higher level of training required, and the local workforce. For economic and public facility improvements to provide the greatest benefit to the community, local residents should be part of the future economic growth of Jersey City.
- **Short-Term Goals:** Continue to provide resources to organizations that provide a link between new job openings in Jersey City and area residents. In addition, improve the quality of life for the elderly population and increased economic opportunities. Efforts to encourage local kids to stay in school and graduate are also critical. The following populations are priorities:

- Youth
- Immigrants
- Senior Citizens
- Disabled Persons
- Formerly Incarcerated Persons
- Adults (Working Poor / Low Income)

Antipoverty Strategy [91.215 (h)]

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

1. Goals, Programs, and Policies for Reducing the Number of Poverty-Level Families

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

Several factors play a role in perpetuating poverty in the community. Among these factors are inadequate skills to acquire jobs, underemployment, low educational levels, unemployment, and the need for affordable housing. These factors are further exasperated when services are provided in a fragmented fashion and when services are not evaluated to ensure results.

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

Job Creation:

The City of Jersey City will create employment opportunities for residents by supporting projects that create jobs for low-income residents. This may be accomplished by providing training to assist residents to create their own businesses or by using other innovative methods to create jobs for low-income residents. As appropriate, the City will use Section 108 Loan funds to support projects that will create jobs for low/moderate income residents.

The City has developed the Employment Registry within the Jersey City Employment and Training Program. This registry is used to connect jobs with employers and service employment needs. The Jersey City Employment and Training Program is part of the one stop center.

Social Service Initiative:

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

The Jersey City Employment and Training Program (JCETP) is contracted by the City of Jersey City to provide all employment and training program and services funded through Workforce Investment Act (WIA), Work First New Jersey (Welfare) and the Workforce Development Partnership Program (WDP). The City of Jersey City's Office of Employment and Training provides the following services:

- Social services such as Food Stamps, Temporary Rental Assistance, Cash Assistance, Adkins Life Skills, Job Search and Occupational Skills to eligible welfare customers through Welfare.
- Employment Services provide Labor Market Information, Job Matching, Job referrals, Positive Recruitments, Career Fairs, Business Services, Targeted Tax Credits, Job Placement and Federal Bonding.
- Unemployment services provide assistance with opening and maintaining unemployment insurance claims and other related services.
- JCETP provides educational and vocational assessment, educational testing, eligibility determination, case management/counseling services, on the job training, occupational skills training, assistance in obtaining financial aid, supportive services, placement and follow up services.

Housing:

The City of Jersey City will continue to encourage home ownership for low/moderate income persons by earmarking funds for the Golden Neighborhoods Homeownership Program. This program enables low/moderate income persons to purchase homes they normally would not be able to afford. While there are deed restrictions on the units, provisions still allow the homeowner to build equity.

Participants in the City's Golden Neighborhood Homeownership Program (GNHP) are required to attend pre-purchase counseling. One component of the counseling program focuses on credit repair. Credit repair counseling provides clients with guidance in addressing derogatory items on their credit reports, thus credit scores are improved and clients can command better interest rates when making purchases.

Clients are also provided with guidance in improving their financial literacy skills. These services are instrumental in assisting clients to create wealth.

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

Foreclosure Prevention

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

2. Estimated Reduction in the Number of Poverty-Level Families

Poverty is a function of income. Factors that affect income include education, job training, and employment. The City of Jersey City, by itself, has very little control over the factors that cause poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work, to name a few.

While the City has little control over the overall factors that cause poverty, the City elects to support data-measured organizations that provide quality services to low income residents to help them improve their incomes. For example, the City of Jersey City, in partnership with nonprofit organizations and businesses, can influence the chances for poverty-stricken residents of moving up and out of poverty. The City can achieve this by supporting organizations that offer job training and placement services as well as drug and alcohol abuse counseling services. In addition, the City can help to reduce the number of residents living in poverty by advocating for increased public transit options within the greater New Jersey metropolitan region to low income areas, including extended service hours on the evenings and weekends and the addition of new or alternate routes.

Ultimately, federal and state policies on welfare, health care, and the minimum wage are crucial factors in the fight to address and reduce poverty. The City will continue to provide incentives for businesses to locate in low income areas, to advocate for improved transportation alternatives, to support organizations that provide job training and placement services, to support homeless prevention activities, and to preserve and improve affordable housing options, as part of its strategy to prevent and alleviate poverty in Jersey City.

Low Income Housing Tax Credit (LIHTC) Coordination [91.315 (k)]

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

NOT APPLICABLE.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

1. Priorities and Objectives

The priorities and objectives identified below are not presented in order of preference. They are grouped by type of activity and are based on information obtained from housing and social service providers.

Priorities for the Elderly/Frail Elderly Populations

- Continue to support activities that provide affordable housing for elderly and frail elderly residents at or below 50% of area median income.
- Continue to support activities that provide the elderly and frail elderly with benefits counseling, care coordination, transportation, and other services.

Through its funding of public service and public facility activities, the City will support the efforts of organizations that seek to develop affordable housing for the elderly and frail elderly, as well as those organizations that provide services to the elderly and frail elderly.

Priorities for Persons with Mental Illness

- Continue to offer support and assistance to local agencies that provide supportive services and outreach programs to individuals with mental illness.
- Increase the supply of transitional and permanent supportive housing facilities for persons with mental illness and mental disabilities. These facilities should provide case management and counseling services to residents.

The City of Jersey City will aid the efforts of area organizations that provide supportive services and housing options to persons with mental illness.

Priorities for Persons with Disabilities

- Provide tenant-based rental assistance subsidies to individuals and families who have disabilities and are in danger of becoming homeless.
- Continue to support activities that serve persons with disabilities.
- Ensure that individuals and households with disabilities continue as top priorities for receiving public housing and Housing Choice Vouchers.

The City will aid the efforts of area organizations that provide supportive services and housing options to disabled persons. Additionally, the City will make the appropriation of funds towards organizations providing housing and services for the disabled a priority.

Priorities for Persons with Alcohol and Drug Addiction

- Continue to offer support to local agencies that provide outreach programs to individuals with drug and alcohol problems.
- Increase the supply of transitional and permanent supportive housing for individuals with drug and alcohol addiction.

The City of Jersey City will offer assistance to local agencies providing outreach services to individuals with drug and alcohol problems. Furthermore, the City will

maintain dialogue with area service providers and nonprofit organizations to evaluate the feasibility of developing additional transitional and supportive permanent housing for people with substance abuse issues.

Priorities for Persons with HIV/AIDS

- Continue to support efforts that provide affordable housing to people living with HIV/AIDS.
- Continue to support organizations that provide supportive services to people living with HIV/AIDS.

Through various federal funding sources, the City of Jersey City will support area organizations that provide supportive services and affordable housing options for people living with HIV/AIDS. This includes Hudson County Housing Resource Center, Let's Celebrate, Catholic Charities of the Archdiocese of Newark and Jersey City Episcopal Community Development Corporation all of which are recipients of federal HOPWA funds. The needs of these populations are discussed in more detail above.

2. Federal, State, and Local Sources Available to Address Special Needs and Priorities

It is increasingly difficult for the City of Jersey City to fund non-homeless special needs projects, due to the limited amount of funding the City receives annually to support housing and community development initiatives and the increasing amount of basic community needs resulting from current economic conditions. However, other resources are available on the federal, state, and local levels that area organizations can solicit to help provide affordable housing opportunities and supportive services to Jersey City' non-homeless special needs populations.

There are several resources available to support non-homeless special needs housing initiatives. At the federal level, this includes HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for people with disabilities), Section 8 tenant and project based rental assistance, Hope VI funds, the Federal Home Loan Bank's Affordable Housing Program, Low Income Housing Tax Credits (LIHTC), Federal Home Loan Bank funds, public housing funds, HOPWA and ESG funds, and other resources. At the state level, assistance is available through the State of New Jersey Housing Mortgage and Finance Agency (NJHMFA) and New Jersey Department of Community Affairs (DCA). Locally, the Hudson County Homeless Prevention and Rapid Re-Housing Program is a potential resource, as are funds from foundations and other private entities.

The City will continue to support the efforts of local and regional organizations that provide housing and supportive services to non-homeless special needs individuals in Jersey City.

Non-homeless Special Needs [91.205 (d) and 91.210 (d)] Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

1. Need for Supportive Housing

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, public housing residents, and persons living with HIV/AIDS. Many persons with such special needs also have very low incomes. It is very difficult to determine the number of individuals with special needs in the City of Jersey City. The unmet needs data in this section of the CP was obtained from interviews with area organizations that serve special needs populations and also from completed surveys from service providers.

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are

unable to undertake the activities of daily living without assistance. The needs of the City's special needs subpopulations are described below.

Elderly and Frail Elderly

When a person has one or more limitations on activities of daily living, he or she may need assistance to perform routine activities such as bathing and eating. Therefore, elderly persons that need supportive housing are considered frail. Elderly persons typically need housing assistance for financial reasons or for supportive service to complete their daily routines. Supportive housing is needed when an elderly persons is both frail and very low income. Elderly persons that are living on fixed, very low incomes also need affordable housing options.

According to statistics provided by the U.S. Census data, the elderly population in the City of Jersey City has declined significantly over the past 18 years. In 1990, there was an elderly population of 25,287, representing 11.1% of the total population. In 2000, there were 12,877 persons age 65 to 74, representing 5.4% of the City's total population, and 10,528 persons over age 74, representing 4.4% of the population. In total, persons over age 65 comprised 9.7% of total population. In 2008, the percentage of persons over age 65 held relatively steady at 9.6% of the population.

While no data is available to estimate the number of elderly persons who will require supportive housing or services during the next five years, demand will likely increase due to the pressure of the current economic downturn on the elderly and frail elderly, many of whom survive on fixed incomes. Another factor increasing this need is the aging baby boomer population, many of whom will be reaching their mid-60s. Maintaining a supply of affordable and accessible housing will be necessary to serve the needs of this growing subpopulation.

Mentally Ill

Severe mental illness includes the diagnosis of psychoses and major affective disorders such as bipolar disorder and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

Several nonprofit service providers operate throughout Hudson County, and provide a full range of mental health treatment options, including treatment programs, vocational and educational programs, case management, housing, transportation, home health aides, self-help assistance, advocacy and recreational opportunities. It is unknown how many mentally ill individuals reside in Jersey City.

Developmentally Disabled

The base definition of developmental disability is an IQ score of less than 70. Within the City, it is unknown how many non-homeless developmentally disabled individuals are in need of supportive housing. Various agencies provide housing, residential treatment and other supportive services for such persons, including Jersey City Episcopal Community Development Corporation, Catholic Charities of the Archdiocese of Newark, Hudson Community Enterprises, Inc. and the State Division for Mental Health Services.

Physically Disabled

Physically disabled individuals usually require modifications to their living space, including the removal of physical barriers. Generally, accommodations can be made to adapt a residential unit for use by wheelchair-bound persons or persons with hearing or vision impairments. It is difficult to identify private rental units that have been adapted.

In 2000, 30.7% of persons age five and over in Jersey City – 68,678 persons – suffered from at least one mobility limitation, not including an employment disability. Of these, 7,191 had self-care limitations that interfered with their ability to carry out basic everyday tasks. Disability data is also available from the Census Bureau's 2008 American Community Survey. In 2008, 11.4% of persons age five and over (23,955) suffered from at least one disability.

While it is likely that many residents in the city continue to have physical disabilities, it is unknown exactly how many non-homeless physically disabled persons are in need of housing and supportive services.

Persons with Alcohol and Other Drug Addictions

Alcohol or other drug abuse is defined as an excessive and impairing use of alcohol or other drugs, including addiction. Persons who are classified with alcohol or other addictions may have a history of inpatient treatment, be identified by current symptomology or by an assessment of current intake, or by some combination of these approaches.

Drug and alcohol abuse has been a considerable problem in Jersey City, particularly among the homeless. The North Hudson Community Action Corporation has been offering treatment, education, and community awareness of alcohol and substance abuse for over 30 years. This includes a substance abuse treatment center which offers outpatient, individual, group, and family counseling for alcoholics, addicts, and their families. Last year, 387 new clients benefitted from 4,417 services. Additionally, the Senior Treatment and Education Program (STEP) addresses the needs of persons aged 60 and over regarding issues of abuse and the need for treatment. Last year, 1,630 clients received 4,417 services.

Public Housing Residents

Persons living in public or assisted housing may want to leave public housing if their living situation is stabilized or if homeownership opportunities were available. Family self-sufficiency programs and homeownership programs provide such opportunities. One such program is the Homeownership Opportunities Program offered through the Jersey City Housing Authority, and previously described above.

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

- HOPE VI Self Sufficiency Program – this includes Case Management Teams focusing on TANF and other unemployed and underemployed residents; individual computer instruction with college interns; and Job Readiness Workshops.
- Section 3 Employment – this includes aggressive enforcement of HUD's requirement that contractors employ residents and other low-income area residents in construction work at public housing communities.
- JCHA Resident Employment – this describes a long-standing hiring preference for public housing residents. Currently, almost one-half of all JCHA staff (including clerical, managerial, and administrative) are current or former residents.
- Social Service Liaison – this position addresses residents' drug use and other criminal-related problems and/or non-payment of rent, and involves referrals to local social service programs in the area to prevent the necessity of the more punitive approach of eviction.

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

- The Resident Opportunities & Self-Sufficiency (ROSS) Program operates at three public housing communities. The Coordinators provide individualized case management services, a computer lab, and job readiness workshops on-site, and refer residents to appropriate local service providers in the community;
- JCHA's Director of Resident Services continues to address the needs of the senior residents, by establishing a partnership with a local service provider to operate a "WISE" program for seniors, which includes workshops, meals, social events, and trips which promote healthy lifestyles and choices;
- The After School Program, funded with local CDBG monies, continues at five public housing sites;
- The JCHA Homeownership Coordinator provides classes and individual counseling to residents interested in first-time homeownership; and
- The JCHA Local Employment & Contracting Coordinator works closely with contractors and residents through job fairs and labor pools to ensure that the Section 3 requirements are met.

2. Priority Housing and Supportive Service Needs

The non-homeless special needs populations in the City of Jersey City have a wide range of service needs, including transitional housing, supportive housing, counseling, case management, transportation to health care facilities and employment, and more. Data and information used to determine priority supportive housing and supportive service needs of the non-homeless special needs populations in the City were derived from interviews and focus group sessions conducted with organizations that serve special needs populations.

Several priorities identified were common across the various subcategories of special needs populations. For example, one priority need identified was more affordable

and accessible rental housing. Another need recognized was supportive housing facilities with adequate case management components for the disabled and elderly populations. Access to health care and employment opportunities were also common priorities for all special needs populations. These populations need access to dental appointments, doctor appointments, employment centers, and job training and placement services.

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

3. Basis for Assigning Priority

The priorities were developed by:

- Weighing the severity of the need among all groups and subgroups;
- Analyzing the current social, housing, and economic conditions;
- Analyzing the relative needs of LMI families;
- Assessing the resources likely to be available over the next five years; and
- Evaluating input from focus group sessions, interviews, service provider surveys, City departmental staff, public hearings, and the online resident survey.

4. Obstacles to Meeting Underserved Needs

The City has identified several obstacles that will impede its ability to address the identified needs in the five-year CP. These include the following:

- The primary obstacle to meeting underserved needs in the City of Jersey City is the limited financial resources available to address identified priorities;
- The limited availability of developable land for new affordable housing construction severely restricts the capacity of the City to facilitate the expansion of the affordable housing stock (both owner and renter) in Jersey City; and
- Intensifying the impact of limited available funding is the current increase in home foreclosures in the City, increased unemployment, increased homelessness and risk of homelessness, and need for increased supportive services for the growing population that is negatively affected by the economy and finds itself with fewer resources. The City, along with most communities, has even fewer resources available to address these issues as municipalities themselves face revenue reductions.

5. Inventory of Existing Facilities and Services

The following table includes some of the facilities and services that assist persons who are not homeless but who require supportive housing, and programs that ensure that persons returning from mental and physical health institutions receive appropriate supportive housing.

Local Resources for Special Needs Populations

Violence Prevention
Catholic Charities of the Archdiocese of Newark
Hudson County Child Abuse Prevention Center
Visiting Homemaker Services
WomenRising, Inc.
Elderly
Jersey City Episcopal CDC
Pan-American Concerned Citizens Action League
Rebuilding Together
St. Ann's Home
Urban League of Hudson County
Physically or Developmentally Disabled
Hudson Community Enterprises
Kennedy Dancers
St. Joseph's School for the Blind
Youth
Big Brothers Big Sisters of Essex, Hudson & Union
Boys and Girls Club, Inc.
Educational Arts Team
Fairmount Housing Corporation
Girl Scouts of Greater Essex & Hudson Counties
Team Walker
Urban League of Hudson County
Youth Music Group

Substance Abuse
Hogar Crea
Pan-American Concerned Citizens Action League
Philippine American Friendship Committee, Inc.
Salvation Army
HIV/AIDS
Catholic Charities of the Archdiocese of Newark
Hoboken University Medical Center
Horizon Health Center
Hudson County HIV/AIDS Planning Council Office
Jersey City Episcopal CDC
Let's Celebrate
Pan-American Concerned Citizens Action League
Employment
Building An Empire, Inc.
Catholic Charities of the Archdiocese of Newark
Dress for Success Hudson County
Hudson Community Enterprises
Hudson County Economic Development Corporation
Hudson County Workforce Investment Board
Jersey City Episcopal CDC
P.A.C.O.

Health Care Discharge

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

Mental Health Discharge

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

Correctional Institution Discharge

The Hudson County Jail currently links homeless individuals leaving their facility with homeless service providers to ensure they receive the entitlements for which they may be eligible. In addition, the Hudson County Jail has fostered a better relationship with social service and homeless care providers so that individuals leaving the facility can begin the application process for benefits prior to their release. The County Jail also utilizes the services of Hudson County's emergency shelters for temporary shelter. Discharge of those being released from correctional facilities was further discussed and addressed as part of Hudson County's Ten-Year Plan to End Chronic Homelessness. In addition to adoption of a minimum standard discharge policy, the Ten-Year Plan will address the need to better connect those being released from correctional facilities to IDs/documentation prior to release. There is also a need to provide trainings to inmates while in correctional facilities that would allow them to become eligible for mainstream benefits programs directly upon release from the institution that they would normally not qualify for as a result of having been convicted. In addition, HPRP funds were provided to a Prisoner Re-Entry program to directly improve access to housing for former prisoners.

6. Justification of Use of HOME funds for TBRA

HOME funds will not be used for Tenant-Based Rental Assistance activities.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

1. Description of Activities

As previously stated, Hudson County has the second highest number of reported HIV/AIDS cases (10,373) in the state of New Jersey, with a “per capita” rate much higher than the national average. In Hudson County, almost three-quarters (74%)

of those diagnosed with HIV/AIDS are between 25 and 44. Of those diagnosed with HIV/AIDS, 71.4% are males. The high concentration of adult males means that most facilities and services are directed towards this group, which can be to the detriment of other demographic groups that have been diagnosed with HIV/AIDS. Youth and the elderly are also affected and comprise a small, but significant, portion of the population diagnosed with HIV/AIDS. In 2009, these two groups had 691 total cases, representing 6.7% of total People Living with HIV/AIDS (PLWHAs). Additionally, 2,967 (28.6%) of diagnosed HIV/AIDS cases are women.

HOPWA funds are used to provide permanent and transitional housing for persons with HIV/AIDS. Rental and utility subsidies are also provided as a critical component to preventing homelessness for persons with HIV/AIDS. Based on existing facilities and services provided, the following priorities have been established for the population living with HIV/AIDS in Jersey City. During FY2010-2014, funding will be used for housing and housing supportive services in both Jersey City and Hudson County as noted below:

- Increase the supply of scattered-site, affordable permanent housing, and transitional housing for youth and young adults, transgender individuals, single women, women with children, and senior citizens;
- Educate diagnosed individuals, service providers, and the general population with a special emphasis on youth and seniors; and
- Support services for dually and multiply diagnosed individuals with an emphasis on sustaining independent life skills for PLWHAs.

2. Output Goals

During FY2010-14, Jersey City anticipates allocating HOPWA funds to, and generating quantifiable progress in, the following activities:

Short-Term Rent, Mortgage, and Utility Payments

Rental Assistance Programs

In-housing Facilities

3. Geographic Distribution

Jersey City's HOPWA funds will be distributed to local service providers for housing and supportive services. The funds will be distributed as follows:

Subrecipient	Amount
Hudson County Housing Resource Center	\$1,135,414
Catholic Charities Archdiocese of Newark - Franciska Residence	\$320,003
Catholic Charities Archdiocese of Newark - Canaan House	\$112,680
Let's Celebrate, Inc. - TBRA	\$613,964
Let's Celebrate, Inc. - STRMU	\$265,251
Jersey City Episcopal Community Development Corporation - Corpus Christi	\$314,480
Jersey City Episcopal Community Development Corporation - Hudson CASA	\$94,240
Administration	\$70,758
Total	\$2,926,790

Source: Jersey City FY2010 Allocations

4. Lead Jurisdiction

The HOPWA grant for the Jersey City/Hudson County region will be administered by the Jersey City Division of Community Development.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

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

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

All of the FY2010 funds, totalling \$2,926,790 shall be used for housing and housing supportive service as defined above.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.