



Hudson County
2020-2024 Consolidated Plan
Public Comment DRAFT

Hudson County
Division of Housing & Community Development
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Jersey City, NJ 07306

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Executive Summary

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

1. Introduction

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

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

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

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

Expand & Improve Public Infrastructure & Facilities

- 1A Expand Public Infrastructure
- 1B Improve Public Infrastructure Capacity
- 1C Improve Access to Public Facilities

Preserve & Develop Affordable Housing

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

Public Services & Quality of Life Improvements

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

Homelessness Housing and Support Services

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

3. Evaluation of past performance

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

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

4. Summary of citizen participation process and consultation process

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

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

community meetings as well as a public review period for the Plan to obtain insight from the public into community development needs and priorities. Full details of the County’s citizen participation outreach efforts are available in PR-15 Citizen Participation.

5. Summary of public comments

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

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

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

All comments received during the planning process were accepted.

7. Summary

Primary data sources for the Consolidated Plan include: 2013-2017 American Community Survey 5-Year Estimates, 2000 Census, 2012-2016 CHAS, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (IMS/PIC), HUD Housing Inventory Counts (HIC), 2020 Point-in-Time data, and local data sources. A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2017 data and tables that utilize CHAS contain 2016 data. At the time of writing only 2016 CHAS data was available from HUD. However, 2017 ACS data was available and thus the County thought it best to utilize the most current data source where possible, and that incongruencies in the source years were outweighed by the more accurate demographic and housing picture painted by the 2017 ACS data.

The Process

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

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

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

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

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Table 1 – Responsible Agencies

Narrative

The primary objective of the County’s CDBG, HOME and ESG program is the provision of safe, affordable, and decent housing, and the provision of a suitable living environment for low and moderate-income persons. This includes a wide range of programs and activities as described in the following sections of the 5-Year Strategic Plan and the FY 2020 Annual Action Plan.

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

1. Introduction

Hudson County is committed to addressing the Community's priority needs in the most efficient and effective way possible. In order to accomplish this, the Division of Housing and Community Development, as the lead agency in the development of the 5-Year Consolidated Plan and the FY 2020 Action Plan, coordinates with citizens, municipal officials, non-profit agencies, public housing agencies, private developers, economic development officials, governmental agencies and the Hudson County Alliance to End Homelessness/Continuum of Care (HCAEH) in preparation of this Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

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

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

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

The Hudson County Division of Housing and Community Development serves as the chair of the Hudson County Alliance to End Homelessness (HCAEH). The HCAEH acts as Hudson County's Continuum of Care (CoC), and leads meetings on a bi-monthly basis to discuss the needs of the homeless service system and clients experiencing homelessness. The Division serves as the Collaborative Applicant for purposes of the HUD Continuum of Care Program.

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

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

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

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

(see below table)

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HUDSON COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The County Division of Housing and Community Development is the lead agency in the 2020-2024 Consolidated Plan.
2	Agency/Group/Organization	Hudson County Alliance to End Homelessness
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hudson County Alliance to End Homelessness (HCAEH) is the local Continuum of Care in the County and consulted with the homeless strategy. HCAEH participated in meetings and a stakeholder survey to help determine the priority needs of the community.
3	Agency/Group/Organization	North Bergen Housing Authority
	Agency/Group/Organization Type	PHA Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The housing authority was consulted through meetings and a stakeholder survey to help determine the priority needs of the community.
4	Agency/Group/Organization	Guttenberg Housing Authority
	Agency/Group/Organization Type	PHA Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

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

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

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

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

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

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

Table 3 – Other local / regional / federal planning efforts

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

The Consolidated Plan calls for coordination with the County and local municipalities to work together to identify and implement programs such as public facility and infrastructure improvements, public services for LMI households and homeless services throughout the County. The CDBG programs identify planned activities as well as which town or township will be the location of the development project.

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

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

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

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

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Meeting	Stakeholders	Staff & consultant team met with a large number of stakeholder organizations from across the county.	On November 14 th , 2019 staff & consultant team gathered input from stakeholders related to priority needs and goals for the next five years.	All comments were accepted.	
2	Public Meeting	Non-targeted/broad community Mayor	There were four in attendance including the Mayor and the Town Manager.	Guttenberg CDBG Town Meeting held on January 23, 2020. Discussion focused on status of past projects and plans for new projects. Additionally,	All comments were accepted.	

				information was shared regarding Lead-based Paint program and the foreclosure registry initiative. The Town for the next few funding cycles would like to focus on upgrades to their traffic signals located town-wide in heavily pedestrian areas. There will be a check in on addresses of past funded projects and follow up on draw downs.		
3	Public Meeting	Mayor	Staff met with the new Mayor.	East Newark CDBG Town Meeting held on January 27, 2020. Discussion was an overview of what CDBG funding can be used for, review of past projects and discussion for the future. Additionally, information was shared regarding Lead-based Paint program and the foreclosure registry initiative. The Mayor will continue to seek public service funding for the senior center but will likely apply for additional funds. A commitment was made to meet again to discuss needed construction upgrades to the senior center and recreational center for youth.	All comments were accepted.	
4	Public Meeting	Mayor	Staff met with the Mayor.	Kearny CDBG Town Meeting held on January	All comments	

				27, 2020. Discussion focused on the status of current grants and goals for upcoming five years. Additionally, information was shared regarding Lead-based Paint program. The Town for the next few funding cycles would like to focus on road improvements that have not been done in the past in eligible low-mod areas.	were accepted.	
5	Public Meeting	Mayor and Councilman	Staff met with four that were in attendance including the Mayor, the Town Administrator and the Councilman 3rd Ward.	Secaucus CDBG Town Meeting held on January 27, 2020. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding Lead-based Paint program and the foreclosure registry. The Town priorities within the next funding cycle will center on the area surrounding residential building that houses predominately Town seniors and the senior center. Improvements include, but are not limited to a walkway surrounding the building in order to make it accessible and improvements to the parking lot.	All comments were accepted.	
6	Public Meeting	Town Staff	Staff had a meeting over the phone with	Harrison CDBG Town Meeting (call) held on	All comments	

			two members of the public including the Town Attorney.	January 29, 2020. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding Lead-based Paint program and the foreclosure registry initiative. The Town priorities within the next funding cycle will center on improvements to the Harrison Library as well as the surrounding area. Also, improvements to the Town recreation center were mentioned as a future project.	were accepted.	
7	Public Meeting	Town Staff	Staff had meeting with two in attendance, which included the Township Manager and the Planning Department.	Weehawken CDBG Town Meeting held on February 4, 2020. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding Lead-based Paint program and the foreclosure registry initiative. The Town priorities within the next funding cycle will center on road improvements particularly on 46th Street, 47th Street, 48th Street and 50th Street from Park Avenue to JFK Boulevard East. There was also discussion on improvements to a basketball court and	All comments were accepted.	

				traffic signal upgrades in eligible low-mod areas.		
8	Public Meeting	Mayor	Staff had a meeting with three in attendance, which included the Mayor and Municipal Administrator.	West New York CDBG Town Meeting held on February 12, 2020. Discussion focused on status of past projects and plans for new projects. Additionally, information was shared regarding Lead-based Paint program and the foreclosure registry initiative. The Town within the next two funding cycles would like to prioritize the construction of a new Library. 2020 funding would be for demolition of the proposed site, with construction in 2021. Other priorities for the following years would be for Parks and Road improvements throughout the Town.	All comments were accepted.	
9	Public Review Period	Non-targeted/broad community	A 30-day public comment review period was held from April 13, 2020 to May 13, 2020 to give the public an opportunity to review and comment on the draft Plan.	All comments were accepted.	All comments were accepted.	
10	Public Meeting	Non-targeted/broad community	A public meeting was held on April 29, 2020 to discuss the draft Plan.	All comments were accepted.	All comments were accepted.	

11	Public Meeting	Freeholder Committee	A Freeholder Committee meeting was held on May 1, 2020 to discuss the draft Plan.	All comments were accepted.	All comments were accepted.	
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Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In order to ensure the most efficient and effective use of resources Hudson County must first assess the needs of the community. In this section, the County's various demographic and economic indicators will be described and analyzed to provide the foundation needed for grant management.

Developing a picture of the current needs in the County begins by looking at broad trends in population, income, and household demographics. Once that data has been gathered, it can be examined with a more nuanced analysis of variables, such as how family and household dynamics relate to race and housing problems.

A key goal of the Needs Assessment section is to identify the nature and prevalence of housing problems experienced by the County's residents. Per HUD's definition, there are four housing problems that are assessed:

- Cost-Burden, which is defined as households who spend 30% or more of their income on housing costs
- Lack of Complete Plumbing
- Lack of Complete Kitchen Facilities
- Overcrowding

In addition to the demographics analyzed, this section also looks at factors that impact or are impacted by the housing market. The County's public housing supply, the needs of those facing homelessness, and non-homeless special needs are addressed. Finally, non-housing development needs like public services and infrastructure are also analyzed to assist in determining how resources should be allocated.

Whenever possible, each of these issues is juxtaposed with economic and demographic indicators to determine if certain groups carry a disproportionate burden. Understanding the magnitude and prevalence of these issues in Hudson County is crucial in aiding in setting evidence-based priorities for entitlement programs.

Data Note: Many fields in this document are populated automatically by the IDIS system. In order to provide the most accurate and up-to-date analysis, additional data sources are often used.

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

Summary of Housing Needs

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

The following section will show that the greatest housing issue facing Hudson County is affordable housing. According to the 2013-2017 American Community Survey 5-Year Estimates, there are approximately 111,309 cost burdened households in the County, making up 45.5%. Renters are more likely to be cost burdened, approximately 47.7% pay over 30% of their income towards housing. Homeowners are slightly better off but still 44.3% of those with a mortgage and 33% of those without a mortgage are cost burdened. This points to the current housing supply being either too small or too expensive.

Demographics	Base Year: 2000	Most Recent Year: 2017	% Change
Population	608,975	679,756	12%
Households	230,546	252,352	9%
Median Income	\$40,293.00	\$62,681.00	56%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2000 Census, 2013-2017 ACS

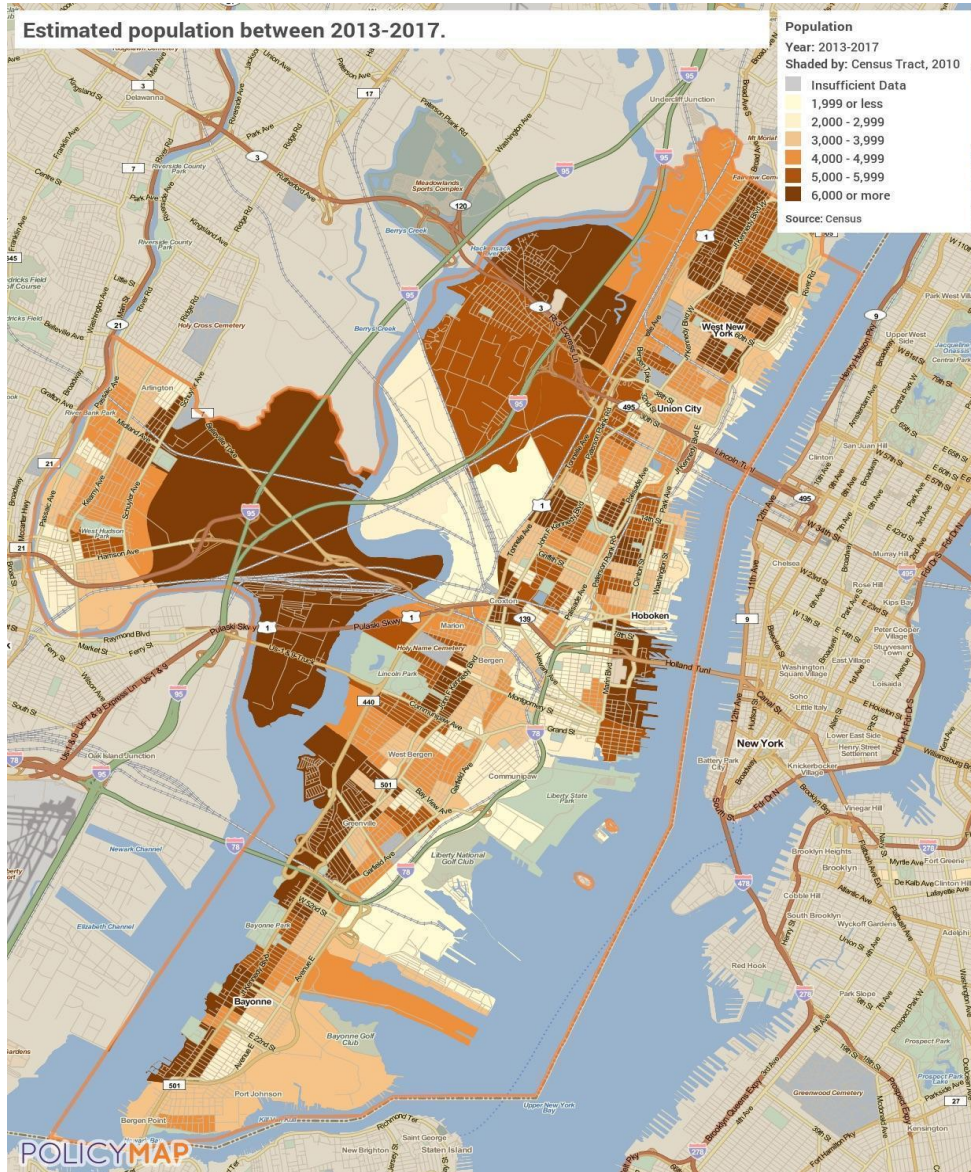
Since 2000, the population of Hudson County has grown steadily. Since 2000, the population has increased by over 11% and the number of households has increased by 9.5%. This unequal growth rate between population and number of households' points to an overall increase in average household size.

Residents have a 55.6% higher median household income than they did in 2000. Unfortunately, due to inflation the growth in purchasing power is significantly lower. The median household income in 2000 (\$40,293) had the same buying power as \$57,966 in 2017, meaning growth of approximately 8.1%.

Population

The following map displays the population density throughout the County. Overall, there are not any clear areas with higher population census tracts than other areas. Many tracts throughout the County have 5,000 or more people and these tracts are often near small population tracts with fewer than 3,000 people.

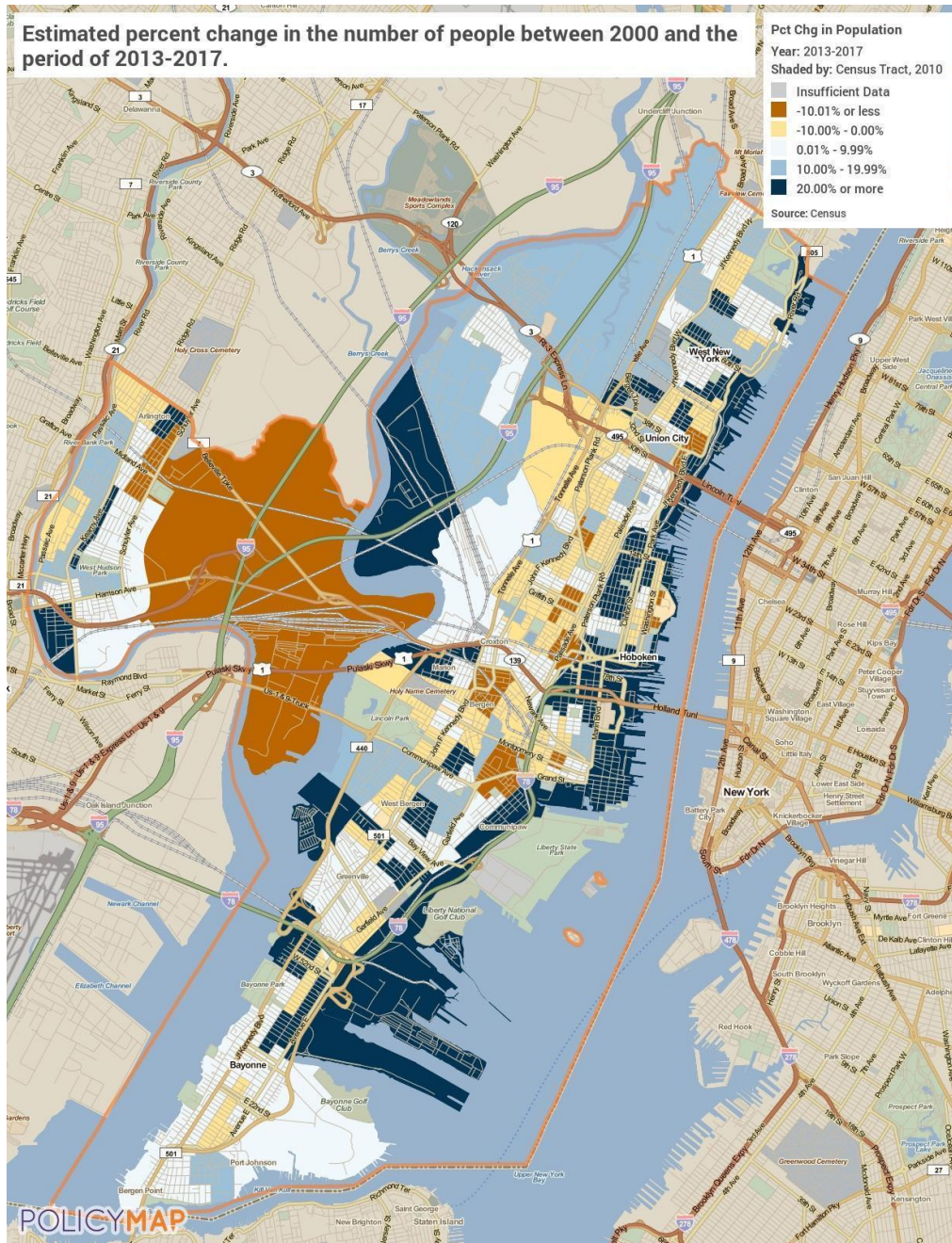
Source: 2013-2017 American Community Survey 5-Year Estimates



Change in Population

As noted above, the County's population grew by 11.6% during this time period. That growth was not uniform throughout the County. Waterfront tracts saw significantly faster growth than most other areas, often 20% or more. Inland tracts, on the other hand, saw either more modest growth or a population decrease since 2000.

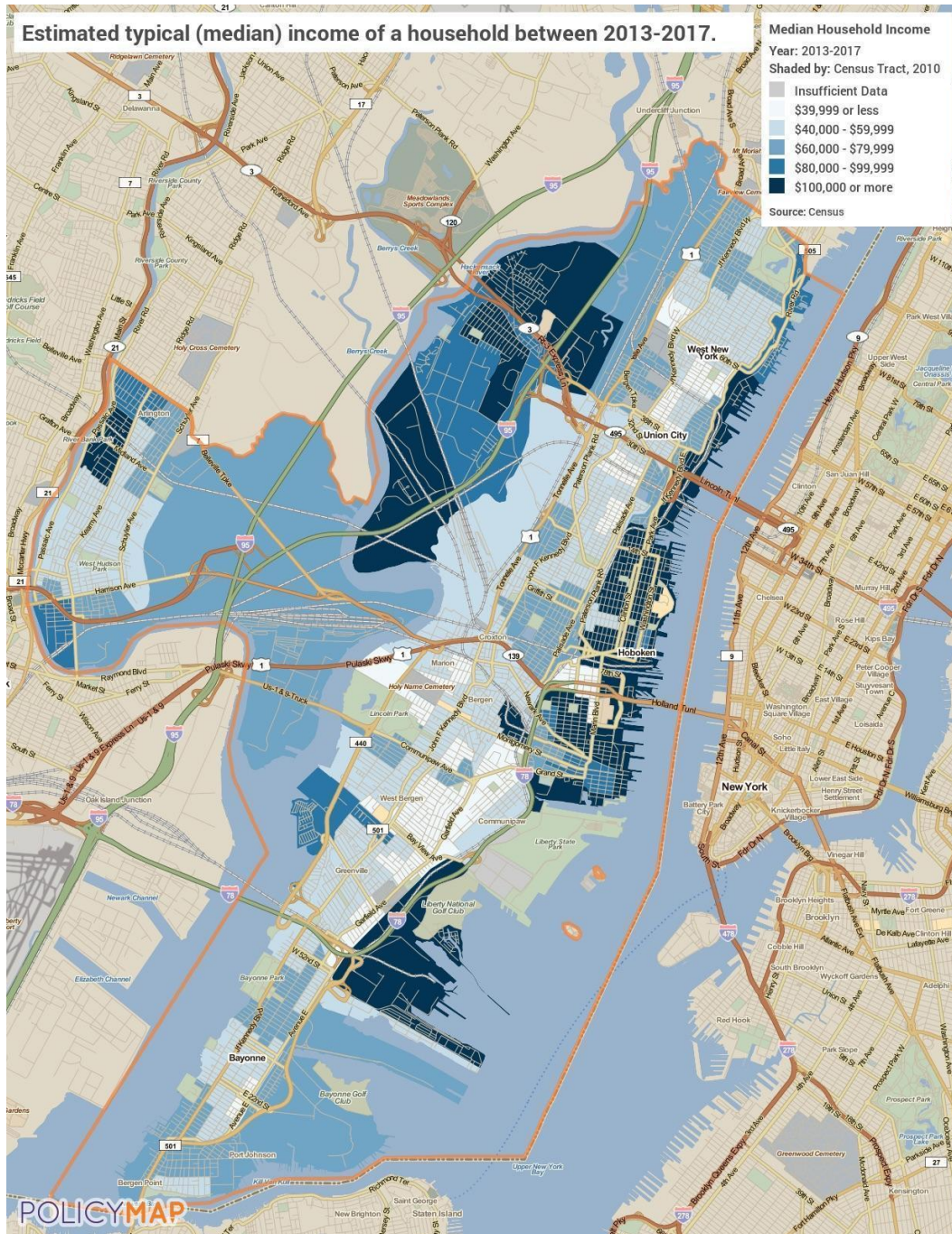
Source: 2013-2017 American Community Survey 5-Year Estimates



Median Household Income

In Hudson County, a household's income appears to be linked to where that person lives. The majority of the tracts directly along the river have relatively high median household incomes, \$100,000 or more. Inland tracts had significantly lower MHIs, generally less than \$60,000.

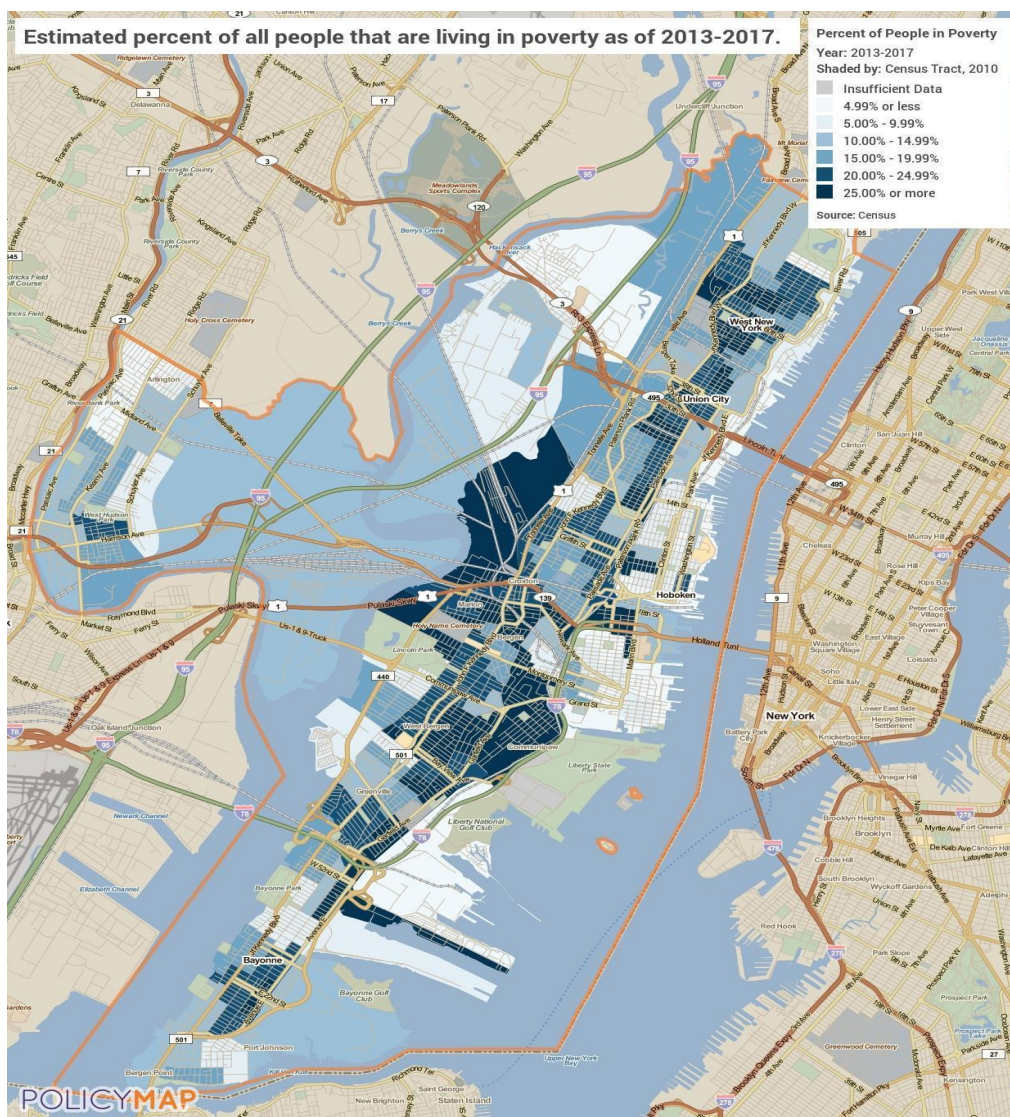
Source: 2013-2017 American Community Survey 5-Year Estimates



Poverty

The following map shows that the areas with high poverty are also those that were identified above as having a low median household income. The poverty rate in several central tracts is over 25%, which is significantly higher than the tracts bordering the Hudson River where the poverty rate is generally less than 5%. High poverty areas are of particular concern to the County, especially if those areas also have high concentrations of minority residents. It is imperative for the County to address any identified Racially/Ethnically Concentrated Areas of Poverty (R/ECAP).

Source: 2013-2017 American Community Survey 5-Year Estimates



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	44,855	33,065	38,255	20,200	73,765
Small Family Households	16,175	12,790	15,105	7,780	29,390
Large Family Households	3,315	2,960	4,090	2,545	7,585
Household contains at least one person 62-74 years of age	9,095	6,480	7,695	4,310	14,920
Household contains at least one-person age 75 or older	7,340	4,435	3,995	1,775	4,075
Households with one or more children 6 years old or younger	8,840	6,400	7,370	3,790	17,795

Table 6 - Total Households Table

Alternate Data Source Name:
2012-2016 CHAS

Number Households

The above table breaks down family dynamics and income in the jurisdiction using 2015 CHAS data. Residents who are in higher income ranges tend to have household demographics that differ from those in lower income ranges. Residents aged 75 and older are more likely to be lower income than moderate income. Approximately 17% of extremely low-income households contain someone 75 or older while only 5.5% of households making greater than 100% HAMFI contain someone 75 or older.

The factors which influence household size and education are often interrelated and work to reinforce each other. Education, employment opportunities, marital status and many other factors influence the household's access to income and household size. Residents who marry later also generally have higher education levels and tend to have smaller families, which means that in addition to higher earning potential these households also have fewer people to care for and fewer baseline living expenses.

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,220	640	605	190	2,655	25	55	190	15	285
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,435	795	1,140	425	3,795	25	50	110	35	220
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,235	1,970	2,000	1,000	7,205	85	200	420	310	1,015
Housing cost burden greater than 50% of income (and none of the above problems)	27,810	10,115	1,935	650	40,510	4,140	4,140	4,425	1,605	14,310
Housing cost burden greater than 30% of income (and none of the above problems)	4,995	11,475	12,905	2,570	31,945	295	1,610	3,275	2,785	7,965
Zero/negative Income (and none of the above problems)	4,275	0	0	0	4,275	575	0	0	0	575

Table 7 – Housing Problems Table

Alternate Data Source Name:
2012-2016 CHAS

Housing Needs Summary

Consolidated Plan	HUDSON COUNTY	27
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The table above gives an overview of housing problems in the County. Using 2016 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status.

Cost burden is clearly the biggest housing problem in the County in terms of sheer numbers – a common trend in many communities across the state and nation today. According to the 2016 CHAS data there were 36,160 renters and 15,800 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income).

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	28,670	12,675	5,495	2,260	49,100	4,155	4,205	4,865	1,915	15,140
Having none of four housing problems	10,425	13,060	22,620	13,680	59,785	405	2,085	5,830	5,760	14,080
Household has negative income, but none of the other housing problems	4,275	0	0	0	4,275	575	0	0	0	575

Table 8 – Housing Problems 2

Alternate Data Source Name:
2012-2016 CHAS

Severe Housing Problems

The above table shows households with at least one severe housing problem broken out by income and occupancy. The trend in the data is simply the lower the income in a household, the greater presence of severe housing problems.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	13,605	11,260	7,875	32,740	865	1,765	3,100	5,730
Large Related	2,880	2,060	1,165	6,105	205	415	955	1,575
Elderly	1,920	1,505	970	4,395	760	1,155	1,465	3,380
Other	7,630	4,735	4,175	16,540	750	685	945	2,380
Total need by income	26,035	19,560	14,185	59,780	2,580	4,020	6,465	13,065

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2012-2016 CHAS

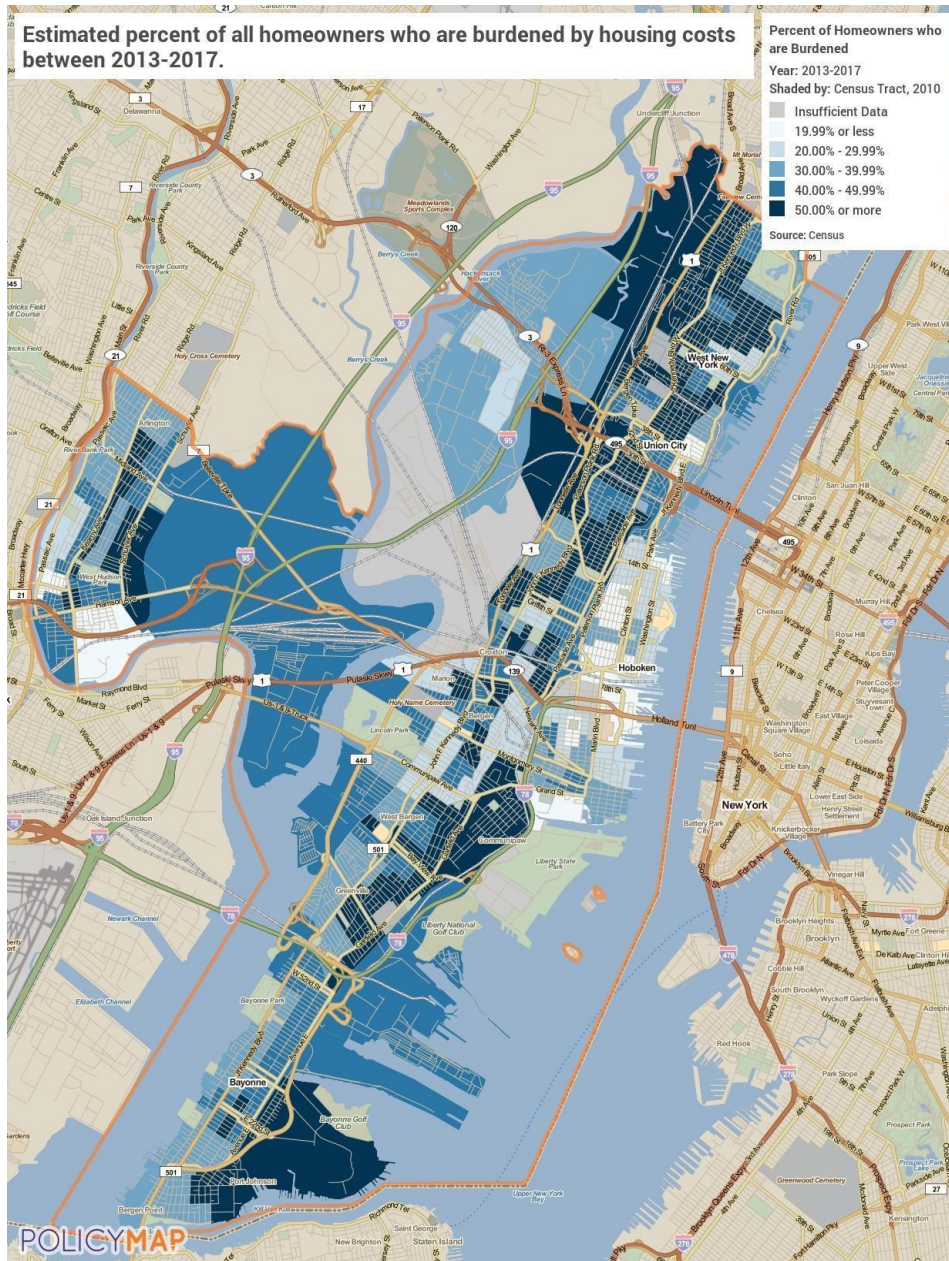
Cost Burden

The table above displays 2016 CHAS data on cost-burdened households in the County for the 0% to 80% AMI cohorts.

Housing Cost-Burdened

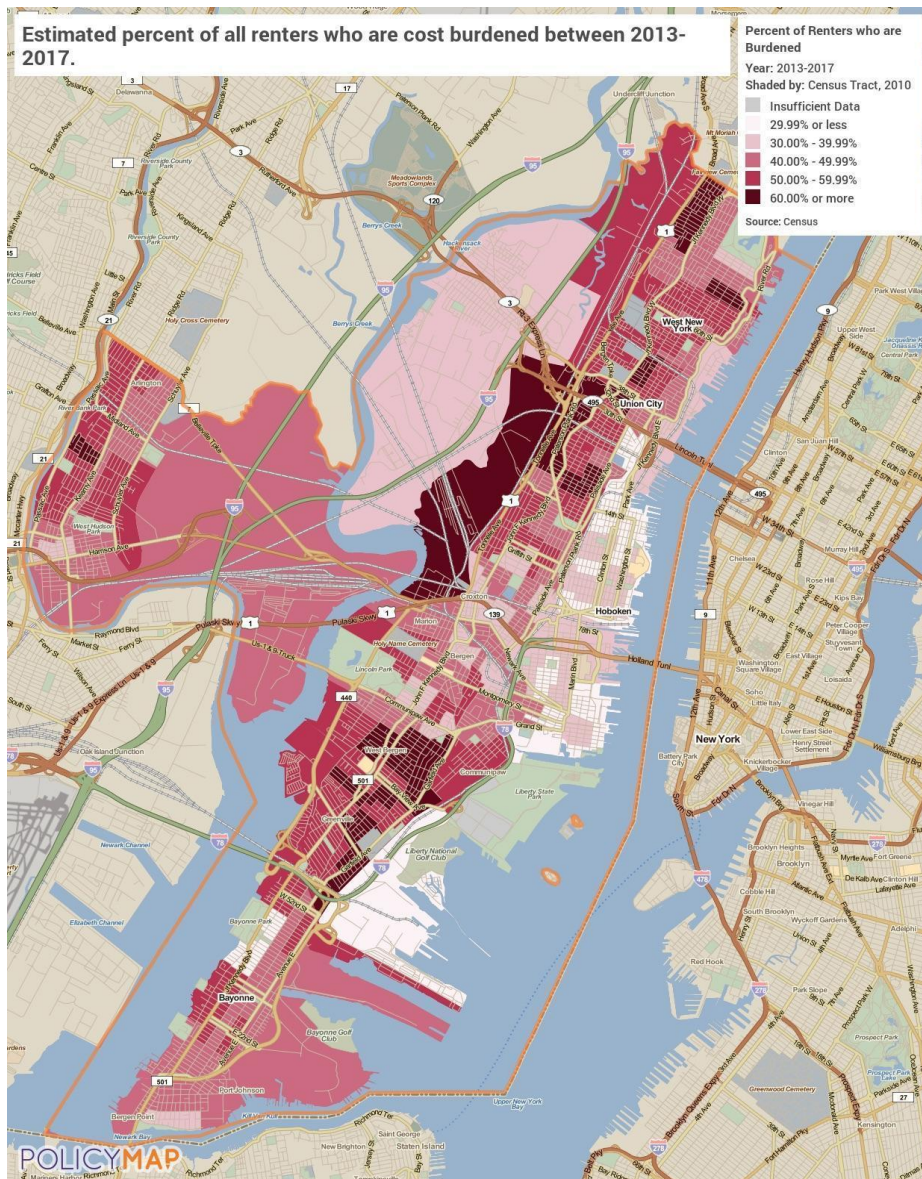
The maps and data above showed that income and poverty appear to be closely tied to geography, which includes clear concentrations in certain areas. For homeowner housing cost burden, the picture is less clear. Tracts with high homeowner cost burden rates (30% or more) are found throughout the County, even in some areas with high median incomes.

Source: 2013-2017 American Community Survey 5-Year Estimates



Cost Burdened Renters

Cost burdened renters show a similar distribution throughout the County as homeowners. Despite concentrated areas of income and poverty, the tracts with high cost burden (60% or higher) are found throughout the County, though it is less common on the eastern waterfront parts of the County. As noted above with median household income distribution in the County, the majority of the tracts directly along the eastern waterfront have relatively high median household incomes of \$100,000 or more. Inland tracts had significantly lower MHIs, generally less than \$60,000. When compared to the cost burden and severely cost burdened tables in this section, it is clear that housing cost burden is more prevalent in households with lower income.



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	12,550	5,090	645	18,285	855	1,330	1,890	4,075
Large Related	2,585	575	70	3,230	190	320	465	975
Elderly	1,485	755	130	2,370	695	780	765	2,240
Other	6,670	2,890	980	10,540	710	520	625	1,855
Total need by income	23,290	9,310	1,825	34,425	2,450	2,950	3,745	9,145

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2012-2016 CHAS

Severe Cost Burden

The data presented above show the severe cost burden in the County, which is defined as paying more than 50% of household income on housing cost.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	3,110	2,310	2,395	970	8,785	110	150	400	170	830
Multiple, unrelated family households	450	445	675	390	1,960	0	90	119	175	384
Other, non-family households	245	70	130	130	575	0	0	10	40	50
Total need by income	3,805	2,825	3,200	1,490	11,320	110	240	529	385	1,264

Table 11 – Crowding Information - 1/2

Alternate Data Source Name:
2012-2016 CHAS

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. This type of condition can be seen in both renter and homeowner households, but it is much more prevalent in renter households. There are over 16,000 renters, mostly single-family households, that are overcrowded.

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

According to the 2013-2017 ACS 5-Year Estimates 28.3% of occupied housing units in Hudson County are single person households. This equates to approximately 71,518 households. Renters are more likely to live in a single-person household than homeowners. Approximately 29.9% of renter-occupied units are single-person households as compared to 24.9% of owner-occupied households.

Elderly residents who live alone may be in particular need of housing assistance. They are often on a fixed income and need assistance to maintain autonomy. In Hudson County, nearly 40% of all households with someone over the age of 65 are single-person households, 21,556 people.

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

Disability

In Hudson County there are approximately 63,440 individuals who have a disability. They represent 9.4% of the population. Black and American Indian residents have higher disability rates than other racial or ethnic groups. The disability rate is highest for older residents, which isn't surprising as disabilities become more prevalent as people age. Ambulatory difficulty is the most common disability with 37,569 individuals reporting it.

Victims of Rape and Domestic Violence

In 2019, Hudson County served 543 households in emergency shelter, transitional housing or coordinated entry, who reported experiencing domestic violence, representing 16% of all clients served. During the same time frame only 76 households served in rapid rehousing or permanent supportive housing programs reported experiencing domestic violence, showing a major need for additional housing and services that focus on victims of domestic violence. Additionally, according to the State of New Jersey's 2016 Uniform Crime Report, there were 136 reported rapes in the County. Rape is consistently under reported and it is very likely there are significantly more families that need housing support due to this crime.

What are the most common housing problems?

Like many communities across the country, cost burdened residents is the most common housing problem. When residents pay over 30% of their income to housing costs they are at an increased risk of homelessness and substandard living conditions. Resources spent on housing become unavailable for transportation, health care, childcare, and education. All these factors reinforce each other creating an economic situation that is difficult to get out of. High housing costs reduce the availability of reliable transportation which prevents access to new economic opportunities which then makes it difficult to earn enough money to cover housing expenses.

According to the 2013-2017 American Community Survey 5-Year Estimates, there are approximately 111,309 cost burdened households in the County, making up 45.5%. Renters are more likely to be cost burdened, approximately 47.7% pay over 30% of their income towards housing. Homeowners are slightly better off but still 44.3% of those with a mortgage and 33% of those without a mortgage are cost burdened. This points to the current housing supply being either too small or too expensive.

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

Housing problems tend to be more prevalent in low-income neighborhoods. An analysis of race, ethnicity, income and housing problems is conducted in MA-50.

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

Approximately 47.7% of the renters in Hudson County have rental obligations that consume more than 30% of their household income. This presents an unreasonably large burden on such households. Given the consistent increase in rents across the Country addressing cost burden requires both a reduction in housing prices and increase in economic opportunities. Homelessness prevention programs that assist at-risk renters before they reach an unresolvable impasse with their landlords needs sufficient funding and the necessary level of promotion so that all know how and when to take advantage of them.

In 2019, Hudson County served 371 households in rapid rehousing, including both short term and long-term programs. Based on 2019 System Performance Measures, the County has an approximate 13% recidivism rate in permanent housing programs, which includes both rapid rehousing and permanent supportive housing. Using this 13% as an estimate, this would mean an estimate of 48 households receiving rapid rehousing will experience homelessness in the future and may require additional or longer-term housing interventions.

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

Hudson County does not provide additional estimates of at-risk populations.

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

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

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

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

Introduction

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to determine if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need exists when persons of a particular racial or ethnic group experiences housing problems at a rate of at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts that have one of the four severe housing problems: 1) lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than one person per room, 4) Cost burden over 30%.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	37,005	5,854	4,530
White	8,445	1,575	1,255
Black / African American	5,925	810	675
Asian	2,935	245	1,130
American Indian, Alaska Native	100	4	0
Pacific Islander	10	0	25
Hispanic	19,590	3,220	1,445

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four housing problems are:

Consolidated Plan	HUDSON COUNTY	37
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1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	27,475	8,845	0
White	7,075	3,530	0
Black / African American	3,335	185	0
Asian	2,240	3,555	0
American Indian, Alaska Native	80	1,010	0
Pacific Islander	10	405	0
Hispanic	14,735	160	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	24,704	13,625	0
White	6,370	3,930	0
Black / African American	2,870	1,645	0
Asian	2,630	1,145	0
American Indian, Alaska Native	10	12	0
Pacific Islander	4	10	0
Hispanic	12,820	6,875	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,155	14,105	0
White	3,485	4,460	0
Black / African American	945	1,835	0
Asian	1,190	1,375	0
American Indian, Alaska Native	25	10	0
Pacific Islander	0	10	0
Hispanic	3,510	6,415	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four housing problems are:

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

Discussion

Extremely Low-Income Households

In Hudson County, approximately 78% of extremely low-income households have at least one housing problem. There is one racial group that is ~~with~~ a disproportionately impacted by housing problems in this income group, American Indian or Alaska Natives. Of this group, over 96% of households have a housing problem. While this is data that should be recognized, it should be noted that the overall American Indian or Alaska Native population is relatively small in this income group with only 104 households.

Very Low-Income Households

Very low-income households have a lower overall rate of housing problems in the jurisdiction as a whole with 75.6%. Two racial or ethnic groups are disproportionately impacted by housing problems. Approximately 94.7% of African American or Black households and 98.9% of Hispanic households in this group have a housing problem.

Consolidated Plan	HUDSON COUNTY	40
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Low Income Households

Jurisdiction-wide 64.5% of low-income households have at least one housing problem. There are no racial or ethnic groups disproportionately impacted in this income group.

Moderate Income Households

Moderate income households have noticeably lower rates of housing problems. Only 36.4% of the County’s households in this group have a housing problem. One group stands out, American Indian and Alaska native households again are disproportionately impacted at 71.4%, but again this group is relatively small at 35 households.

Conclusion

Unfortunately, the majority of very-low and low-income households across the jurisdiction experience one or more housing problems. However, Black or African American and Hispanic households in the very low-income group are disproportionately impacted, as are American Indian or Alaska Native households in the extremely low- and moderate-income groups.

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

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

Introduction

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to determine if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need exists when persons of a particular racial or ethnic group experiences housing problems at a rate of at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems amongst different racial and ethnic groups across the 0%-30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts that have one of the four severe housing problems: 1) lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) More than 1.5 persons per room, 4) Cost burden over 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	32,185	10,664	4,530
White	7,400	2,610	1,255
Black / African American	5,050	1,685	675
Asian	2,775	405	1,130
American Indian, Alaska Native	85	19	0
Pacific Islander	10	0	25
Hispanic	16,865	5,945	1,445

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four severe housing problems are:

Consolidated Plan	HUDSON COUNTY	42
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1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,635	14,825	0
White	4,615	3,810	0
Black / African American	2,000	1,810	0
Asian	1,575	755	0
American Indian, Alaska Native	65	15	0
Pacific Islander	10	0	0
Hispanic	8,370	8,435	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,205	28,120	0
White	2,740	7,555	0
Black / African American	880	3,635	0
Asian	1,390	2,385	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	15	0
Hispanic	5,195	14,500	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,130	19,135	0
White	1,230	6,715	0
Black / African American	340	2,440	0
Asian	700	1,870	0
American Indian, Alaska Native	15	20	0
Pacific Islander	0	10	0
Hispanic	1,845	8,080	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2012-2016 CHAS

*The four severe housing problems are:

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

Discussion

This is a summary for each AMI cohort from the data in this section. The most recent CHAS data (Comprehensive Housing Affordability Strategy) used for this analysis demonstrates the extent of housing problems for the overall jurisdiction and then by racial or ethnic group to determine which group was disproportionately affected. HUD guidelines deem a disproportionately greater need to exist when a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole. Only racial or ethnic groups that experienced a disproportionately greater rate were highlighted for each AMI cohort.

Extremely Low-Income Households

In Hudson County, approximately 67.9% of extremely low-income households have at least one severe housing problem. There is one racial group that is ~~with a~~ disproportionately impacted by severe housing problems in this income group, American Indian or Alaska Natives. Of this group, over 81.7% of households have a severe housing problem. While this is data that should be recognized, it should be noted that the overall American Indian or Alaska Native population is relatively small in this income group with only 104 households.

Very Low-Income Households

Very low-income households have a lower overall rate of severe housing problems in the jurisdiction as a whole at a rate of 52.9%. Three racial groups are disproportionately impacted by severe housing problems. Approximately 67.6% of Asian households, 91.3% of American Indian or Alaska Native households, and 100% of Pacific islander households. The latter two groups have a relatively small population within the jurisdiction; there are 80 American Indian or Alaska Native households and 10 Pacific Islander households

Low Income Households

Jurisdiction-wide 26.6% of low-income households have at least one severe housing problem. One group, Asian households, are disproportionately impacted by severe housing problems. In that group 36.8% of the households have a severe housing problem.

Moderate Income Households

Moderate income households have the lowest rate of severe housing problems at 17.8%. One racial group stands out, American Indian and Alaska native households again are disproportionately impacted at 42.9%, but again this group is relatively small at 35 households.

Conclusion

There are greater levels of disproportionate impact of severe housing problems than housing problems. In each income group there is at least one race or ethnicity that is disproportionately impacted. American Indian and Alaska Native households are disproportionately impacted by severe housing problems in three income groups and Asian households are impacted in two.

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

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

Introduction

HUD defines a disproportionately greater need - housing cost burden when the members of a racial or ethnic group at a given income level experience a housing cost burdens at a greater rate (10% or more) than the income level as a whole. Households who pay more than 30% of their income for housing are considered cost burdened. Households paying more than 50% of their income are considered severely cost burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	136,035	51,095	55,535	4,785
White	57,380	15,290	15,415	1,350
Black / African American	13,060	5,965	7,610	680
Asian	22,970	5,630	555	1,185
American Indian, Alaska Native	170	50	170	0
Pacific Islander	55	20	10	25
Hispanic	42,400	24,140	26,775	1,545

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2012-2016 CHAS

Discussion

According to the most recent CHAS data, in Hudson County 21.1% of households are cost burdened due to spending 30% to 50% of their income on housing costs. An additional 22.9% are severely cost burdened and spend more than 50% of their income on housing costs. There is only one situation where a racial

group is disproportionately cost burdened. Approximately 43.6% of American Indian or Alaska Native households are severely cost burdened.

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

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

In general, different racial and ethnic groups are not disproportionately impacted by cost burden, housing problems, or severe housing problems. The one possible exception is the American Indian and Alaska Native population. Households in this group were identified as being disproportionately impacted several times in this analysis. The population is relatively small overall and there is high potential for a large margin of error, but it is still important to ensure that this is taken into consideration.

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

No additional needs have been identified.

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

Within Hudson County where different racial or ethnic groups are heavily concentrated. This is explored in detail in MA-50.

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

Introduction

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

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

The data below is PIC (PIH Information Center) data provided by the PHAs to HUD.

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Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source:	PIC (PIH Information Center)
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Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source:	PIC (PIH Information Center)
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Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	4,811	2,569	3	2,563	0	1	1
Black/African American	0	0	554	195	1	194	0	0	0
Asian	0	0	38	10	1	9	0	0	0
American Indian/Alaska Native	0	0	11	4	0	4	0	0	0
Pacific Islander	0	0	17	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

Data Source:	PIC (PIH Information Center)
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Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3,167	2,113	2	2,109	0	1	1
Not Hispanic	0	0	2,264	666	3	662	0	0	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source:	PIC (PIH Information Center)
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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As public housing authorities receiving Federal funds from HUD, the nine (9) Housing Authorities operating in Hudson County are obligated to protect the rights of persons with disabilities. The housing authorities continually work to become compliant with federal and state laws that provide protection to persons with disabilities, including Section 504 of the Rehabilitation Act of 1973. The housing authorities also affirmatively market and assist families with disabilities.

Data from PIC (PIH Information Center) generated for the Consolidated Plan in 2019 show that there is a combined 5,431 public housing development units in use, and 731 were with disabled families (13.5%). There were 2,779 HCV vouchers and 482 were with disabled families (17.3%).

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

The most immediate need of residents of public housing and HCV holders is additional affordable housing and incomes that can support self-sustainability. Eligible participants in the public housing programs are low- to moderate-income households and would have incomes below the median income in the County. Without the help of subsidized housing, they would not be able to afford housing at market rates. Additionally, 56% of public housing residents are elderly as well as 13.5% of residents have a disability. For the HCV voucher program, 34% of voucher holders are elderly and 17.3% are with a disability. These groups may be in need of accommodations to housing to make them accessible to meet their needs.

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

There is a much greater and ongoing need for affordable housing for residents in public housing than in the general population. Residents in public housing are more likely to be very low-income and therefore more severely cost burdened than the general population.

The elderly may require housing accommodations due to the nature of elderly persons being more likely to be disabled than the general population. Elderly are also more likely to be living on fixed incomes, which means any change in housing costs affects affordability to them more than the general population. As well, persons and families with a disability likely need accommodation to housing to make them accessible.

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

Introduction:

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

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

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

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	175	0	586	267	309	62
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	471	298	2,814	1,248	326	31
Chronically Homeless Individuals	114	181	1,556	623	182	26
Chronically Homeless Families	4	0	13	3	4	85
Veterans	19	8	185	88	54	33
Unaccompanied Child	34	10	0	0	0	0
Persons with HIV	26	6	104	40	16	92

Table 27 - Homeless Needs Assessment

Data Source	2019
Comments:	

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

Data is available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness." See table above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	271	133
Black or African American	350	163
Asian	5	2
American Indian or Alaska Native	3	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	214	85
Not Hispanic	432	213

Data Source Comments:	In Hudson County there were 12 multi-racial individuals and 3 multi-racial persons in families, all sheltered.
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Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

See question above.

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

In Hudson County, over 50% of the individuals experiencing homelessness are Black or African-American. This is significantly higher than the overall county population where only 12.37% of the population is Black or African American.

Approximately 30% of the residents experiencing homelessness are Hispanic. This is lower than the Countywide population that is 43% Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Overall, approximately 31.5% of residents experiencing homelessness are unsheltered. This population is primarily male, over the age of 24, and in a household without children. Approximately 31% of Black or African American residents experiencing homelessness are unsheltered.

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

Introduction

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

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 109,974 residents over the age of 60 in the County, making up 16.2% of the population. Approximately 32,000 residents over the age of 60 have a disability, or 29.7%, and approximately 16,800 (15.6%) are below the poverty level. Elderly residents are somewhat more likely to live in renter-occupied residences than owner-occupied residences, 55.9% and 44.1%, respectively. Nearly half (48.1%) of elderly residents are cost burdened.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help due to fear of criminal charges and/or the social stigma associated with addiction and other medical issues. Often only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

According to the 2017 Hudson County Substance Abuse Overview, the most common primary drug that lead to treatment admissions of Hudson County residents was heroin. Approximately 36% of admissions were from heroin, 26% for marijuana, and 22% for alcohol. The criminal justice system was the most common referral source, making up 36% of all referrals. Self-referral was the second most common at 30%. Approximately 90% of referrals were below the poverty level and 29% did not have insurance. There was a total of 4,534 admissions with 3,331 unduplicated clients and outpatient care was provided in one-third of cases.

Disability: There are 63,440 people in the County who have a disability, which is 9.4% of the population. Unsurprisingly, disability is correlated with age and older residents are more likely to have one or more disabilities. Nearly 50% of residents over the age of 75 have a disability, which is much higher than the

disability rate of those between 35 and 64 (9.8%). Ambulatory difficulty is the most common disability and independent living difficulty is the second most common disability.

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

Elderly: Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, shopping, and social networks. A robust public transportation network is incredibly beneficial to assisting the elderly remain active and independent. Additionally, elderly resident’s homes may need modifications to assist with any disabilities that may develop as a result of aging.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

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

Hudson County, the HIV/AIDS rate is approximately 745.3 cases per 100,000 people. Black or African American residents had the highest number of reported cases with 4,523 cases. The plurality of diagnosed cases is male (72.6%) and the 20-29 years of age group had the highest number 4,355 or 36%.

According to HIV.gov, the Federal government’s information sharing site on HIV, HIV policies, programs and resources, stable housing is closely linked with successful HIV outcomes. Safe, decent, and affordable housing allow people with HIV to have better access to medical care, supportive services, HIV treatment, consistent medication, and see their healthcare provider on a regular basis. On the other hand, persons with HIV without stable housing or who are homeless are more likely to have delayed care and access to

treatment. Furthermore, persons with HIV are at risk of losing their homes due to factors such as discrimination, stigma of the HIV disease, increased costs due to medical care, or limited income/reduced ability to keep working due to HIV related illness.

Based on 2019 HMIS data for Hudson County, approximately 104 clients with HIV/AIDS entered the system's emergency shelter, transitional housing or coordinated housing program seeking housing assistance, showing the current HIV dedicated programs are not enough to address the need.

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

Describe the jurisdiction's need for Public Facilities:

The County has identified the need for improved access to public facilities and has included a goal in the Strategic Plan:

1C Improve Access to Public Facilities

In this goal, the County will expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.

How were these needs determined?

The County worked with key stakeholders, consulted the public, conducted an analysis of past successes, and forecast future needs to determine the Public Facility needs of the jurisdiction.

Describe the jurisdiction's need for Public Improvements:

The County has identified the need for the expansion and improvements of public infrastructure and has included two goals in the Strategic Plan:

1A Expand Public Infrastructure

1B Improve Public Infrastructure Capacity

For these goals, the County will expand and improve public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway improvement projects.

How were these needs determined?

The County worked with key stakeholders, consulted the public, conducted an analysis of past successes, and forecast future needs to determine the Public Improvement needs of the jurisdiction.

Describe the jurisdiction's need for Public Services:

The County has identified the need for public services for the special needs population and has included two goals in the Strategic Plan:

3A Provide Supportive Services for Special Needs Populations

3B Provide Vital Services for Low-to-Mod Income Households

For these goals, the County will provide supportive services for low income and special needs populations. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.

How were these needs determined?

The County worked with key stakeholders, consulted the public, conducted an analysis of past successes, and forecast future needs to determine the Public Service needs of the jurisdiction.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The previous section provided the demographic information that is necessary to complete a comprehensive Market Analysis. Using the previously gathered data this section will begin looking closely at the housing market. A number of important indicators including trends in available types of housing, prices, age, and tenure will be analyzed to help determine the best use of grant funds by the Hudson County.

Additionally, this section includes factors that are not directly related to the supply and demand for housing in the County. These factors include:

- Public Housing
- Homeless Services
- Special Needs Facilities
- Community Development
- Employment

Finally, this section will conclude with a discussion of the overall needs for the community and transition into the 5-Year Strategic Plan.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

This section examines the composition of the County's housing stock in terms of housing type and tenure. As noted in the Needs Assessment, simply having enough units for each household is not sufficient to meet demand. A variety of housing units must be available in a range of sizes and prices, for both homeowners and renters, in order to provide housing for all the County's residents.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	27,495	10%
1-unit, attached structure	15,783	6%
2-4 units	102,633	37%
5-19 units	52,886	19%
20 or more units	78,381	28%
Mobile Home, boat, RV, van, etc	564	0%
Total	277,742	100%

Table 31 – Residential Properties by Unit Number

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Residential Properties by Number of Units

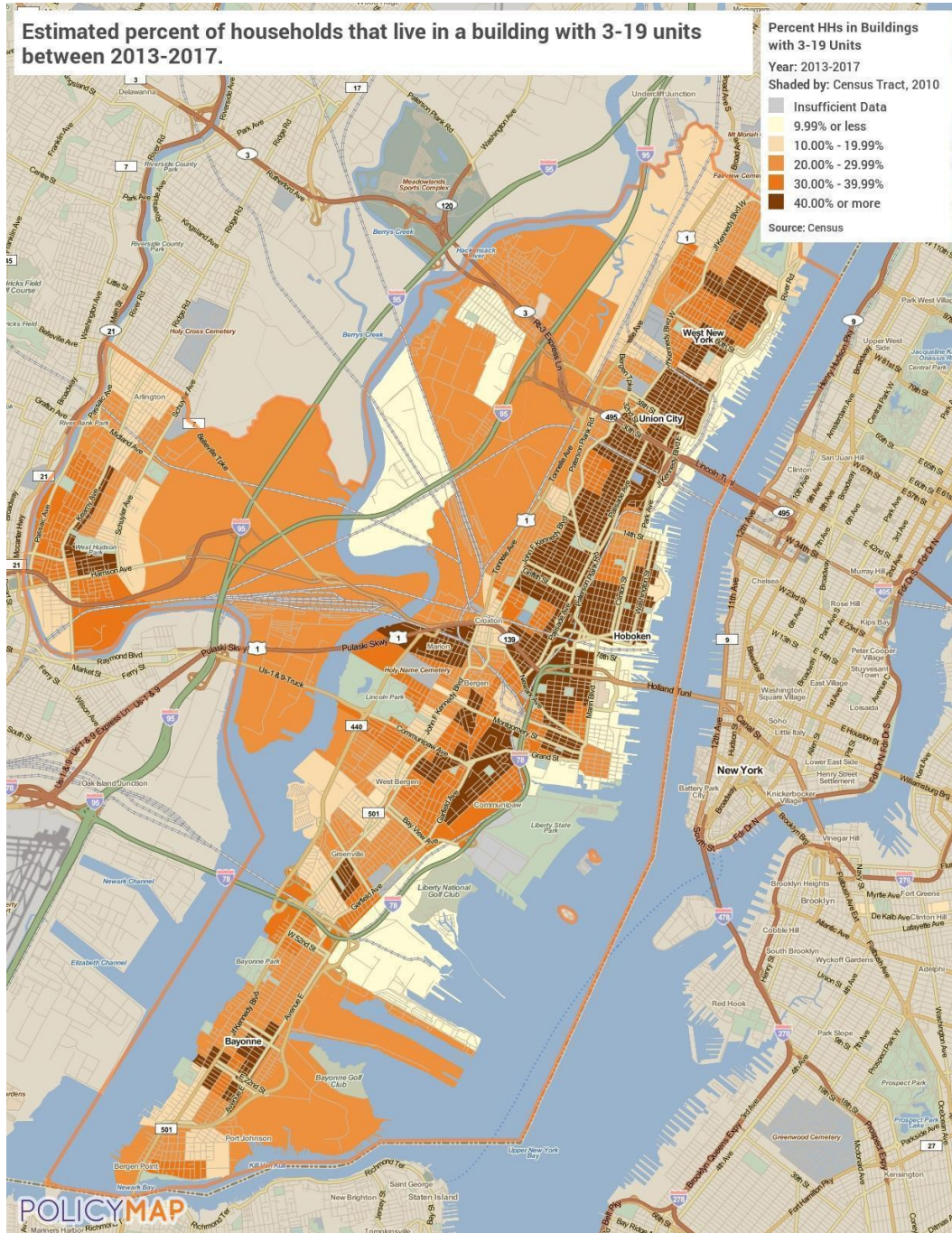
The table above breaks down the County's housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are relatively rare, accounting for less than 10% of all housing units. Locations with a few units (2-4 units) account for 37% of all housing units in the County and large developments (20 or more) account for 28.2%.

Multifamily Development Distribution

The maps below display the distribution of small, medium and large multifamily developments in the jurisdiction. Small multifamily units are buildings with 3-19 units, medium multifamily units are buildings with 20-49 units and large multifamily units are buildings with 50+ units. Unsurprisingly, multifamily developments are more prominent near New York City in the Jersey City area than elsewhere. It should be noted that In New Jersey tax assessors classify buildings with 5+ units as an apartment building (class

4C) and buildings with 1-4 units as residential (class 2) which often, but not always have an owner occupant

Source: 2013-2017 American Community Survey 5-Year Estimates

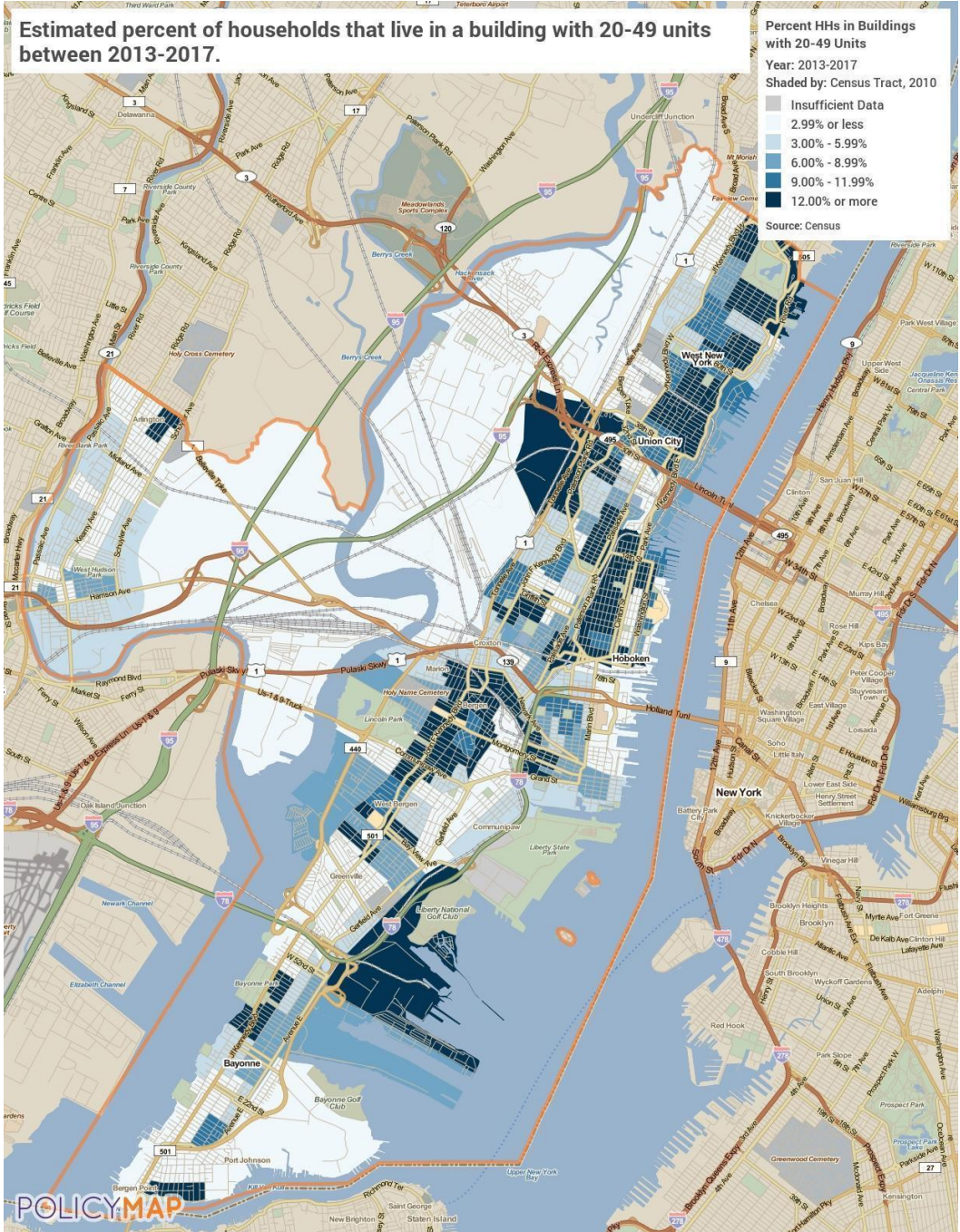


Estimated percent of households that live in a building with 20-49 units between 2013-2017.

Percent HHs in Buildings with 20-49 Units
Year: 2013-2017
Shaded by: Census Tract, 2010

- Insufficient Data
- 2.99% or less
- 3.00% - 5.99%
- 6.00% - 8.99%
- 9.00% - 11.99%
- 12.00% or more

Source: Census

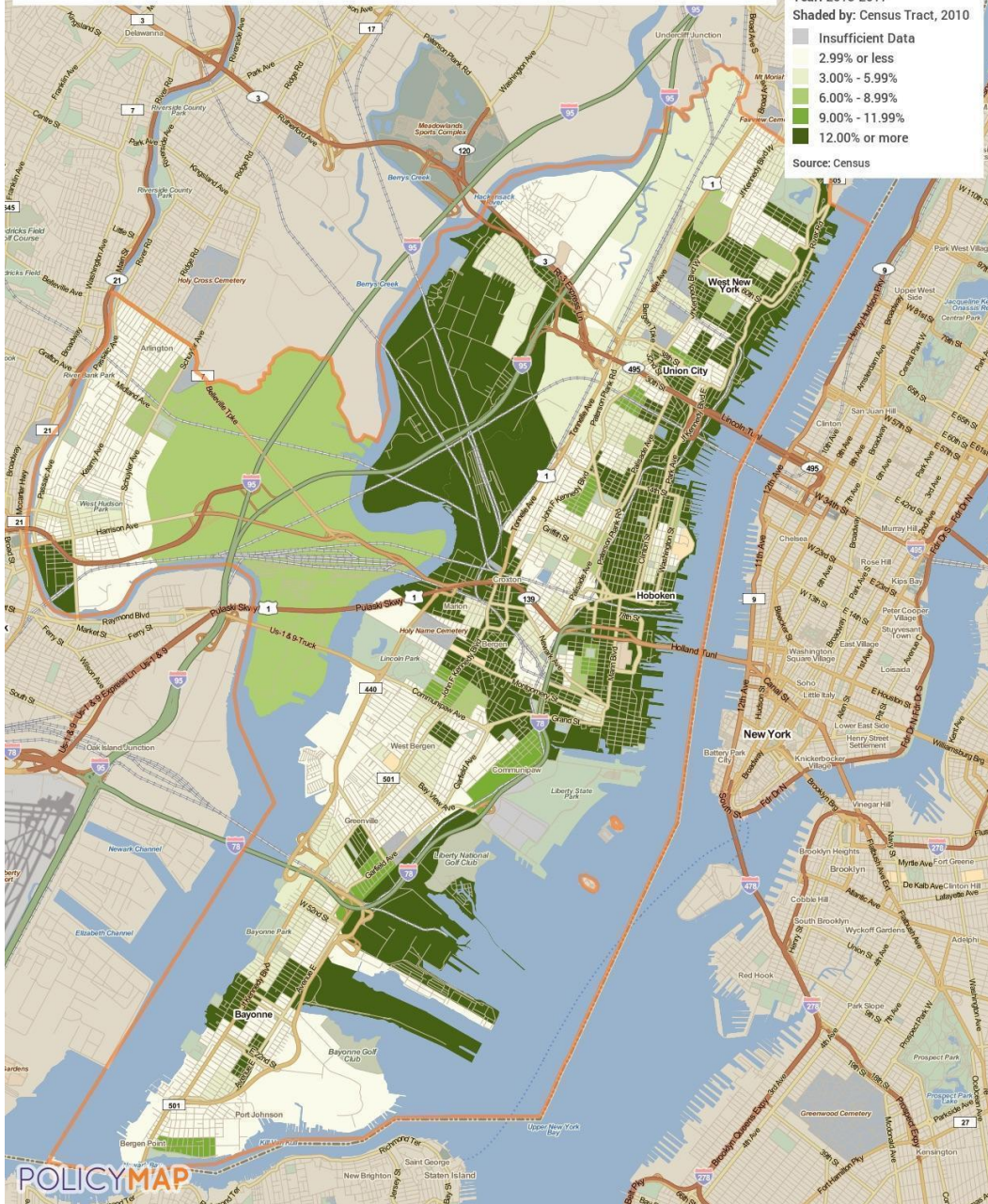


Estimated percent of households that live in a building with 50 or more units between 2013-2017.

Percent HHs in Buildings with 50+ Units
Year: 2013-2017
Shaded by: Census Tract, 2010

- Insufficient Data
- 2.99% or less
- 3.00% - 5.99%
- 6.00% - 8.99%
- 9.00% - 11.99%
- 12.00% or more

Source: Census



Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	1,091	1%	11,815	7%
1 bedroom	10,572	13%	56,328	32%
2 bedrooms	27,604	35%	65,967	38%
3 or more bedrooms	39,849	51%	39,126	23%
Total	79,116	100%	176,236	100%

Table 32 – Unit Size by Tenure

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates .

Unit Size by Tenure

The size of available units in the County differs considerably for owners and renters. Renter occupied units are much more likely to be smaller, over 75% of the units have 2 bedrooms or less. Owner-occupied units, on the other hand, are considerably larger. Over 50% of the units have 3 or more bedrooms.

Source: 2013-2017 American Community Survey 5-Year Estimates

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

In order to expand the supply of decent, safe, secure and affordable housing to very low- and low-income households. The County has worked with key stakeholders in the community to establish the following goals for this Consolidated Plan over the next five years:

- 20 LMI homeowner households will benefit from the construction of new or rehabilitated affordable housing (HOME).
- 80 LMI renter households will benefit from the construction of new affordable rental housing (HOME).
- 20 LMI renter households will benefit from rental housing rehabilitation (HOME).
- 100 homeless households will benefit from Tenant-based rental assistance (ESG).

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

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There are currently 56 properties with Section 8 contracts in Hudson County. As of December 2019, eight of those contracts have expired. An additional 37 contracts are scheduled to expire before the end of 2024. Those 37 contracts account for 4,589 units, including 405 units with three or more bedrooms. Any contracts that are not renewed would represent a loss of affordable housing.

Source: HUD Multifamily Assistance and Section 8 Database

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

No, there is a lack of decent affordable units throughout the jurisdiction. According to the 2013-2017 ACS, there are 277,742 housing units in the County and 252,352 households. That means from a quantitative standpoint, there may be ample units in to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Cost burden is a significant issue in the jurisdiction, particularly for households earning at or below 50% AMI.

Describe the need for specific types of housing:

In Hudson County, the housing needs differ for homeowners and renters. Rental units are primarily relatively small, approximately 77.4% of the units have two bedrooms or less. The lack of larger rental units leads to large families living in overcrowded conditions. A major factor in this is the availability of 1-unit rental structures. It is common in Hudson County for 2-4-unit structures to include one homeowner household who rents out the remaining units to other households. According to the 2013-2017 ACS, approximately 5% of all rental units are in 1-unit detached or attached structures. For homeowners, over 36% of the housing market is made up of those structures.

Homeowner housing has traditionally been larger and more expensive than rental units. Over half of all homeowner occupied units are 3-bedroom or more. However, with the age of a person having their first child increasing there is an increased need for young adults to have access to smaller homes. In Hudson County, the average age of a first child was 29.2 in 2016, nearly three years older than the national average of 26.3. An additional factor is the growing number of retirees who may be looking to downsize. Between adults aged 25-34 years old and over 65 years old there are 218,762 individuals, or 109,381 households of couples living alone together. There are fewer than 40,000 owner-occupied units with 1-2 bedrooms, meaning rental properties may be the only option to avoid moving out of the county or living in a home that may be too big for the household.

Predicting the exact housing needs of a jurisdiction is difficult but educated assumptions can be made to help address the county's needs. The housing needs of homeowners and renters are intertwined but the primary need is affordable housing. A lack of affordable units for homeowners (or potential homeowners) increases demand on the rental market and drives up prices.

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

Introduction

The following section examines the cost of housing for both homeowners and renters within Hudson County. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2017	% Change
Median Home Value	150,300	349,500	133%
Median Contract Rent	703	1,286	83%

Table 33 – Cost of Housing

Alternate Data Source Name:
2000 Census, 2013-2017 ACS

Rent Paid	Number	%
Less than \$500	13,924	8%
\$500-999	33,992	20%
\$1,000-1,499	62,263	37%
\$1,500-1,999	28,578	17%
\$2,000 or more	31,539	19%
Total	170,296	100%

Table 34 - Rent Paid

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates .

Housing Costs

Housing value and rents have increased substantially in the County. The reported average home value has increased by 133%. However, residents who are interested in purchasing a home will likely pay more than the average home value because the average sale price is generally higher than the reported value.

According to data from the US Census Bureau, rents have also increased in Hudson County, but not to the degree that home values have. The table above breaks out the rent paid by price cohorts in the County. Nearly 30% of the County's renters pay less than \$1,000 while nearly 20% pay over \$2,000. This trend of increasing has continued beyond the time period recorded by the US Census bureau. Since 2017, the county has added a large number of luxury complexes. These units are not affordable to low-income families who need a larger supply of affordable housing units. Later in this section, the report examines rental rates as a percentage of household income to determine the affordability of rental housing.

The map below shows the median home value by census tract throughout the jurisdiction. Home values are significantly higher in tracts along the Hudson River. These tracts have a median home value of \$350,000 or more. Some tracts throughout the County have a median home value of half that.

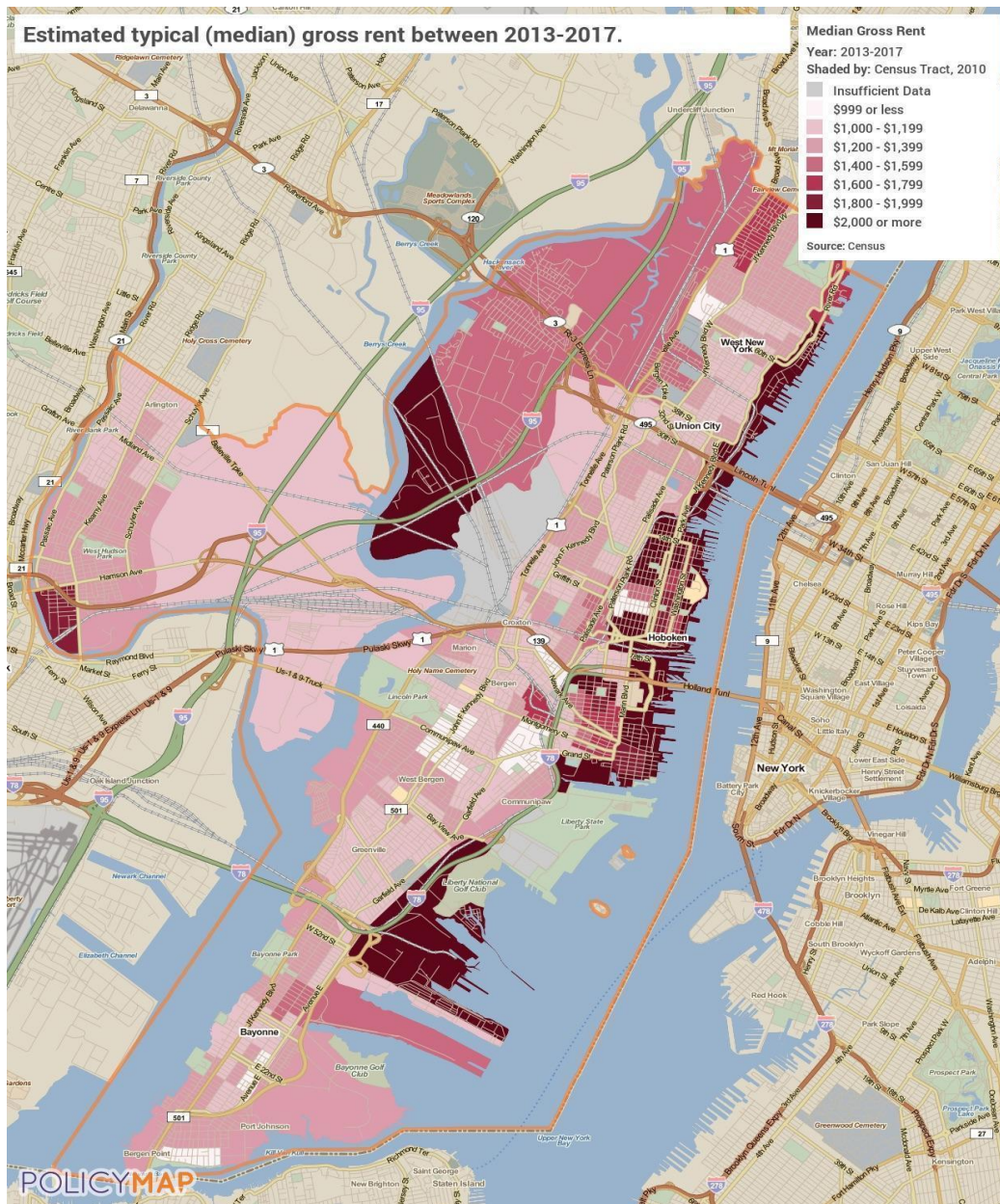
Source: 2013-2017 American Community Survey 5-Year Estimates



Rent

The map below displays the median rent by census tract. The distribution of high median rents is similar to high home values. Units along the Hudson River have a median rent of \$2,000 or more while tracts more centrally located have a median rent of less than that.

Source: 2013-2017 American Community Survey 5-Year Estimates



Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	7,555	No Data
50% HAMFI	17,389	865
80% HAMFI	53,402	4,790
100% HAMFI	No Data	9,817
Total	78,346	15,472

Table 35 – Housing Affordability

Data Source:	2011-2015 CHAS
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Housing Affordability

In general, there are less units available to lower income households than higher income households, particularly for homeowner households. The table above shows the number of housing units that are affordable at the various income cohorts based on the HUD Area Median Family Income (HAMFI). For both renters and owners, there are less affordable housing units available for lower income families. Just 7,555 rental units are affordable to area families earning 30% or less of the area median family income and only 865 housing units are affordable to homeowners earning 50% of the area median family income. Housing costs have risen at a faster rate than income increases. A shortage of housing supply that doesn't meet the demand has caused prices to increase.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,178	1,322	1,573	1,971	2,126
High HOME Rent	1,051	1,128	1,354	1,556	1,716
Low HOME Rent	823	882	1,058	1,223	1,365

Table 36 – Monthly Rent

Alternate Data Source Name:
HUD 2019 FMR and HOME Rents

HUD FMR and HOME Rent Limit

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Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

Is there sufficient housing for households at all income levels?

In the Hudson County, the FMR for a two-bedroom apartment is \$1,573. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn approximately \$5,250 monthly or \$63,000 annually. Assuming a 40-hour work week, 52 weeks per year, this translates into a minimum “Affordable Housing Wage” of \$30.29/hour.

In New Jersey, a minimum-wage worker earns an hourly wage of \$10.00. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work approximately 120 hours per week, 52 weeks per year. The monthly rent affordable at minimum wage in Hudson county is \$480. There are not enough units priced at this level to supply lower-income households.

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

As noted in the above analysis, from 2000 to 2017, median home values and rents both increased substantially. The continued high price of both owner-occupied and rental housing reduces the ability of low-income households to find affordable housing. In addition, there are a high number of owner-occupied and renter-occupied households that are cost burdened. Given the population growth in the region it is likely that affordability will continue to be a problem within Hudson County.

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

The median contract rent in Hudson County is \$1,286. Approximately 37% of all renters pay between \$1,000 and \$1,499 a month, the largest cohort from Table 4 (Rent Paid). The Area Median Rent is between a 1-bedroom and 2-bedroom unit for the High HOME Rents, between efficiency and 1-bedroom for Fair Market Rents (FMR), and between 2-bedroom and 3-bedroom for Low HOME Rents. The Area Median Rent restricts the number of bedrooms in available and affordable units from HOME or FMR units.

As housing costs continue to outpace income growth, a great number of renter households will need assistance, either from direct rental assistance or through the development of a more affordable rental

market. It is necessary to preserve the current affordable housing and to produce more to keep rental costs in check via incentive programs and increased availability.

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

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

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

For the purposes of this plan, units are considered to be in "standard condition" when the unit is in compliance with the local building code, which is based on the International Building Code.

The definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the Consortium will also use the lack of a complete plumbing or a complete kitchen as an indicator of substandard housing.

Units are considered to be in "substandard condition but suitable for rehabilitation" when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	31,367	40%	76,138	44%
With two selected Conditions	1,642	2%	8,783	5%
With three selected Conditions	86	0%	283	0%
With four selected Conditions	0	0%	60	0%
No selected Conditions	46,021	58%	87,972	51%

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Total	79,116	100%	173,236	100%
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Table 37 - Condition of Units

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Housing Conditions

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

Nearly 40% percent of all owner-occupied housing units face at least one housing condition while 44% of all renters have at least one housing condition. Generally speaking, there are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in this section, it is clear that the overwhelming majority of housing problems are housing cost burden.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,371	14%	26,008	15%
1980-1999	8,777	11%	23,147	13%
1950-1979	14,160	18%	33,768	19%
Before 1950	44,808	57%	90,313	52%
Total	79,116	100%	173,236	99%

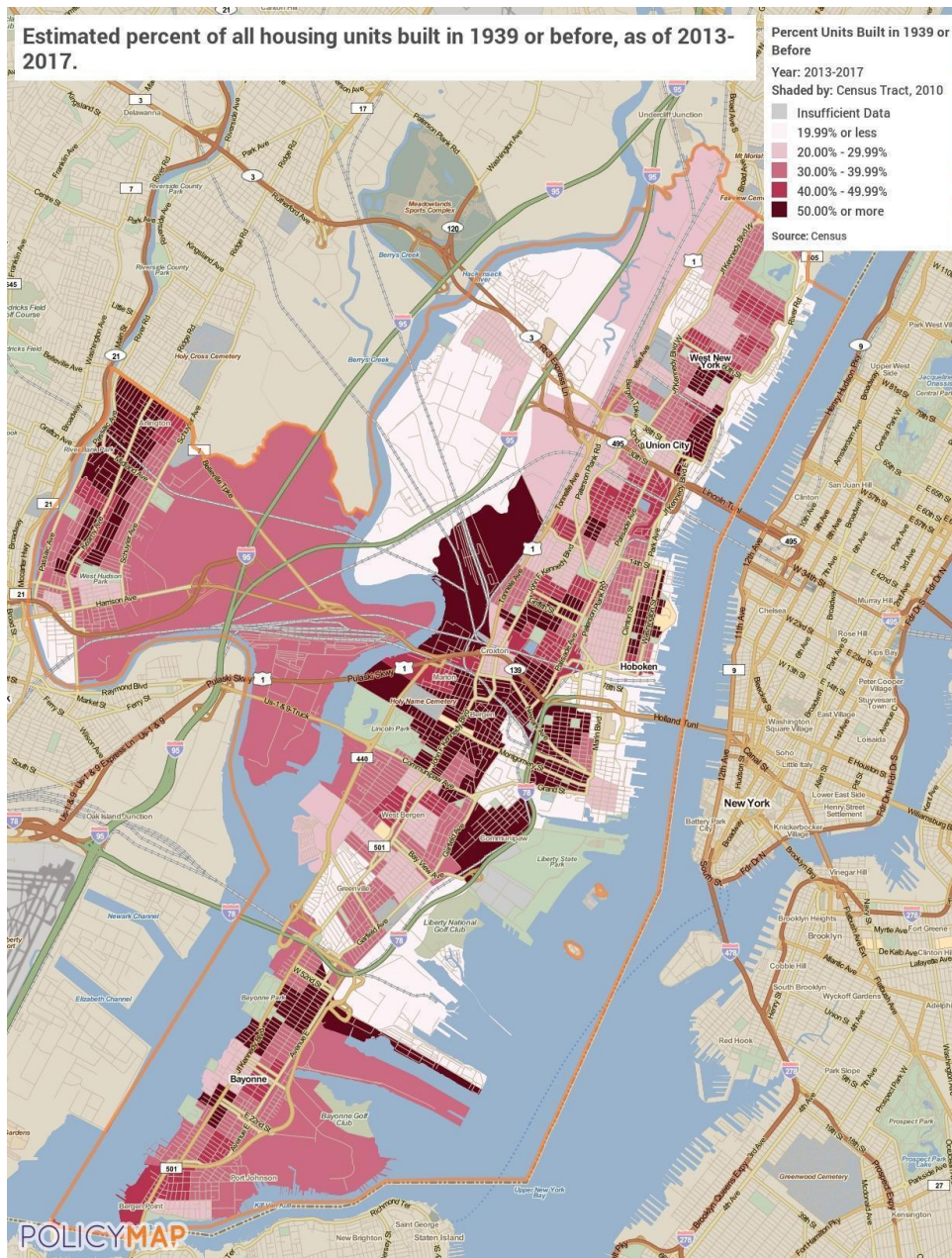
Table 38 – Year Unit Built

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Year Unit Built

The majority of both renter-occupied and owner-occupied housing units were built before 1950. Since 2000, over 37,000 units have been added to the market, most of which are renter occupied. There are currently over 183,000 housing units that were built before 1980. These homes are at an increased risk of Lead-Based Paint Hazard and may need significant remediation during any rehabilitation that may occur as they age.

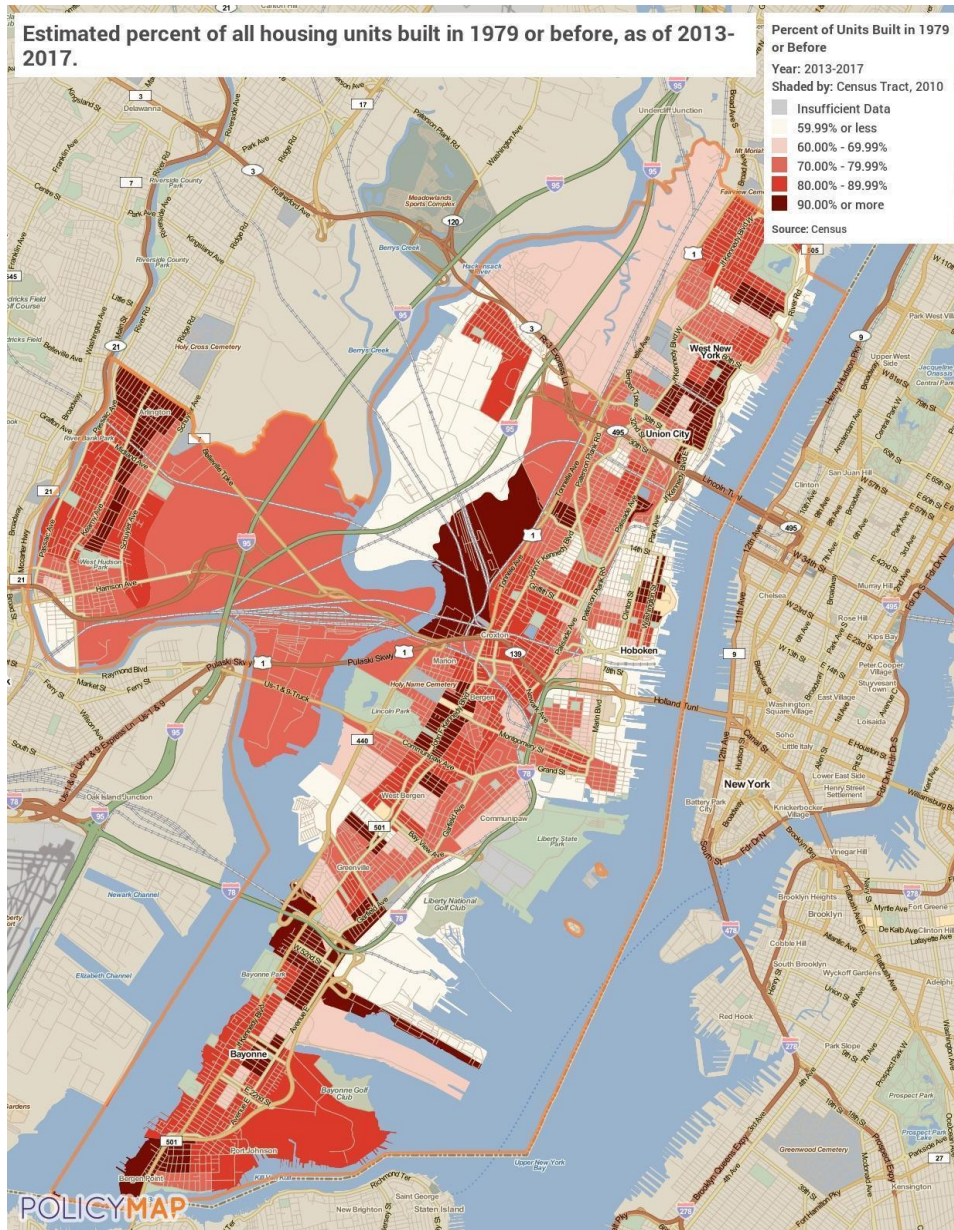
Source: 2013-2017 American Community Survey 5-Year Estimates



Age of Housing

The maps below depict the prevalence of older housing units in the County. The first set of maps identifies the percentage of units built prior to 1940 while the second set of maps depicts units built prior to 1980. The darker shaded areas have higher concentrations of the older housing stock.

Source: 2013-2017 American Community Survey 5-Year Estimates



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	58,968	75%	124,081	72%
Housing Units build before 1980 with children present	7,863	10%	2,509	1%

Table 39 – Risk of Lead-Based Paint

Data Source:	2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)
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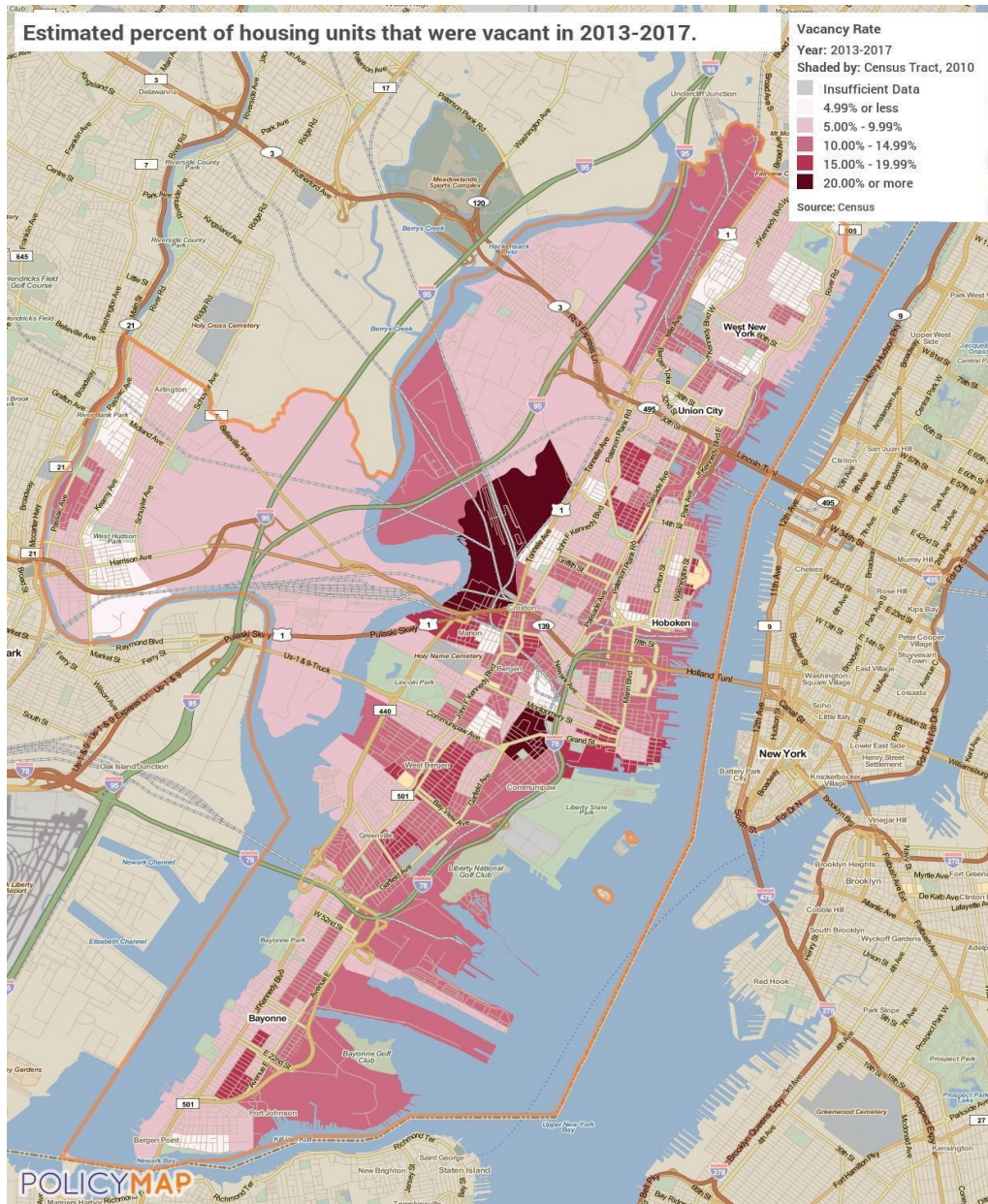
Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1978 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1978. Within the County there are over 180,000 housing units built before 1978 and over 10,300 with children present.

Vacancy Rate

The map below shows the average housing vacancy rates throughout the County. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout the County vacancy rates are less than 15%.

Source: 2013-2017 American Community Survey 5-Year Estimates



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

Based on the analysis of data, there is a significant need for County owner and rental rehabilitation based on the older age of a substantial portion of both the rental and owner housing stock, the high number of owner and renter units at risk for lead exposure and occupied by families with children, and the high number of renter and owner units identified as having one or more substandard conditions. According to the latest data.

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

To estimate the number of housing units in Hudson County occupied by low- or moderate-income families that may contain lead-based paint hazards, this report assumes that homes by year built are distributed evenly across income categories, as no local data exists to describe otherwise. However, considering LMI families are more likely to live in older homes than higher income families, it is a reasonable estimate that approximately 65% of the 183,000 homes built before 1978 are occupied by LMI families. That means an estimated 119,000 homes LMI families may live in a home with LBP hazards.

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

Introduction

The Hudson County Consortium includes nine public housing authorities that operate independently.

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

Totals Number of Units

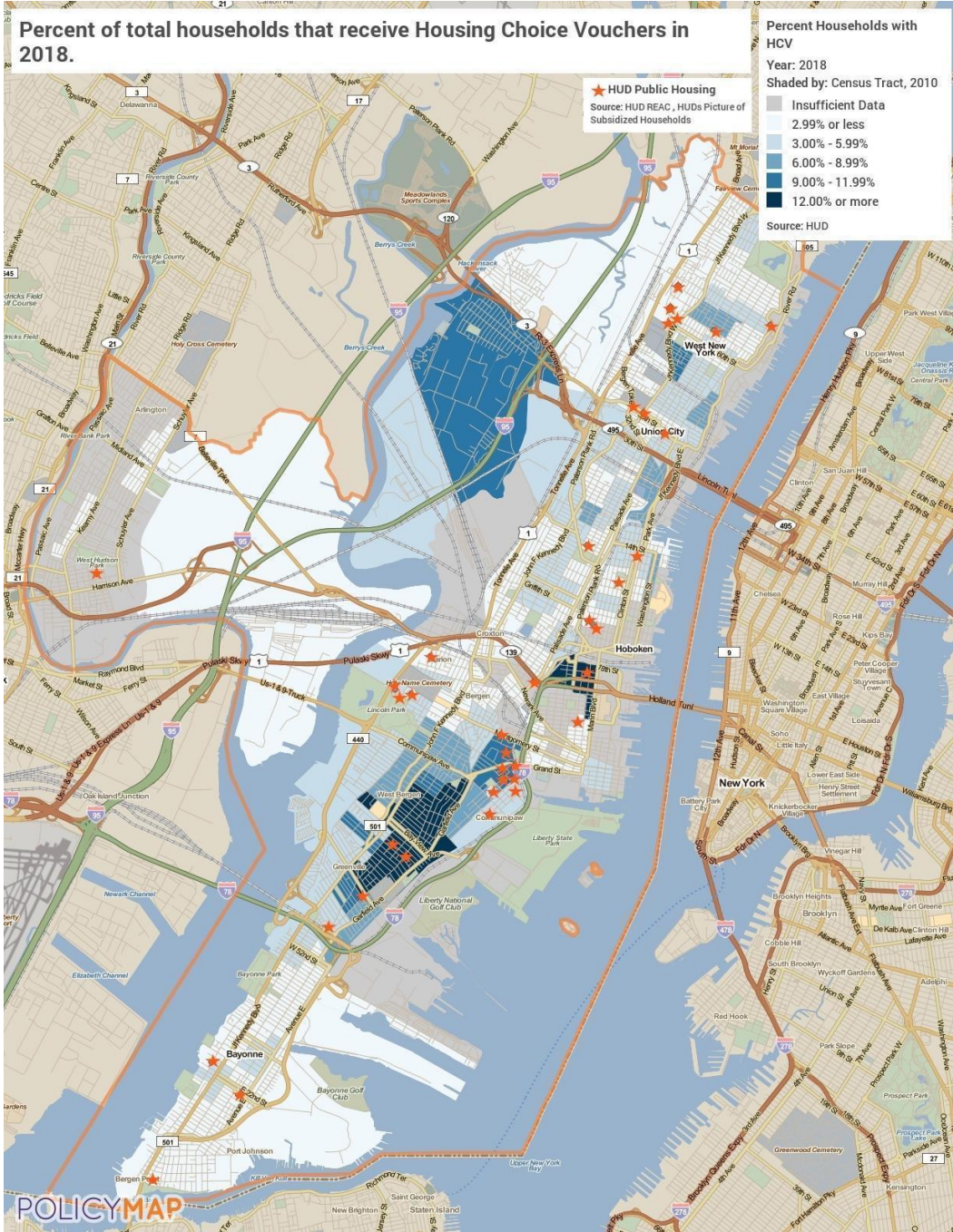
	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project - based	Tenant - based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			5,690	2,988				0	0	0
# of accessible units										

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

Table 41 – Total Number of Units by Program Type

Data Source:	PIC (PIH Information Center)
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Percent of total households that receive Housing Choice Vouchers in 2018.



Describe the supply of public housing

developments:

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

Within Hudson County, but not including Jersey City, there are 19 public housing developments under the oversight of seven public housing authorities.

Bayonne Housing Authority

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

Guttenberg Housing Authority

- Joseph P Macaluso Towers

Harrison Housing Authority

- Harrison Gardens

Hoboken Housing Authority

- Andrew Jackson Gardens
- Harrison Gardens
- Columbus Gardens
- Monroe & Adams gardens
- Fox Hill Gardens

North Bergen Housing Authority

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

Union City Housing Authority

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

West New York Housing Authority

- John F. Kennedy Towers

Secaucus Housing Authority

- The Elms
- Rocco Impeveduto Towers
- Kroll Heights

Weehawken Housing Authority

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The quality of the public housing units in Hudson County varies considerably. There are six developments with an inspection score of less than 50. The lowest score is Andrew Jacksons Gardens in Hoboken with a score of 8. There are also five developments with a score over 90 with the highest being Lawler Towers with a 96 in North Bergen. The developments in Secaucus and Weehawken Housing Authorities did not have inspection scores available.

Public Housing Condition

Public Housing Development	Average Inspection Score
HOOK VLG/KVK ANNEX	92
HOOK VLG/KVK ANNEX 2	93
BACK BAY GRDNS	82
JOS P MACALUSO TWS	46
HARRISON GRDNS	84
HARRISON GRDNS 2	15
MONROE & ADAMS GRDNS	33
ANDREW JACKSON GRDNS	8
C COLUMBUS GRDNS	30
FOX HILL GRDNS	80
TERRACE APTS	94
CULLUM TWS	95
MEADOW VIEW	87
LAWLER TWS	96
COLUMBIAN CT	72
HILLSIDE TERR 1	78
HILLSIDE TERR 2	80
SENIOR CITIZENS	75
J F KENNEDY TWS	44

Table 42 - Public Housing Condition

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

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

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

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

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

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

Bayonne Housing Authority: The mission of the Bayonne Housing Authority is to provide decent housing, safe suitable living environments for economically impeded persons, disabled persons and senior citizens without discrimination and to provide home ownership opportunities when available. The BHA continues to improve living conditions through capital grants and continues to market properties within the community to ensure access to assisted housing.

Guttenberg Housing Authority: In the course of carrying out its Mission, the Guttenberg Housing Authority strives to:

- Provide an environment of hope and opportunity to its family residents in their quest to self-actualize
- Efficiently manage and maintain its public housing and other subsidized housing, as well as administer its subsidy programs
- Provide services to the elderly and disabled that allows them to remain in their independent living environment for as long as humanly possible
- Ensure that all residents reside in a safe and secure environment

Harrison Housing Authority: The Mission of the Harrison Housing Authority is to assist low-income families, the elderly and the disabled with decent, safe, sanitary, and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives. The Housing Authority is committed to operating in an efficient, ethical, and professional manner. The Housing Authority will create and maintain partnerships with its clients and appropriate community agencies in order to accomplish this mission.

Hoboken Housing Authority: The mission of the Hoboken Housing Authority is to provide safe, sanitary, affordable quality housing for individuals and families. To improve resident’s quality of life by providing services, resources, programs and activities that foster self-sufficiency, dignity in addition to encourage a healthier and more fulfilling lifestyle. Building on our mission, the Hoboken Housing Authority is looking to rebuild its existing housing stock and improve the current outdated buildings to reflect the ever-vital City of Hoboken.

North Bergen Housing Authority: The PHA provides comfortable and affordable housing in a safe, stable and secure living environment for low-income, senior, or disabled residents. The NBHA aligns its philosophy with that of the U.S. Department of Housing and Urban Development (HUD), to create strong, sustainable, inclusive communities and quality affordable homes for all and to build inclusive and sustainable communities free from discrimination.

Union City Housing Authority: The Authority continues to play a vital role in maintaining the health of our community by building strong public and private partnerships, maintaining a high standard of property management, and assisting low and moderate income families to move toward economic self-sufficiency by providing an atmosphere that promotes educational growth and family stability. The Housing Authority has also established the following goals:

- To be the best property owner in Union City
- To utilize its resources in economical and efficient manner in meeting its goals and objectives
- To provide the necessary services to allow its capable family residents to move to private market housing
- To ensure that all residents reside in a safe and healthy environment

West New York Housing Authority: The mission of the West New York Housing Authority is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.

Secaucus Housing Authority: This housing authority is an autonomous authority that was established by the Town of Secaucus. It manages and operates three senior housing complexes under the federal Section 8 Project Based Voucher Program. The SHA also operates the Housing Choice Voucher program to assist income eligible families pay rent to private landlords.

Weehawken Housing Authority: The Weehawken Housing Authority operates 350 units of Section 8 subsidized housing, as well as provides 167 units of affordable housing for seniors. Additionally, it runs a senior nutrition center and a family self-sufficiency program.

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

Introduction

Hudson County falls under Continuum of Care NJ-506, Jersey City, Bayonne/Hudson County.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	123	54	20	387	0
Households with Only Adults	216	256	25	439	0
Chronically Homeless Households	0	0	0	293	0
Veterans	0	0	0	124	0
Unaccompanied Youth	0	0	0	21	0

Table 43 - Facilities Targeted to Homeless Persons

Data Source Comments:	HUD 2019 Housing Inventory Count Report (HIC), Continuum of Care Homeless Assistance Programs
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Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Hudson County Office of Homeless Services works to “provide services to individuals and families who are homeless or at risk of homelessness”. The Department of Health and Human Services, which the Office of Homeless Services is a part of, administers the Social Services for the Homeless Grant. This grant funds many community-based organizations in the county, primarily to pay for emergency food, motel or shelter stays, rent, mortgage, utility, and security deposit assistance, and limited case management. The Office of Homeless Services collaborates closely with other organizations to complement their services.

Hudson County Alliance to End Homelessness (HCAEH) is a consortium of homeless housing, various service and shelter providers, consumers, advocates, and government representatives working together to shape countywide planning and decision making. The HCAEH is led by the Hudson County Division of Housing and Community Development and serves as the Continuum of Care HCAEH’s mission is to:

- Identify the gaps and needs of homeless households in Hudson County and participate in the process of prioritizing local and state funding to meet these needs;
- Coordinate citywide applications for homeless housing and service funding, including but not limited to Hudson County’s annual application for HUD McKinney-Vento funding; and
- Track trends and adjust priorities to meet the changing needs of homeless households.

HCAEH membership includes not only homeless provider agencies, but agencies that focus on mental health, employment, substance abuse, education, etc, ensuring connection to wrap around services for homeless persons accessing programming.

Hudson County’s Frequent User (FUSE) Initiative, referred to as Familiar Faces, also works to assist hospitals and other public institutions with connecting chronically homeless persons to community resources and supportive housing solutions and lessen the repeat uses of those mainstream services.

Fair Housing Services for the Homeless

Through the work of the HCAEH, regular feedback is solicited and collected regarding barriers to accessing housing. A number of programs have been developed that target populations experiencing or likely to face homelessness. Programs include permanent supportive housing for those who have experienced homelessness, with some programs targeting those with the most extensive incarceration histories, as they are likely to face discrimination when seeking housing. To avoid discrimination before it happens, local housing providers work to develop relationships with landlords and advocate for their clients. Providers also assist with credit workshops and budgeting to encourage landlords not to judge a client due to their past history. Additionally, the County has provided annual trainings and targeted assessments to combat housing barriers and discrimination. Trainings include LGBTQ+ competency and sensitivity, “Know Your Rights” trainings to ensure all housing providers are aware of fair housing

violations they may experience and how to report them, as well as trainings on rental leases so they are aware of landlords should and should not be including in a lease.

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

IA= individual adults, CH = chronically homeless

Emergency Shelter:

- Catholic Community Services Archdiocese of Newark - Hope House 60 beds/20 units for families
- Catholic Community Services Archdiocese of Newark - St Lucy's Shelter 80-year-round/51 overflow beds for IA
- Communities of Faith or Housing Inc - Hoboken Shelter 50-year-round/5 overflow beds for IA
- EMET Realty - Bridge Shelter - 25-year-round/6 overflow beds for IA
- Family Promise of Hudson County - Emergency Shelter 11 beds/4 units for families
- Garden State Episcopal Community Development Corp. - HOPWA 5 voucher beds for IA or families
- Hudson County Division of Welfare - Emergency Placements 43 overflow voucher beds for families
- North Hudson Community Action Corp - Motel Placements 11 overflow voucher beds for families
- Palisades Emergency Residence Corp - PERC Shelter 61-year-round/80 overflow beds for IA
- Urban Renewal Corp - Kearny Warming Center - 100 seasonal beds for IA
- Women Rising - DV Shelter 9 beds/4 units for families
- York Street Project - St. Joseph's Home 43 beds/17 units for families

Transitional Housing:

- Catholic Community Services Archdiocese of Newark - Franciscska Residence 14 IA beds
- Catholic Community Services Archdiocese of Newark - Strong Futures 1 youth bed
- North Hudson Community Action Corp - Temporary Housing Program 4 beds/2 units for families
- The House of Faith - TH 10 beds for IA
- York Street Project - Hybrid TH 16 beds/7 units for families

Permanent Supportive Housing:

- Catholic Community Services Archdiocese of Newark - St. Jude's Oasis 30 beds/5 units for families
- Catholic Community Services Archdiocese of Newark - Canaan House 11 beds for IA, 2 beds/1 unit for families
- Collaborative Support Programs of NJ - DCA Moving On 14 units for IA
- Collaborative Support Programs of NJ - DCA Housing First Program 36 units for CH IA
- Collaborative Support Program of NJ - Hudson SHC PH Bonus 2014: 27 units for CH IA
- Collaborative Support Programs of NJ - UW Life Starts 18 units for CH IA
- Communities of Faith for Housing Inc - McAdoo Apartments 4 units for CH IA

- Communities of Faith for Housing Inc - Scattered Site Shelter Plus Care 18 units for CH IA
- Covenant House - UW Life Starts 3 units CH youth
- Garden State Episcopal Community Development Corp - Corpus Christi 27 units for IA, 20 beds/9 units for families
- Garden State Episcopal Community Development Corp - DCA Housing First 33 units for CH IA
- Garden State Episcopal Community Development Corp - Finally Home 12 units for CH IA
- Garden State Episcopal Community Development Corp - Home At Last 8 units for CH IA, 4 beds/2 units for CH families
- Garden State Episcopal Community Development Corp - PERC Shelter Plus Care 10 units for CH IA
- Garden State Episcopal Community Development Corp - RIST Program 33 units for IA (10 CH)
- Garden State Episcopal Community Development Corp - UW Life Starts 14 units for CH IA
- Jersey City Medical Center - UW Life Starts 20 units for CH IA
- NJ Veterans Affairs - HUD VASH 50 units for IA, 25 beds/8 units for families
- United Way of Hudson County - Collaborative Solutions 26 units for CH IA
- United Way of Hudson County - Live United 4 beds/2 units for CH families
- United Way of Hudson County - Ocean Ave Veterans 8 units for IA
- West New York Housing Authority - Homes for Heroes 12 units for IA (2 CH)and 18 beds/6 units for families
- Women Rising - Village of Families - 44 beds/20 units for CH families

Rapid Rehousing:

- Catholic Community Services Archdiocese of Newark - SSVF 3 units for IA and 7 beds/2 units for families
- Community Hope - SSVF 1 unit for IA
- Covenant House - Youth Rapid Rehousing 6 units individual youth and 12 beds/5 units for youth families
- Garden State Episcopal Community Development Corp - ESG RRH 17 units for IA, 31 beds/11 units for families
- Garden State Episcopal Community Development Corp - JC ESG 15 units for IA, 44 beds/12 units for families
- North Hudson Community Action Corp - RRH 3 units for IA, 51 beds/17 units for families
- The House of Faith - RRH 10 units for IA
- York Street Project - RRH - 95 beds/29 units for families

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

Introduction

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the jurisdiction is accommodating (or should accommodate) those needs.

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

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

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

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

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

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

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

Health Care: All health care facilities coordinate their discharge of homeless individuals through the assistance of the County’s three Emergency shelters as well as the Hudson County Dept of Social Services and various homeless service providers. These health care facilities ensure that homeless individuals have access to available mainstream resources that can be utilized to secure needed supportive and housing services. In addition, strong emphasis is made on identifying a support network for the homeless individuals and, wherever possible, effort is made to re-connect the individual with any family or friends he/she may have and to involve the family in the discharge planning process. The homeless individual is actively involved in the discharge planning process, is informed of all of his/her options, and is allowed to choose those options he/she feels are most appropriate. The County’s health care facilities provide a comprehensive plan from assessment to discharge, ensuring that the entire individuals need as appropriate. Hudson County’s Frequent User (FUSE) Initiative program helps to break the cycle of familiar faces by providing permanent supportive housing solutions to individuals while saving public institutions money. By engaging with the health system, as well as with government and community providers, this program will help end the cycle of homelessness and provide a foundation for improved health and permanent housing for people in the County.

Mental Health: The mental health community coordinates their discharge of homeless individuals through the assistance of the Hudson County Dept of Health and Human Services, the Division of Welfare and various homeless service providers. The County’s mental health facilities ensure that homeless individuals have access to available mainstream resources that can be utilized to secure needed services for support and housing services. As with the health care facilities, a strong emphasis is made on identifying a support network for homeless individuals and, wherever possible, effort is made to re-connect the individual with any family or friends he/she may have and to involve the family in the discharge planning process. The homeless individual is actively involved in the discharge planning process, is informed of all of his/her options, and is allowed to choose those options he/she feels are most appropriate. The County’s mental health facility provides a comprehensive plan, ensuring that the entire 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.

Corrections: The Hudson County Dept of Corrections and Rehabilitation (HCDOCR) works to ensure that every individual is stably housed upon discharge. The HCDOC Community Reintegration Program (CRP) provides community-based interventions to eligible inmates being released from jail. Hudson County’s FUSE Initiative also seeks to identify and permanently house chronically homeless individuals who are the most frequent users of the HCDOCR, homeless shelters, hospitals and other crisis systems by using a Housing First model. Every individual in the HCDOC is provided a risk needs assessment which identifies barriers to healthy community-based functioning. Included in this assessment is the identification of the need for housing assistance. Participants are provided with housing and services to prevent homelessness and assist in their transition. Individuals that are not eligible for housing assistance through CRP are

discharged to emergency shelters or transitional housing programs. The CRP works with these programs to ensure that individuals are working toward stability in order to decrease the chances of recidivism.

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

The County has identified the need to provide supportive services for persons who are not homeless, but have other special needs such as persons with a disability, the elderly, persons with drug or alcohol addiction and victims of domestic violence. To address this need, the County has provided a goal:

3A Provide Supportive Services for Special Needs Populations

Activities to support this goal are to provide supportive services for low income and special needs populations in the jurisdiction. Services may also include legal services, education programs, health services and recreational programs for special needs households.

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

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

Though public policies are meant to address the overall needs of citizens in the region, there are times where they may have a negative effect on certain aspects of the community, which in this case, are affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. In part, to identify these negative effects and further the purposes of the Fair Housing Act, the U.S. Department of Housing and Urban Development (HUD) made it a legal requirement that entitlement grantees, such as Hudson County, to affirmatively further fair housing. The primary tool communities have for identifying contributing factors for these barriers to fair housing is HUD Assessment of Fair Housing Tool (AFH), which replaces the prior Analysis of Impediments to Fair Housing Choice (AI).

It is no longer sufficient for the government to respond after housing problems arise. In order to affirmatively further fair housing, it is incumbent upon Hudson County to anticipate potential problem areas and proactively seek solutions.

In 2020, Hudson County completed an Analysis of Impediments to Fair Housing Choice, which outlined contributing factors to fair housing issues in the County. Among some of the barriers to affordable housing are high costs of living, scarcity of available land for housing development, unequal access to conventional loans for LMI persons, and lack of supportive services and operating funds for special needs housing developments.

The Waterfront Project (WFP)

In the last decade the Division of Housing and Community Development and our partners have taken significant steps to continue to combat discrimination in the housing market.

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

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

Introduction

This section provides insight into the economic development landscape of the County. Unemployment, commuting times, and education are also analyzed in this section.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	219	1,232	0	0	0
Arts, Entertainment, Accommodations	33,442	19,667	9	7	-2
Construction	16,724	5,251	5	2	-3
Education and Health Care Services	67,194	49,731	19	19	0
Finance, Insurance, and Real Estate	39,667	44,082	11	17	6
Information	11,560	8,515	3	3	0
Manufacturing	24,349	9,469	7	4	-3
Other Services	16,489	6,263	5	2	-3
Professional, Scientific, Management Services	54,726	37,828	15	14	-1
Public Administration	10,344	14,096	3	5	2
Retail Trade	37,279	29,859	11	11	0
Transportation and Warehousing	29,039	24,403	8	9	1
Wholesale Trade	13,073	13,598	4	5	1
Total	354,105	263,994	--	--	--

Table 45 - Business Activity

Alternate Data Source Name:
2011-2015 ACS (Workers), 2015 LEHD (Jobs)

Data Source Comments:	The most recent LEHD data for jobs was 2015. To maintain time period consistency, the 2011-2015 ACS was used for comparison for workers.
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Labor Force

Total Population in the Civilian Labor Force	381,266
Civilian Employed Population 16 years and over	354,105
Unemployment Rate	4.90
Unemployment Rate for Ages 16-24	14.70
Unemployment Rate for Ages 25-65	6.30

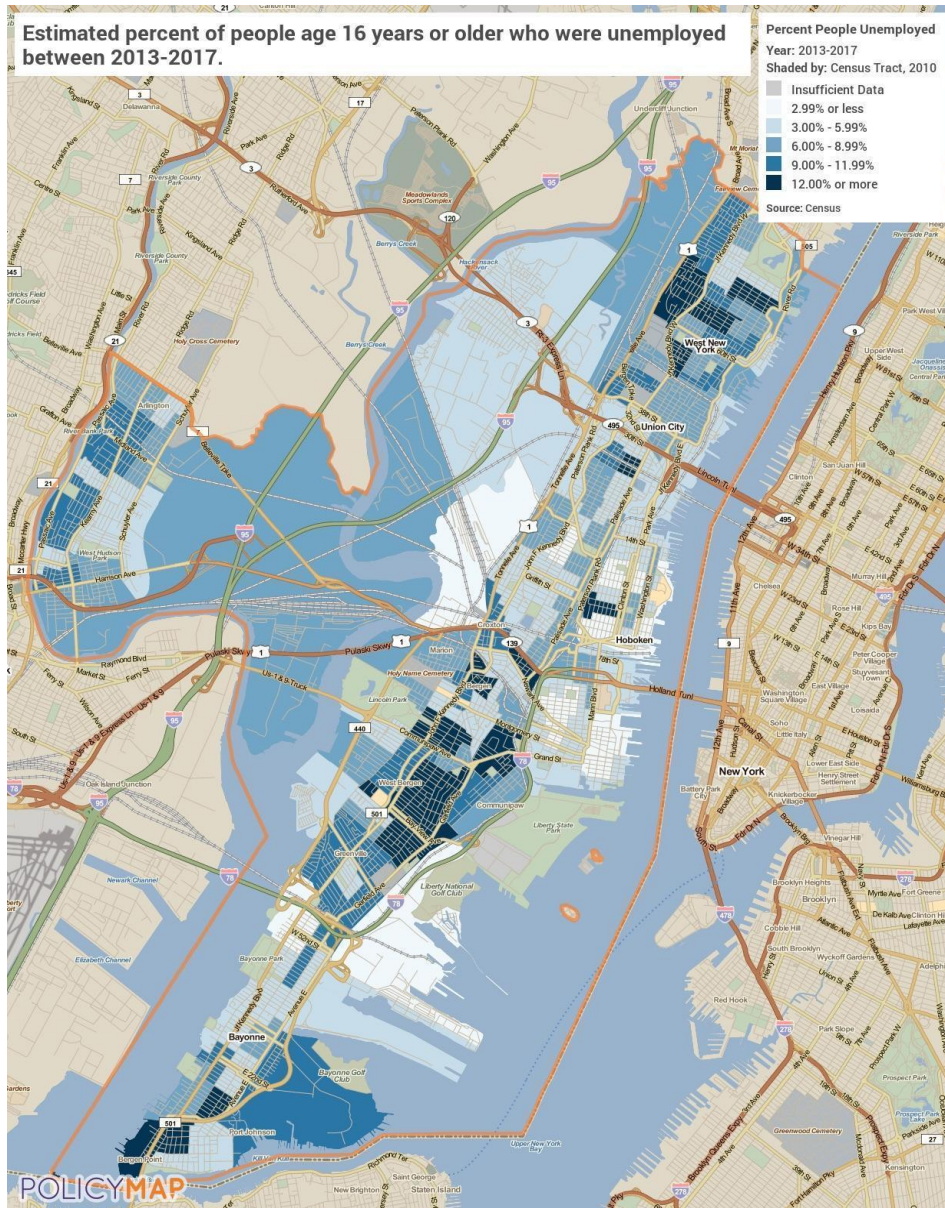
Table 46 - Labor Force

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Unemployment

Countywide, the unemployment rate is 4.9% for all persons in the civilian workforce. Approximately 14.7% of persons between the ages of 16 and 24 are unemployed. The County's total overall unemployment rate is less than the 7.4% national unemployment rate. The map below shows the distribution of unemployed persons throughout the County. Several tracts have an unemployment rate of over 12%.

Source: 2013-2017 American Community Survey 5-Year Estimates



Occupations by Sector	Number of People
Management, business and financial	141,387
Farming, fisheries and forestry occupations	436
Service	64,026
Sales and office	79,476
Construction, extraction, maintenance and repair	20,518
Production, transportation and material moving	48,262

Table 47 – Occupations by Sector

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Occupations by Sector

The largest employment sector is the management, business and financial sector, employing 141,387 persons throughout the County. This sector is followed by the sales and office sector with 79,476 persons employed and the service sector with 64,026.

Travel Time

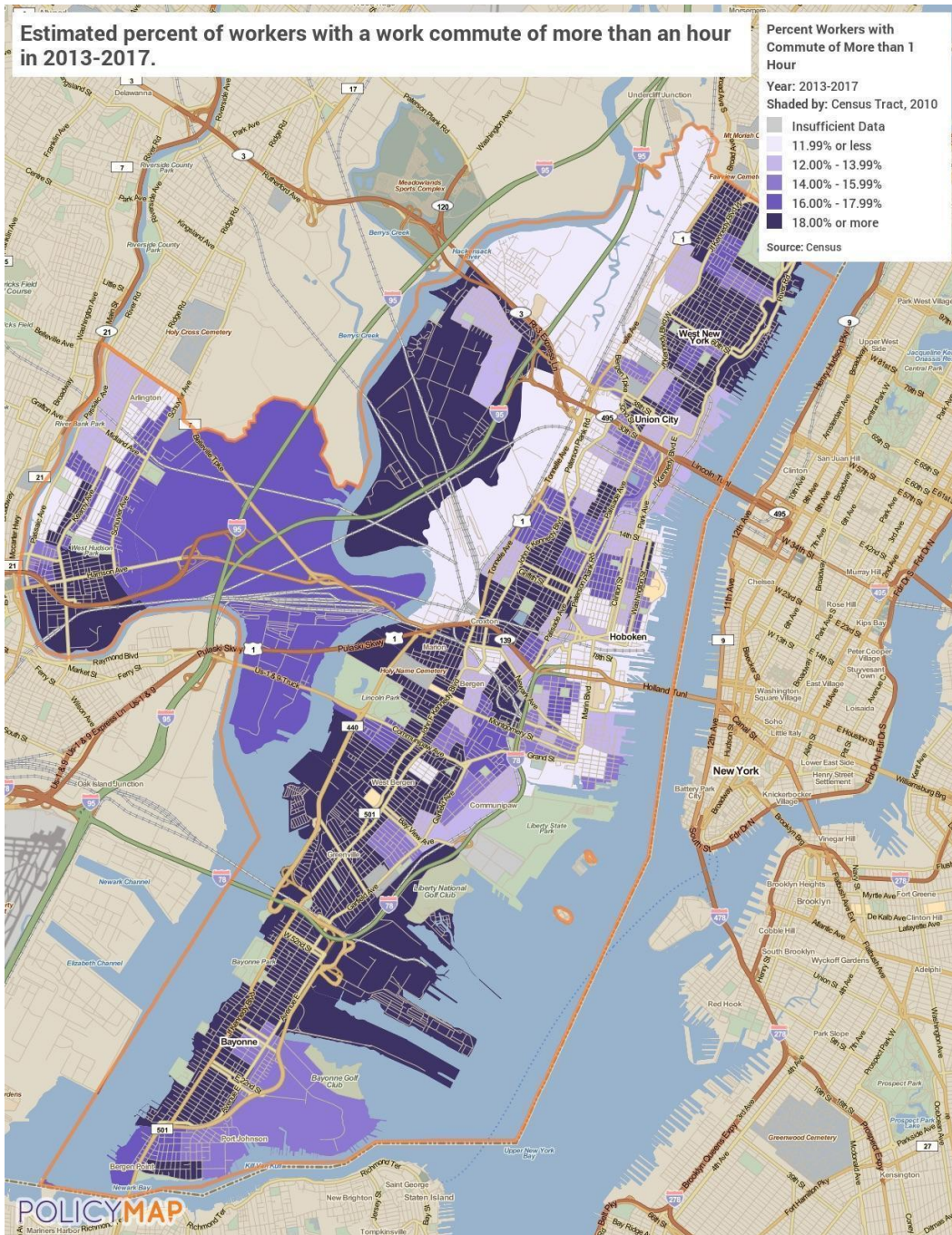
Travel Time	Number	Percentage
< 30 Minutes	116,320	35%
30-59 Minutes	153,473	46%
60 or More Minutes	63,195	19%
Total	332,988	100%

Table 48 - Travel Time

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Commute Travel Time

Approximately 35% of all persons commuting to work have a commute of less than 30 minutes each way. A plurality of commuters travel between 30 and 59 minutes to work while nearly 20% travel more than an hour.



Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	31,944	3,522	15,950
High school graduate (includes equivalency)	70,001	6,848	24,332
Some college or Associate's degree	59,065	4,715	14,339
Bachelor's degree or higher	148,357	5,617	21,043

Table 49 - Educational Attainment by Employment Status

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

The table above details educational attainment by employment status for persons 16 years of age and older within the County.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,437	5,251	7,238	14,763	17,282
9th to 12th grade, no diploma	5,141	4,820	6,219	13,125	9,607
High school graduate, GED, or alternative	15,175	25,083	26,454	49,659	25,041
Some college, no degree	22,964	19,023	14,218	25,298	7,336
Associate's degree	2,404	6,605	4,694	8,321	2,341
Bachelor's degree	10,301	51,434	27,956	30,592	8,871
Graduate or professional degree	1,610	30,562	19,943	14,603	5,506

Table 50 - Educational Attainment by Age

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

The table above details educational attainment by age for persons 18 years of age and older within the County.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,348
High school graduate (includes equivalency)	27,420
Some college or Associate's degree	33,866
Bachelor's degree	61,637
Graduate or professional degree	83,364

Table 51 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2013-2017 ACS 5-Yr Estimates

Median Earnings by Educational Attainment

The median earnings of individuals in the County are closely tied to educational attainment. Median earnings increase as individuals attain higher education. A person with a Bachelor's degree generally earns nearly three times that of a person without a high school degree. A person with a graduate or professional degree can expect to earn more than three times somebody with only a high school degree.

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

Within Hudson County the major employment sectors are Education and Health Care Services; Finance, Insurance, and Real Estate; and Professional, Scientific, Management Services. These employment sectors represent 18.8%, 16.7%, and 14.3% of the jobs, respectively. The largest gap between the number of jobs and workers is in the Finance, Insurance, and Real Estate sector where there are approximately 4,500 more jobs than workers.

Describe the workforce and infrastructure needs of the business community:

One of the primary needs identified through stakeholder input was devoting resources to more job training and to develop or improve programs with partnerships and employers so that residents seeking employment or opportunities for more income can have the required skillsets in the modern workforce. Technical training or apprenticeship programs would also benefit residents with hiring and network opportunities.

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

Hudson County and other members of the North Jersey CEDS have developed a number of planned activities, investments, and initiatives that have the potential to impact economic development. Each of the strategies (listed below) have a number of strategies to address them, several of which apply particularly to Hudson County.

Strategy 3.1 is to provide incentives packages targeted at investment and job creation. This includes support for countywide participation in the identification of sites, support corporate campus redevelopments, and peer exchanges for municipalities to discuss growth options. By creating mixed use centers that are accessible by multiple transportation options the area can attract economic growth.

Strategy 4.2 is to create training programs that remove barriers for underrepresented populations. An example of this is the Women Rising non-profit organization in Hudson County. The actions to address this strategy includes improving remedial skills of underrepresented populations and using opportunities within the existing programs.

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

Currently, there is room for improvement in the alignment between skills and employment opportunities in Hudson County. The County is working with other members of the North Jersey CEDS to establish Regional Innovation Clusters to move towards a “cradle-to-college-and-career” approach. By connecting employers with qualified workers, the region can experience a simpler hiring process and reduce turnover related costs.

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

Workforce development needs are especially noted for the construction trades in order to provide individuals with the skills necessary for entry to apprentice programs) and for training for jobs, such as IT and other STEM skills in the financial services industries.

The Hudson County Workforce Development Board (HCWDB), through the Hudson County One-stop Career Center, the Jersey City One Stop Career Center and the Jersey City Employment and Training Program provides a full range of services to youth and adults needing to prepare for or enter the workforce. HCWDB engages leaders from the private sector, public agencies, labor unions and

community-based organizations to inform Hudson County’s workforce and economic development strategies and ensure that the workforce development system’s efforts to create a strong workforce are aligned with employer demands. The HCWDB conducts oversight of and sets broad priorities for allocation of Workforce Investment Act (WIA) to ensure that investments in the workforce development system are meeting the needs of industry and the education and training of current and future workers. Services include job training, job placement, and supportive services. Job seekers and others can receive information about the job market, including currently available openings.

Further, the local workforce areas are aligned with key growth industry sectors, and are developing educational and workforce training programs that will career pathways for Hudson County’s underemployed and underemployed adults as well as its opportunity youth by training workers in skills that will meet the demands of the region’s rising sectors, such as information technology, financial services, healthcare, advanced manufacturing, and transportation, logistics and distribution (TLD). The local area is also an active collaborator in the regional training grants secured in the growth industries of these areas. Additionally, funding for workforce development programs, such as WorkFirst NJ and Workforce Investment Act funds reflect and contain training program offerings only for growth industries and in demand occupations.

Other key workforce development partners, such as the Hudson County Community College, are leveraging their funding (from Federal and State discretionary, competitive grants) programs to both One Stop Customers.

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

Yes

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

Hudson County is a participant in the North Jersey Comprehensive Development Strategy. The CEDS Action Plan identified four focus areas that can be coordinated with the consortium’s consolidated plan.

Focus Area 1: Support the Growth of Regional Innovation Clusters

- Strategy 1: Create a pilot project in the region to demonstrate a potential model for streamlining state and local permitting processes
- Strategy 2: Develop a framework for establishing a North Jersey Economic Development District.
- Strategy 3: Coordinate outreach events for each regional innovation cluster with partners
- Strategy 4: Create a North Jersey Futures Council

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- Strategy 5: Create programs in the region to connect small businesses to growth and business development opportunities, with a focus on regional innovation clusters.

Focus Area 2: Enhance North Jersey’s Innovation and Entrepreneurship Ecosystem

- Strategy 1: Establish a regional system of virtual incubators.
- Strategy 2: Enhance the depth and diversity of technical assistance and networking resources available to the region’s startups and second-stage companies.
- Strategy 3: Foster other types of shared workspaces and connect them to economic development and finance programs.
- Strategy 4: Explore a framework for creating and capitalizing on a regional innovation fund.

Focus Area 3: Build on the Region’s Infrastructure and Other Assets

- Strategy 1: Provide incentives packages targeted at job creation and private-sector investment in underutilized land ripe for mixed-use development.
- Strategy 2: Use the regional transportation and utility system as a framework for future investment.
- Strategy 3: Leverage the region’s location and its goods movement facilities as a major source of economic growth.
- Strategy 4: Strengthen tourism by promoting North Jersey’s cultural and natural amenities.
- Strategy 5: Enhance the promotion of arts and cultural tourism in the region.
- Strategy 6: Strengthen tourism by promoting North Jersey’s entertainment and recreation amenities at a regional scale.
- Strategy 7: Support and expand agritourism programs in order to generate economic activity while preserving farmlands.

Focus Area 4: Align Workforce Training With Industry Needs

- Strategy 1: Support the creation of a demand-driven system that aligns workforce development efforts with employer needs.
- Strategy 2: Create occupational and soft skills training programs to help remove employment barriers for underrepresented populations.
- Strategy 3: Identify career pathway initiatives and other similar training programs to help incumbent workers transition to living-wage occupations.
- Strategy 4: Create/facilitate the development of a regional apprenticeship program for non-college-bound students.
- Strategy 5: Raise awareness of opportunities in skilled trades and other traditional vocational and technical programs.
- Strategy 6: Promote workforce development strategies to support the state’s tourism industry.

MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Within the County, 0.4% of occupied units lack complete plumbing, 1.4% occupied units lack complete kitchen facilities, 7.2% are overcrowded, and 44.5% are cost burdened. Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the County average. For this analysis, "substantially higher" means a lack of complete plumbing over 10.4%, a lack of complete kitchen facilities over 11.4%, overcrowding over 17.2%, or cost burden over 54.5%.

There are seven census tracts where multiple housing problems were concentrated:

34017014600 (North Bergen): Overcrowding 23.1%, Cost Burden 91.2%

34017015600 (West New York): Overcrowding 17.3%, Cost Burden 57.0%

34017015700 (West New York): Overcrowding 20.1%, Cost Burden 62.8%

34017015900 (West New York): Overcrowding 26.8%, Cost Burden 62.7%

34017016200 (Union City): Overcrowding 21.7%, Cost Burden 72.8%

34017016900 (Union City): Overcrowding 18.3%, Cost Burden 74.5%

34017017600 (Union City): Overcrowding 18.5%, Cost Burden 72.3%

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

Yes, there are several areas with a concentration of racial minorities, ethnic minorities, or low-income families. For the purposes of this analysis a "concentration" is any census tract where the minority population makes up 10% more than the countywide average or is low-income. Maps of these concentrations follow this section.

Black Households: In Hudson County, 12.37% of the population is Black. A significant portion of the West Bergen area of Jersey City has a concentration (greater than 22.37%) of Black households.

Asian Households: In Hudson County, 15.16% of the population is Asian. There are many tracts, particularly in the Jersey City and Secaucus area with a concentration of Asian households (greater than 25.16%).

Hispanic: Hispanic residents make up the largest non-white population in Hudson County. Approximately 43.17% of the population identifies as Hispanic. The northeastern portion of the county has a particularly high concentration of Hispanic families.

Low-Income Households: The Median Household Income in the County is \$62,681. Any household making 80% or less (\$50,145) is considered “low-income” and any tract with a Median Household Income of \$50,145 or less is a concentration. The central part of the county is primarily made up of low-income tracts.

See Concentration maps below at the end of the section.

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

The neighborhoods with a high concentration of minority or low-income residents often has a number of sub-optimal characteristics. These areas tend to have higher poverty rates and fewer job opportunities. The available housing units also have a higher likelihood of being built prior to 1980, thus an increased risk of lead-based paint hazards.

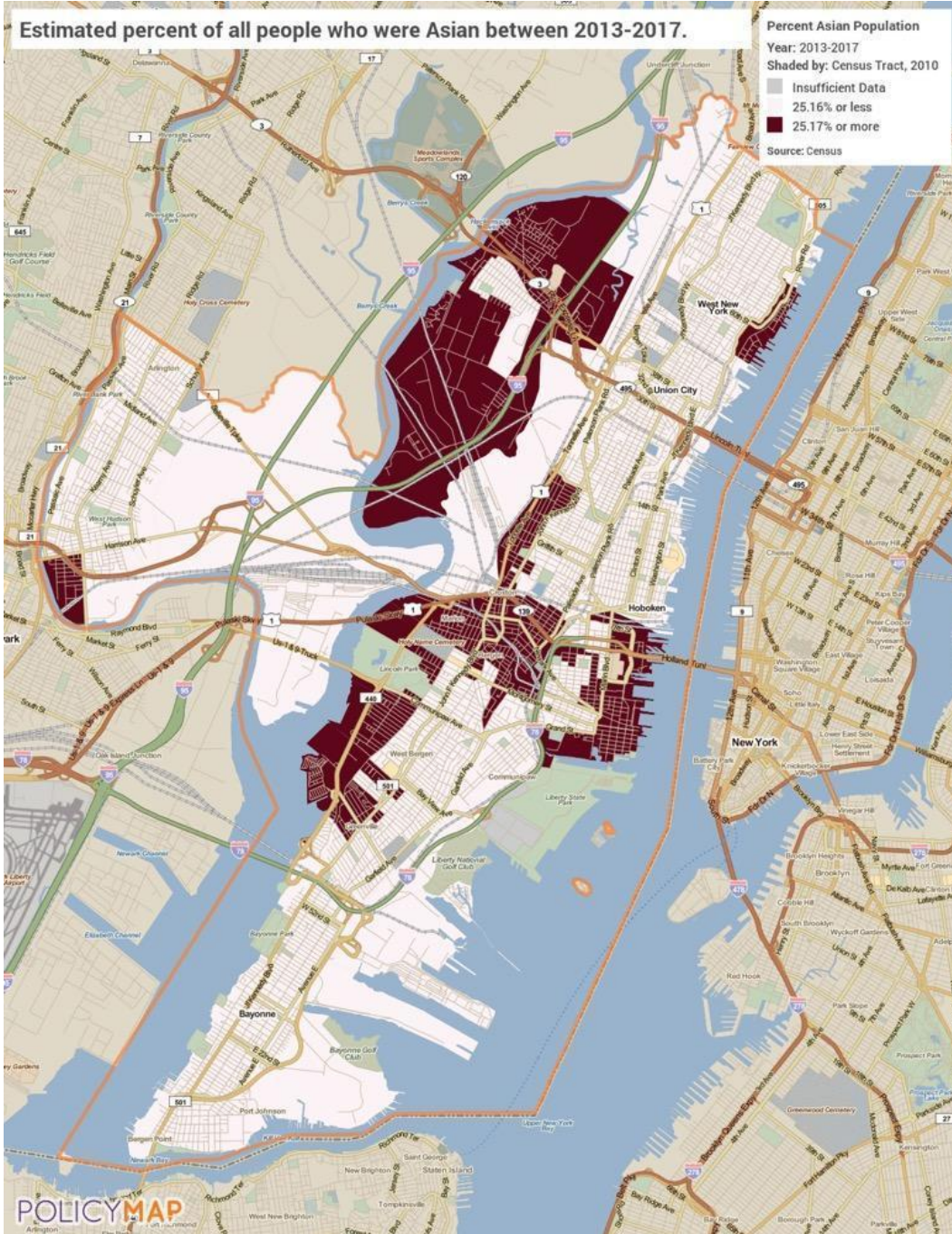
Are there any community assets in these areas/neighborhoods?

These communities often have strong community organizations and religious institutions. There is also adequate transportation access that has the potential to act as an avenue for growth and revitalization.

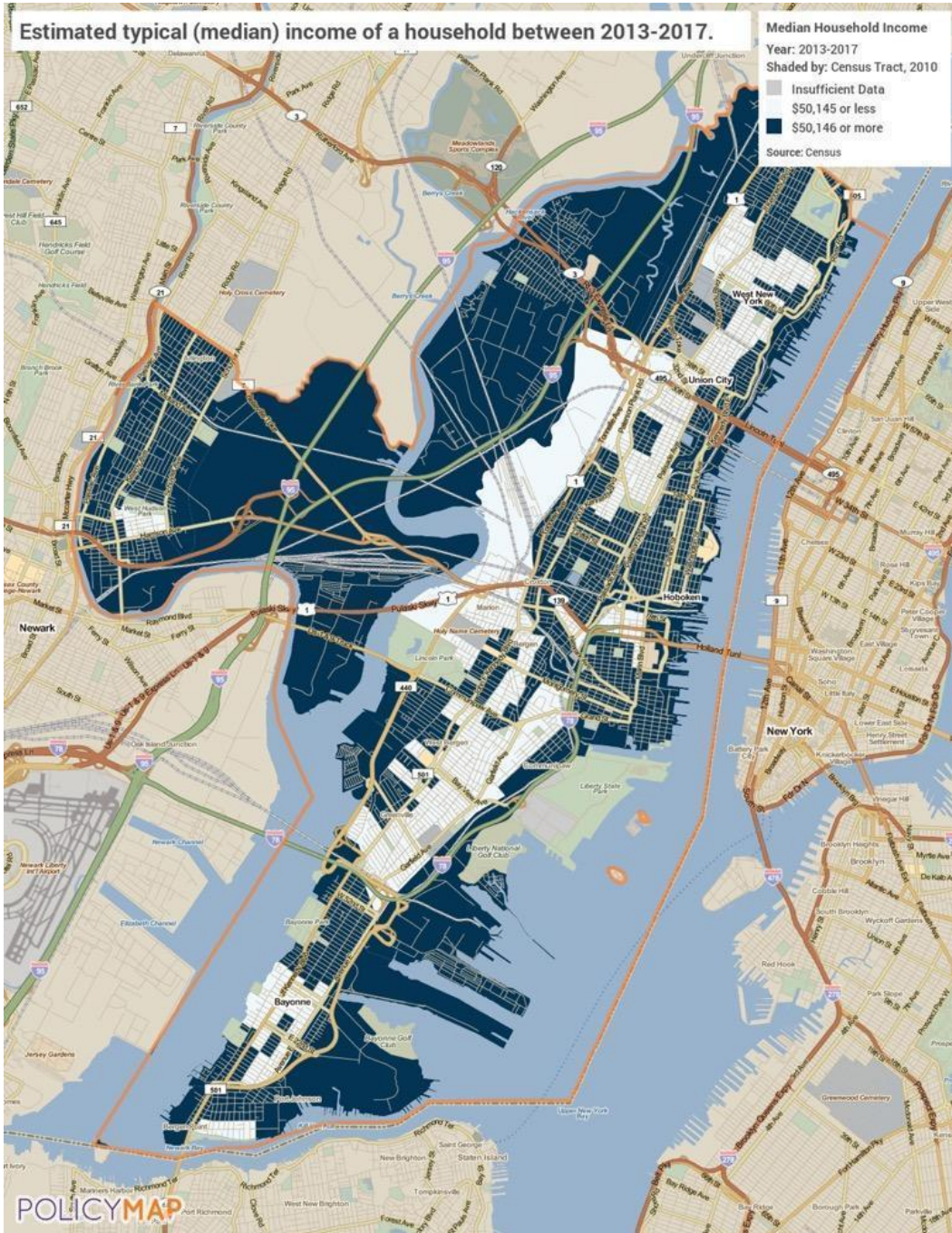
Are there other strategic opportunities in any of these areas?

The strategic opportunities have been discussed above.









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

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

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural areas.

Hudson County does have some gaps in broadband coverage, mainly industrial areas near Interstate 95. Some areas within the County, such as Jersey City, have an average of three (3) options for broadband-quality Internet services. However, most of the county has only two (2) options of internet providers, to include LMI areas. An estimated 700 people in Hudson County do not have access to 25 Mbps wired broadband.

The following map shows broadband access throughout the County. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows two (2) major infrastructure options within Hudson County: cable and DSL.

See map below at the end of the section: Broadband Access

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

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. Hudson County has a total of eight (8) Internet providers offering residential service. Fios and Xfinity are the strongest providers in Hudson County so far as coverage. The average Hudson County household has at least two (2) options for broadband-quality Internet service. These providers frequently overlap around the County:

Fios (Fiber)

Xfinity (Cable)

Spectrum (Cable)

Verizon (DSL)

EarthLink (DSL)

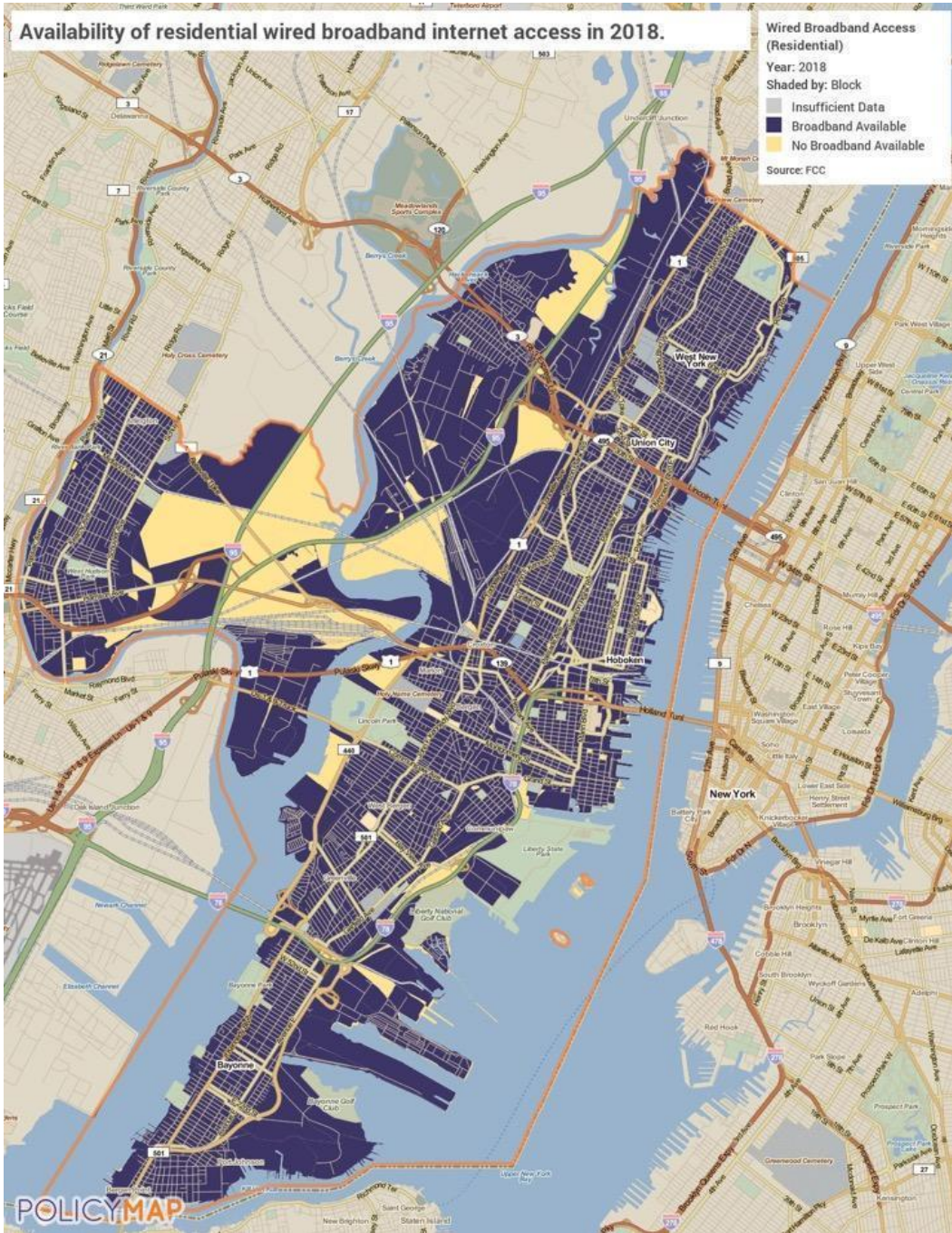
Optimum (Cable)

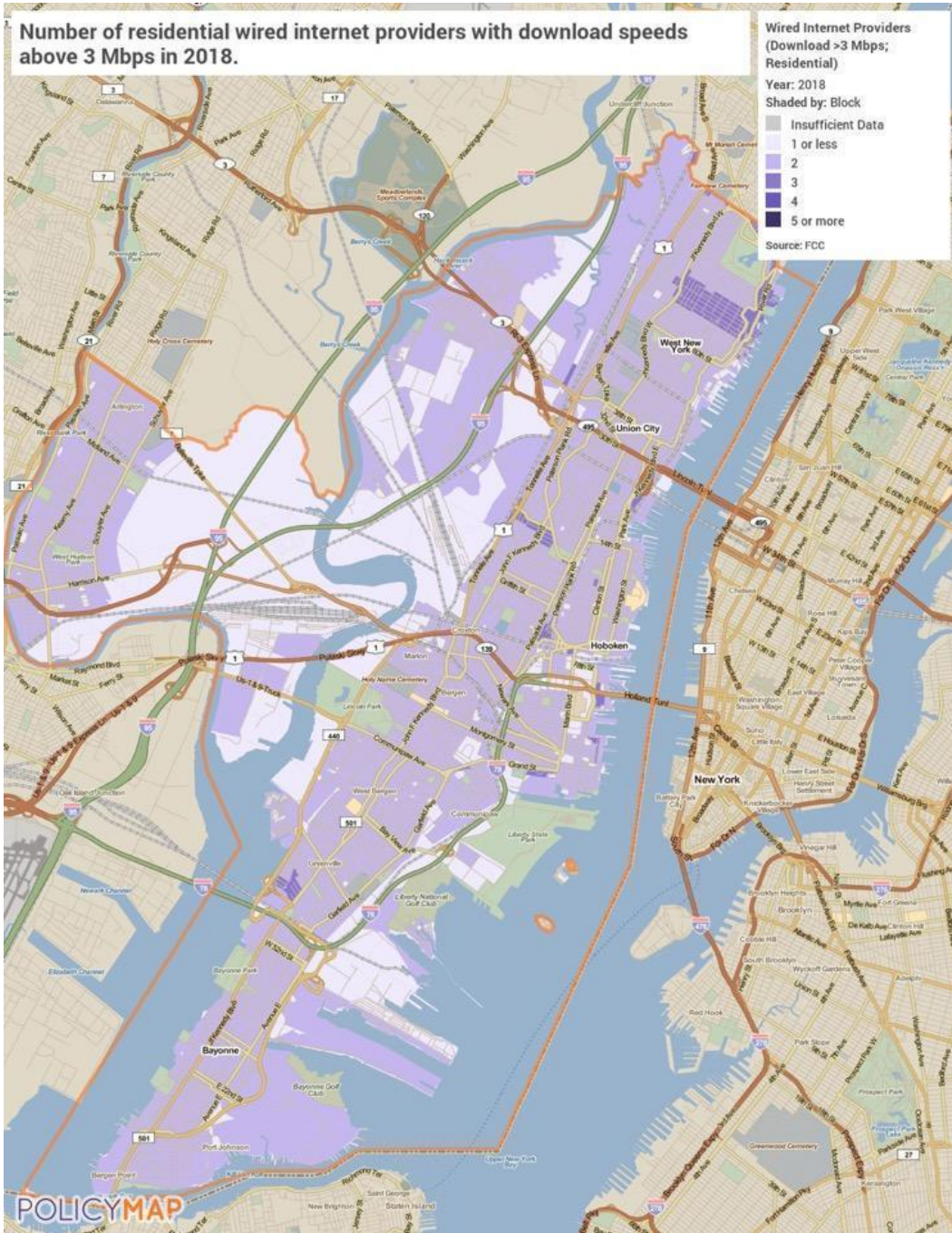
Viasat (Satellite)

HughesNet (Satellite)

The following map shows the number of broadband service providers by census tract. Most of the County has at least two (2) options of high-speed internet with competitive providers, though there are some tracts with lower populations that only have access to one provider.

See map below at the end of the section: Highspeed Internet Providers





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

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

Hudson County has historically been prone to various natural hazard events including hurricanes, coastal flooding, thunderstorms or tropical storms, winter weather/storms, and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms or droughts—are often most significant for vulnerable communities. The County is not immediately on the coast, but it is very near and has a high level of water area, so it may still be impacted by primary and secondary effects. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, any increase in the ocean levels or increased storm activity may lead to people moving from the coast. A shift in coastal population distribution to the County could affect housing costs, reduce the availability of jobs, and impact tax resources. This impact would likely be seen on a municipal level first and expand to noticeable county-wide increases.

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

Low- and moderate-income residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

Hudson County strives to inform and prepare the general public for multi-hazard mitigation. There are online venues (including Hudson County Office of Emergency Management website) that disseminate numerous informational guidebooks, videos, and emergency resources to build disaster resiliency in the community from other resources such as FEMA and NJDOT.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Hudson County's Strategic Plan outlines the County's overall vision for housing and community development and addresses the County's response to identified needs and priority areas over the next 5 years. The Strategic Plan specifically addresses how Hudson County intends to use CDBG, HOME, and ESG funds toward furthering HUD's statutory goals of providing safe, decent and affordable housing and providing for suitable living environments for the residents of Hudson County.

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

Geographic Area

Table 52 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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

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

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

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Expand/Improve Public Infrastructure & Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities
	Description	Expand and improve public infrastructure through activities for LMI persons and households across the County. Improve access to public facilities that will benefit LMI persons and households. Funds will be used to improve public facilities such as recreational parks and community centers.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Expand/Improve Public Infrastructure & Facilities was identified. Adequate public facilities and infrastructure improvements are essential to addressing the needs of the LMI population, including the homeless, elderly and disabled. Public facilities improvements include public library projects in the town of Harrison and West New York. Improved road infrastructure, installation of ADA curb cuts, sidewalks, parking lots and traffic signal upgrades will be made in the town of Guttenberg, Kearny, Secaucus, and the Township of Weehawken.
2	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities

	Description	Preserving housing and developing affordable housing, including construction of rental housing, rental rehabilitation, and increased homeownership opportunities remains one of the highest priorities in the jurisdiction.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Preserve & Develop Affordable Housing was identified. Through the needs assessment housing cost burden is by far the largest housing problem in the jurisdiction. There are also a considerable number of housing units built before 1980 and may be in need of rehabilitation.
3	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Description	Provide supportive services for LMI households and also the special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health, seniors, and youth.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services for LMI and Special Needs was identified. Public Services offered by the city and partner non-profit organizations provide for vital and essential services for LMI households and families throughout the jurisdiction. Public services will also help to enhance education and improve living situations of LMI individuals and households in the jurisdiction.
	4	Priority Need Name
Priority Level		High

Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	
Associated Goals	4A Provide Homeless Rapid Re-Housing Assistance 4B Provide Assistance to Homeless Shelters 4C Provide for Street Outreach
Description	Provide for homeless activities and services, including Homeless Prevention, Shelters Services, and Rapid Re-Housing.
Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for homeless activities such as shelter operations and homeless prevention services was identified. The local PIT count has also identified homeless adults and families as a group that requires assistance.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant Based Rental Assistance (TBRA) will be used to assist the homeless population in Hudson County based on the high number of persons experiencing homelessness as reported by the annual PIT count. Furthermore, approximately 28.3% of residents experiencing homelessness are unsheltered.
TBRA for Non-Homeless Special Needs	Tenant Based Rental Assistance (TBRA) will be used for the homeless population in Hudson County
New Unit Production	Hudson County has a need for new affordable rental housing. Renter households outnumber homeowner households in the County by more than 2-to-1, however there is a higher percentage of renter households that are housing cost burdened. In particular need are the 40,000+ renters with severe housing cost burden (cost burden greater than 50% of income). By contrast, 14,310 homeowners are severely cost burdened.
Rehabilitation	A large number of housing units in Hudson County were built before 1980 and may be in need of maintenance and/or repairs. As well, homes built before 1978 may be at risk of lead-based paint hazards. According to the ACS, 75% of owner-occupied housing and 71% of renter-occupied housing units were built before 1980 – making it pertinent to address older housing with rehabilitation needs. It should be noted that the high cost of housing rehabilitation in historic neighborhoods due to historic district preservation requirements is a barrier for affordable rental housing rehab projects.
Acquisition, including preservation	See above in Rehabilitation. While there is a need to acquire older housing stock which may be in need of rehab, the County is not expecting to use funds towards acquisition of units.

Table 54 – Influence of Market Conditions

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

Introduction

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

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2020 allocation amounts and projecting those amounts over the remaining years covered by the Consolidated Plan along with the funding that is in Reserves.

There is a total of \$155,213 CDBG reprogrammed funds. Reprogrammed funds are public services funds for \$10,000 and reprogrammed funds for construction activities for \$145,213.

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

Anticipated Resources

Program	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,163,477	0	155,213	2,318,690	9,274,760	CDBG funds are used to benefit low- and moderate-income persons/households by services, improvements to public facilities and infrastructure improvements in qualified low/mod areas. There are reprogrammed Public Service funds of \$10,000 and reprogrammed funds for construction

							activities of \$145,213.
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,748,763	0	0	2,748,763	10,995,052	HOME funds are used primarily to increase the production of and maintain the existing stock of affordable housing within the Hudson Urban County. Additionally, funds are used for the creation of low-income home-buyer opportunities.
ESG	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	174,817	0	0	174,817	699,268	ESG funds are used for emergency shelter operation, outreach and rapid-rehousing for individuals and families experiencing homelessness

Table 55 - Anticipated Resources

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

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

CDBG:

All applicants for CDBG funding are required to submit budgets inclusive of match and leveraged funds. While match is not a requirement, the provision of CDBG funding has allowed the various nonprofit public service entities and municipalities the ability to leverage additional funding for 2020 for their operations.

HOME:

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

ESG:

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

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

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

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Hudson County	Government	Planning neighborhood improvements public facilities public services	Jurisdiction
Hudson County Alliance to End Homelessness	Continuum of care	Homelessness	Region
Guttenberg Housing Authority	PHA	Public Housing Rental	Jurisdiction
Harrison Housing Authority	PHA	Public Housing Rental	Jurisdiction
Secaucus Housing Authority	PHA	Public Housing Rental	Jurisdiction
Weehawken Housing Authority	PHA	Public Housing Rental	Jurisdiction
West New York Housing Authority	PHA	Public Housing Rental	Jurisdiction
Bayonne Housing Authority	PHA	Public Housing Rental	Jurisdiction
Hoboken Housing Authority	PHA	Public Housing Rental	Jurisdiction
Union City Housing Authority	PHA	Public Housing Rental	Jurisdiction
North Bergen Housing Authority	PHA	Public Housing Rental	Jurisdiction

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths in the Institutional Delivery System

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

Gaps in the Institutional Delivery System

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement		X	X
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X

Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

Other			
	X	X	X

Table 57 - Homeless Prevention Services Summary

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

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

As listed in MA-30, there is an expansive list of member organizations in the Hudson County Alliance to End Homelessness (HCAEH) with various services addressing the needs of homeless persons, including those with HIV/AIDS in the County and CoC region. HCAEH has three overarching goals to cover the services needed by the homeless, which are: 1) Prevention and Diversion from Homelessness, 2) Creation of More Housing Opportunities for those Experiencing Homelessness and 3) Improved Coordination and Access to Services. HCAEH offers a website portal which connects individuals and families to resources that can assist with their unique needs.

As well as offering a variety of services through its CoC members, the CoC has in its homeless inventory a number of homeless shelters. According to HUD's 2019 Housing Inventory Count (HIC) reports, there are 339 emergency shelter beds and 45 transitional housing beds for homeless persons in over 20 facilities across the CoC service area. These units are designated for both individuals and families with children that are experiencing homelessness.

There are also over 500 permanent supportive housing beds available for chronically homeless person, homeless veterans, and unaccompanied homeless youth in 23 facilities managed by Catholic Community Services, Collaborative Support Programs of NJ, Communities of Faith for Housing, Covenant House, CSP New Jersey, Garden State Episcopal Community Development, Jersey City Medical Center, United Way and Women Rising. Garden State Episcopal Community Development also runs a shelter for those living with HIV/AIDS.

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

Strengths include the wide variety of services provided by HCAEH CoC members that cover the many unique needs of the homeless population in the County. These services can be accessed through their Homeless Services Navigator website portal at <http://hudsoncountyhomeless.com>.

As listed above and in the MA-30, there are also a number of emergency shelter and permanent supportive housing options operated across the County.

Gaps in the service delivery system are the relative low number of permanent housing provided within the County compared to the need.

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

The County’s strategy to overcome gaps in its service delivery system for the CDBG, HOME and ESG programs is to partner with leading service providers in the local area. Through performance reports such as the CAPER, the County will be able to identify where improvements need to be made and where there are gaps in services.

Through the Hudson County Alliance to End Homelessness, a need for more permanent housing has been identified and can be addressed.

Additional information on the County’s strategy to develop and enhance the institutional structure and service delivery system of its programs is provided in AP-85 Other Actions.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand Public Infrastructure	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$3,018,483	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
2	1B Improve Public Infrastructure Capacity	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$3,018,483	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
3	1C Improve Access to Public Facilities	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$3,018,483	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000

								Persons Assisted
4	2A Increase Homeownership Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$7,088,255	Homeowner Housing Added: 10 Household Housing Unit
5	2B Increase Affordable Rental Hsg Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$7,088,255	Rental units constructed: 150 Household Housing Unit Rental units rehabilitated : 10 Household Housing Unit
6	3A Provide Supportive Services for Special Needs	2020	2024	Non-Homeless Special Needs		Public Services & Quality of Life Improvements	CDBG: \$1,269,000	Public service activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
7	3B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development		Public Services & Quality of Life Improvements	CDBG: \$1,269,000	Public service activities other than Low/Moderate Income Housing Benefit: 20000

								Persons Assisted
8	4A Provide Homeless Rapid Re-Housing Assistance	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$534,810	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted
9	4B Provide Assistance to Homeless Shelters	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$100,000	Homeless Person Overnight Shelter: 450 Persons Assisted
10	4C Provide for Street Outreach	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$339,375	Homelessness Prevention: 3750 Persons Assisted

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand Public Infrastructure
	Goal Description	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.
2	Goal Name	1B Improve Public Infrastructure Capacity
	Goal Description	Improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
3	Goal Name	1C Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
4	Goal Name	2A Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through the construction of new homeowner housing.
5	Goal Name	2B Increase Affordable Rental Hsg Opportunities
	Goal Description	Increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
6	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
7	Goal Name	3B Provide Vital Services for LMI Households
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.
8	Goal Name	4A Provide Homeless Rapid Re-Housing Assistance
	Goal Description	Provide for rapid re-housing (RRH) assistance for the homeless population in the jurisdiction.

9	Goal Name	4B Provide Assistance to Homeless Shelters
	Goal Description	Provide assistance to homeless shelters and support programs that offer overnight homeless services.
10	Goal Name	4C Provide for Street Outreach
	Goal Description	Provide for street outreach services that help to assist the homeless and homeless prevention services for the homeless population in the jurisdiction.

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

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

Rental units constructed: 80 Household Housing Unit

Rental units rehabilitated: 20 Household Housing Unit

Homeowner Housing Added: 20 Household Housing Unit

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

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

The County will have ongoing consultation with the Housing Authorities in regards to the need to increase the number of accessible units and if required by Section 504. As public housing authorities receiving Federal funds from HUD, the nine (9) Housing Authorities operating in Hudson County are obligated to protect the rights of persons with disabilities. The housing authorities continually work to become compliant with federal and state laws that provide protection to persons with disabilities, including Section 504 of the Rehabilitation Act of 1973. The housing authorities also affirmatively market and assist families with disabilities.

Data from PIC (PIH Information Center) generated for the Consolidated Plan in 2019 show that there is a combined 5,431 public housing development units in use, and 731 were with disabled families (13.5%). There were 2,779 HCV vouchers and 482 were with disabled families (17.3%).

Activities to Increase Resident Involvements

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

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

N/A

Plan to remove the 'troubled' designation

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

The profiles were last updated on April 6, 2020 and can be found at: <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>

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Guttenberg Housing Authority: High Performer

Harrison Housing Authority: N/A

Secaucus Housing Authority: Standard Performer

Weehawken Housing Authority: Standard Performer

West New York Housing Authority: Substandard Physical

Bayonne Housing Authority: High Performer

Hoboken Housing Authority: Substandard Physical

Union City Housing Authority: High Performer

North Bergen Housing Authority: High Performer

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

Barriers to Affordable Housing

Though public policies are meant to address the overall needs of citizens in the region, there are times where they may have a negative effect on certain aspects of the community, which in this case, are affordable housing and residential investment. Affordable housing and public and private residential investments are key components in furthering fair housing in any community. In part, to identify these negative effects and further the purposes of the Fair Housing Act, the U.S. Department of Housing and Urban Development (HUD) made it a legal requirement that entitlement grantees, such as Hudson County, to affirmatively further fair housing. The primary tool communities have for identifying contributing factors for these barriers to fair housing is HUD Assessment of Fair Housing Tool (AFH), which replaces the prior Analysis of Impediments to Fair Housing Choice (AI).

It is no longer sufficient for the government to respond after housing problems arise. In order to affirmatively further fair housing, it is incumbent upon Hudson County to anticipate potential problem areas and proactively seek solutions.

In 2020, Hudson County completed an Analysis of Impediments to Fair Housing Choice, which outlined contributing factors to fair housing issues in the County. Among some of the barriers to affordable housing are high costs of living, scarcity of available land for housing development, unequal access to conventional loans for LMI persons, and lack of supportive services and operating funds for special needs housing developments.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In the last decade the Division of Housing and Community Development and our partners have taken significant steps to continue to combat discrimination in the housing market.

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

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

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

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

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

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

Addressing the emergency and transitional housing needs of homeless persons

While no ESG funds are being allocated to emergency shelter for FY2020, the County utilizes other funding for an individual emergency shelter, small family shelter as well as a warming center that is available during the winter months (November through March of each year). The Warming Center provides additional capacity for our shelters and ensures that no one has to sleep on the streets during the winter months. The homeless outreach team coordinates and links unsheltered individuals with transportation to the center where they receive two meals and a warm place to spend the night.

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

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

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

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

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

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

Due to limited funding, the Division does not utilize CDBG or ESG for rental assistance programs geared at homeless prevention. The Division instead uses the Hudson County Homelessness Trust Fund (HCHTF)

to fund these types of programs. Families are assisted by the County's homeless prevention program funded by the HCHTF. Additionally, the Department of Health and Human Services provides grants to local nonprofits for prevention assistance. The HCAEH is working to implement a comprehensive and streamlined approach to prevention and diversion to keep households out of homelessness. A large focus of this approach would involve earlier connection and access to legal services. The Division is currently working with The Waterfront Project, who receives funding through CDBG to develop this system.

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

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

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

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

Programs include a partnership with the non-profit organization PACO, the City of Jersey City's County-wide Childhood Lead Poisoning Prevention Program and the Hudson Regional Health Commission. Recently in 2019, the County received a Lead Hazard Reduction Demonstration grant to address lead-based paint hazards from approximately 70 homes throughout Hudson County. The County administers the program in conjunction with existing local efforts to identify and educate households where lead-based paint may be present.

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

As reported in the MA-20 Housing Market Analysis: Condition of Housing, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Due to this, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1978. Within the County there are over 180,000 housing units built before 1980 and over 10,300 with children present in those homes.

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

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

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

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

The County and Consortium are aware of and support a number of agencies and programs that provide services and assistance aimed directly at reducing poverty.

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

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

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

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

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

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

SP-80 Monitoring - 91.230

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

Hudson County is responsible for developing standards and procedures for ensuring that recipients will meet the goals and purpose of the Consolidated Plan, that available funds will be disbursed in a timely manner and that projects meet National Objectives and Project Eligibility. The Division has developed a monitoring system which utilizes the project application, a CDBG Formula Risk Analysis Worksheet for each project awarded Fiscal Year Public Service Funding with subsequent on-site monitoring, a standard Subrecipient Agreement, semi-annual reports, and voucher back-up documentation to ensure compliance. Additionally, for construction projects, a Construction Project Package and checklist has been developed and is distributed to applicable recipients.

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

Once the Fiscal Year Action Plan is approved, the County conducts a CDBG Formula Risk Analysis on all projected projects receiving Public Service Funding. Using the four standard factors selected by the U.S. Department of Housing and Urban Development (HUD) to determine the level of risk a subrecipient may pose to the County's CDBG Program.

Annual Action Plan

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

Introduction

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

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2020 allocation amounts and projecting those amounts over the remaining years covered by the Consolidated Plan along with the funding that is in Reserves.

There is a total of \$155,213 CDBG reprogrammed funds. Reprogrammed funds are public services funds for \$10,000 and reprogrammed funds for construction activities for \$145,213.

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

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Anticipated Resources

Program	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
		Annual Allocation : \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,163,477	0	155,213	2,318,690	9,274,760	CDBG funds are used to benefit low-and moderate-income persons/households by services, improvements to public facilities and infrastructure improvements in qualified low/mod areas. There are reprogrammed Public Service funds of \$10,000 and reprogrammed funds for construction activities of \$145,213.
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,748,763	0	0	2,748,763	10,995,052	HOME funds are used primarily to increase the production of and maintain the existing stock of affordable housing within the Hudson Urban County. Additionally, funds are used for the creation of low-income home-buyer opportunities.

ESG	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	174,817	0	0	174,817	699,268	ESG funds are used for emergency shelter operation, outreach and rapid-rehousing for individuals and families experiencing homelessness
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Table 59 - Expected Resources – Priority Table

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

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

CDBG:

All applicants for CDBG funding are required to submit budgets inclusive of match and leveraged funds. While match is not a requirement, the provision of CDBG funding has allowed the various nonprofit public service entities and municipalities the ability to leverage additional funding for 2020 for their operations.

HOME:

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

ESG:

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

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

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

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand Public Infrastructure	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$603,697	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
2	1B Improve Public Infrastructure Capacity	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$603,697	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
3	1C Improve Access to Public Facilities	2020	2024	Non-Housing Community Development		Expand/Improve Public Infrastructure & Facilities	CDBG: \$603,697	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000

								Persons Assisted
4	2A Increase Homeownership Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$1,417,651	Homeowner Housing Households Housing Unit
5	2B Increase Affordable Rental Hsg Opportunities	2020	2024	Affordable Housing		Preserve & Develop Affordable Housing	HOME: \$1,417,651	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated : 2 Household Housing Unit
6	3A Provide Supportive Services for Special Needs	2020	2024	Non-Homeless Special Needs		Public Services & Quality of Life Improvements	CDBG: \$253,800	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
7	3B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development		Public Services & Quality of Life Improvements	CDBG: \$253,800	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
8	4A Provide Homeless Rapid Re-	2020	2024	Homeless		Homelessness Housing and	ESG: \$106,962	Tenant-based rental assistance /

	Housing Assistance					Support Services		Rapid Rehousing: 20 Households Assisted
9	4C Provide for Street Outreach	2020	2024	Homeless		Homelessness Housing and Support Services	ESG: \$67,855	Homelessness Prevention: 750 Persons Assisted

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand Public Infrastructure
	Goal Description	Expand public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects.
2	Goal Name	1B Improve Public Infrastructure Capacity
	Goal Description	Improve access to public infrastructure through development activities for LMI persons and households. Public infrastructure activities include improvements to infrastructure in the jurisdiction such as roadway resurfacing and improvements to curbs and ramps on sidewalks for ADA compliance.
3	Goal Name	1C Improve Access to Public Facilities
	Goal Description	Expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
4	Goal Name	2A Increase Homeownership Opportunities
	Goal Description	Increase homeownership opportunities for LMI households through the construction of new affordable housing.
5	Goal Name	2B Increase Affordable Rental Hsg Opportunities
	Goal Description	Increase affordable rental housing opportunities for LMI households through rental units constructed and rental units rehabilitated.
6	Goal Name	3A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth. Services may also include recreational programs for special needs populations, and education and health programs for special needs households.
7	Goal Name	3B Provide Vital Services for LMI Households
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: fair housing awareness, crime prevention programs, case management for emergency assistance, employment programs, and health programs.
8	Goal Name	4A Provide Homeless Rapid Re-Housing Assistance
	Goal Description	Provide for rapid re-housing (RRH) assistance for the homeless population in the jurisdiction.
9	Goal Name	4C Provide for Street Outreach
	Goal Description	Provide for street outreach services that help to assist the homeless and homeless prevention services for the homeless population in the jurisdiction.

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

The 2020 Annual Plan sets forth a description of activities for the use of funds that will become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken.

#	Project Name
1	CDBG: Administration (20%)
2	CDBG: Public Facilities & Infrastructure (65%)
3	CDBG: Public Services (15%)
4	HOME: Administration (10%)
5	HOME: CHDO Reserves (15%)
6	HOME: CHDO Operating Funds (2%)
7	HOME: Non-CHDO Development Activities (73%)
8	ESG: Homeless Housing and Services

Table 61 – Project Information

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration (20%)
	Target Area	
	Goals Supported	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities 2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities 3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households 4A Provide Homeless Rapid Re-Housing Assistance 4C Provide for Street Outreach
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities Preserve & Develop Affordable Housing Public Services & Quality of Life Improvements
	Funding	CDBG: \$432,695
	Description	Citywide administration of the CDBG program in PY 2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide
	Planned Activities	Planned activities are staff salaries, planning, fair housing activities and general admin. Matrix codes are 21A and 21D. Hudson County Division of Housing and Community Development-Program Administration, 21A-General Program Administration: \$407,695.40 Fair Housing, The Waterfront Project, Advocacy Administration, 21D-Fair Housing Activities (subject to Admin Cap): \$25,000
2	Project Name	CDBG: Public Facilities & Infrastructure (65%)
	Target Area	
	Goals Supported	1A Expand Public Infrastructure 1B Improve Public Infrastructure Capacity 1C Improve Access to Public Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$1,551,473

	Description	The County will work to expand and improve public infrastructure through development project activities for LMI persons throughout the County. The County will also work to improve access to public facilities that will benefit LMI persons and households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public Infrastructure Activities: 20,000 LMI Persons Assisted Public Facility Activities: 8,000 LMI Persons Assisted
	Location Description	Countywide
	Planned Activities	Planned activities are improvements to neighborhood facilities, public facilities, and infrastructure throughout the jurisdiction. Planned activities including matrix codes are listed below: Town of Guttenberg, Traffic Signal Upgrades; 68th Street & Palisade Avenue; 68th Street & Park Avenue; 69th Street & Palisade Avenue; 69th Street & Park Avenue, 03K Street Improvements: \$91,820.05 Town of Harrison, Harrison Public Library Renovations, 03E-Neighborhood Facilities: \$115,180 Town of Kearny, Highland Avenue Roadway Improvements Highland Avenue from Rutland Avenue to Oakwood Avenue, Service Area: CT 0125.00 BG 3, 03K-Street Improvements: \$421,200 Town of Secaucus, Dorigo Lane Parking Lot Improvements, Service Area: CT 0199.00 BG 3, 03G Parking Facilities: \$93,525 Township of Weehawken, 50th Street Improvement Project, 50th Street (Park Avenue to John F. Kennedy Boulevard East), Service Area: CT 0180.00 BG 1, 03K-Street Improvements: \$198,725 Town of West New York, West New York Public Library project, 03E-Neighborhood Facilities: \$485,810
3	Project Name	CDBG: Public Services (15%)
	Target Area	
	Goals Supported	3A Provide Supportive Services for Special Needs 3B Provide Vital Services for LMI Households
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG: \$334,522
	Description	The County will provide supportive services for LMI households and also the special needs populations in the jurisdiction. Public services that target the special needs population may include services to address persons with physical and

	mental health disabilities, seniors, youth, victims of domestic violence and persons who are at-risk of homelessness.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Public service activities: 4,000 Special Needs Persons Assisted Public service activities: 4,000 LMI Persons Assisted
Location Description	Countywide
Planned Activities	<p>Public service programs including matrix codes are listed below:</p> <ul style="list-style-type: none"> - The House of Faith, Inc., Transitional Housing-Operations, 03T-Operating Costs of Homeless Programs: \$10,000 - Act Now Alzheimer’s Care Project, 05A-Senior Services: \$15,000 - The Waterfront Project, Wills for Low-Income Seniors, 05C-Legal Services: \$15,000 - Grace Theatre Workshop, Inc., Youth Arts Initiative, 05D-Youth Services: \$8,500 - Big Brothers Big Sisters of Essex, Hudson & Bergen Counties-Youth Mentoring Program, 05D-Youth Services: \$30,000 - Jersey City/Hudson Pride Connections Center, Youth Connect, 05D-Youth Services: \$11,000 - Hudson County Cancer Coalition-Underinsured Cancer Screenings, 05M-Health Services: \$4,500 - The Kennedy Dancers, Youth Dance Program, 05D-Youth Services: \$10,000 - Literacy New Jersey, Adult Literacy Program, 05H-Employment Training: \$15,000 - Court Appointed Special Advocates (CASA)-Program, 05N-Services for Abused and Neglected Children: \$13,500 - The Waterfront Project, Housing and Legal Advocacy, 05U-Housing Counseling: \$25,000 - The Waterfront Project, Housing and Legal Advocacy, 05U-Housing Counseling: \$25,000 - Salvation Army, Food Pantry, 05W-Food Banks: \$13,050 - Garden State Episcopal CDC-Hudson CASA Program Homeless Coordinated Entry, 05-Other Public Services: \$50,000 - Collaborative Support Programs of NJ-Peer Homeless Services/ID Program, 05-Other Public Services: \$37,500 - Save Latin America, Inc.-Community Resource Center, 05-Other Public Services: \$20,650

		- Borough of East Newark-Senior Services, 05A-Senior Services: \$20,000
4	Project Name	HOME: Administration (10%)
	Target Area	
	Goals Supported	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$274,876
	Description	Citywide administration of the HOME program in PY 2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide
	Planned Activities	staff salaries, planning and general admin
5	Project Name	HOME: CHDO Reserves (15%)
	Target Area	
	Goals Supported	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$412,314
	Description	The County will set aside 15% of HOME funds towards CHDO housing development activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
	Location Description	Countywide
	Planned Activities	Homeowner and rental development w/ eligible CHDOs
6	Project Name	HOME: CHDO Operating Funds (2%)
	Target Area	Countywide
	Goals Supported	2A Increase Homeownership Opportunities 2B Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing

	Funding	HOME: \$50,000
	Description	CHDO operating expenses
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide
	Planned Activities	CHDO Operating Expense
6	Project Name	HOME: Non-CHDO Development Activities (75%)
	Target Area	
	Goals Supported	2B Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$2,011,572
	Description	Non-CHDO Development Activities will focus on developing affordable housing through rental housing development.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 30 Household Housing Unit Homeowner units constructed: 8 Household Housing Unit
	Location Description	Countywide
	Planned Activities	Rental development activities.
7	Project Name	ESG: Homeless Housing and Services
	Target Area	
	Goals Supported	4A Provide Homeless Rapid Re-Housing Assistance 4C Provide for Street Outreach
	Needs Addressed	Homelessness Housing and Support Services
	Funding	ESG: \$174,817
	Description	ESG programs will provide for homeless activities and services, including street outreach and rapid re-housing assistance.
	Target Date	6/30/2021
	Estimate the number and type of families	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Homeless Person Overnight Shelter: 90 Persons Assisted

that will benefit from the proposed activities	Homelessness Prevention: 750 Persons Assisted
Location Description	Countywide
Planned Activities	<p>The County has allocated funds towards:</p> <p>Garden State Episcopal CDCD - Street Outreach \$67,855</p> <p>Garden State Episcopal CDCD – Hudson Rapid Rehousing \$106,962</p>

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

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

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

In FY 2020, for public infrastructure and facility projects utilizing CDBG funds, an estimated 28,000 LMI persons will benefit in the municipalities of Guttenberg, Harrison, Kearny, Secaucus, Weehawken and West New York. In the CDBG Public Services Program, the projects will be countywide benefitting an estimated 8,000 low-and moderate-income individuals. As well, for ESG, an estimated 750 persons countywide will receive homeless services, and 40-will be assisted with rapid re-housing.

The County targets HOME resources to address housing priorities on a per project basis across the county geographic area. The Hudson County Consortium's HOME jurisdiction is each of the county's municipalities with the exception of Jersey City, which receives its own HOME funding.

Rationale for the priorities for allocating investments geographically

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

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

Affordable Housing

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

Introduction

During Fiscal Year 2020 the Division projects that given the resources available approximately 32 new units created, and 2 units rehabilitated will be (funded) for low and very low-income households. Two of the units will be for low-income homebuyers and the remaining units will be for low and very low-income renters throughout Hudson County. ESG will fund Rapid Re-housing providing rental assistance for 40 literally homeless individuals and families.

One Year Goals for the Number of Households to be Supported	
Homeless	4020
Non-Homeless	34
Special-Needs	0
Total	54

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	4020
The Production of New Units	32
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	54

Table 65 - One Year Goals for Affordable Housing by Support Type

Discussion

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

Rental units constructed: 30 Household Housing Unit

Rental units rehabilitated: 2 Household Housing Unit

Homeowner Housing Added: 2 Household Housing Unit

Affordable housing provided for homeless individuals and households:

Tenant-based rental assistance / Rapid Rehousing: 4020 Households Assisted

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

Introduction

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

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

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

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

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

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

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

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

The profiles were last updated on April 6, 2020 and can be found at: <https://pic.hud.gov/pic/haprofiles/haprofilelist.asp>

Guttenberg Housing Authority: High Performer

Harrison Housing Authority: N/A

Secaucus Housing Authority: Standard Performer

Weehawken Housing Authority: Standard Performer

West New York Housing Authority: Substandard Physical

Bayonne Housing Authority: High Performer

Hoboken Housing Authority: Substandard Physical

Union City Housing Authority: High Performer

North Bergen Housing Authority: High Performer

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

Introduction

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

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

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

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

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

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approach helps the hardest to serve remain engaged throughout the housing process.

Addressing the emergency shelter and transitional housing needs of homeless persons

While no emergency shelter programs are funded through ESG for FY2020, the County utilizes other funding for an individual emergency shelter, small family shelter as well as a warming center that is available during the winter months (November through March of each year). The Warming Center provides additional capacity for our shelters and ensures that no one has to sleep on the streets during the winter months. The homeless outreach team coordinates and links unsheltered individuals with transportation to the center where they receive two meals and a warm place to spend the night.

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

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

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

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

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

clients to more quickly and successfully access permanent housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Due to limited funding, the Division does not utilize CDBG or ESG for rental assistance programs geared at homeless prevention. The Division instead uses the Hudson County Homelessness Trust Fund (HCHTF) to fund these types of programs. Families are assisted by the County's homeless prevention program funded by the HCHTF. Additionally, the Department of Health and Human Services provides grants to local nonprofits for prevention assistance. The HCAEH is working to implement a comprehensive and streamlined approach to prevention and diversion to keep households out of homelessness. A large focus of this approach would involve earlier connection and access to legal services. The Division is currently working with The Waterfront Project, who receives funding through CDBG to develop this system.

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

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

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

Introduction

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

Among some of the barriers to affordable housing are high costs of living, scarcity of available land for housing development, unequal access to conventional loans for LMI persons, and lack of supportive services and operating funds for special needs housing developments.-The primary impediment to the creation and maintenance of affordable housing in the County is the lack of sufficient funding from federal and state resources. The lack of programs and resources to develop affordable housing units and to provide rental assistance to very low- and low-income tenants are important factors.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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

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

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

Introduction

The County will undertake other actions as resources permit.

Actions planned to address obstacles to meeting underserved needs

The obstacles to fully implementing these programs are several.

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

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

The County has received a Lead Hazard Reduction Demonstration grant to address lead-based paint hazards from approximately 70 homes throughout Hudson County. The County administers the program in conjunction with existing local efforts to identify and educate households where lead-based paint may be present. Existing programs include a partnership with the non-profit organization PACO, the City of Jersey City's County-wide Childhood Lead Poisoning Prevention Program and the Hudson Regional Health Commission.

Actions planned to reduce the number of poverty-level families

The County and the Consortium are aware of and support a number of agencies and programs that provide services and assistance aimed directly at reducing poverty.

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

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

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

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

Actions planned to develop institutional structure

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

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

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

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

Program Specific Requirements

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

Introduction

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

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

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

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

Other CDBG Requirements

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

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

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

The County does not receive any atypical loans, grant instruments, nonconforming loan guarantees, and other forms of investments.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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

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

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

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

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

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

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

b. The maximum allowable resale price shall be defined as the original purchase price of the home adjusted by the accumulated Annual 12-Month Percent Change of the Consumer Price Index-All Urban Consumers Not Seasonally Adjusted measure as published by the Bureau of Labor Statistics in the United States Department of Labor (<https://data.bls.gov>) plus documented capital improvement expenditures. If the Annual 12-Month percent change of the Consumer Price Index is negative, the

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Maximum Resale Price from the prior year will be used to avoid a reduction in the Maximum Resale Price. For a resale occurring midyear, the prorated average of the preceding months Consumer Price Index will be used to calculate the year to date increase, if any. Expenditures and payments for capital improvements must be fully documented in order to be included in the resale price calculation.

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

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

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

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

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

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

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

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

~~In addition, the HCAEH has established a youth specific CEP through Covenant House, the primary youth provider for the CoC. Covenant House partners with GSECDC to engage underserved and unsheltered unaccompanied youth to assess and connect them with shelter, services and permanent housing opportunities throughout the County.~~

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

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

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

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

5. Describe performance standards for evaluating ESG.

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

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

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

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

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

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

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

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

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

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

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

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

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

Successful connection to shelter and services.

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

Appendix - Alternate/Local Data Sources

1	Data Source Name 2000 Census, 2013-2017 ACS
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. The US Census 2000 contains detailed tables presenting data for the United States, 50 states, the District of Columbia and Puerto Rico focusing on age, sex, households, families, and housing units. These tables provide in-depth figures by race and ethnicity. The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.
	What was the purpose for developing this data set? US Census 2000 information affects the numbers of seats a state occupies in the U.S. House of Representatives. An accurate count of residents can also benefit the community. The information the census collects helps to determine how more than \$400 billion dollars of federal funding each year is spent on infrastructure and services. Among other things, Census data is used to advocate for causes, rescue disaster victims, prevent diseases, research markets, locate pools of skilled workers and more. ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Hudson County, NJ
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2000 Census, 2013-2017 ACS 5-Year Estimates
	What is the status of the data set (complete, in progress, or planned)? Complete
	2
Data Source Name 2012-2016 CHAS	
List the name of the organization or individual who originated the data set. US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)	

	<p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.</p>
	<p>What was the purpose for developing this data set?</p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Hudson County, NJ</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2012-2016 CHAS</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2013-2017 ACS 5-Yr Estimates</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Hudson County, NJ</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS 5-Yr Estimates</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>

4	Data Source Name 2011-2015 ACS (Workers), 2015 LEHD (Jobs)
	List the name of the organization or individual who originated the data set. 2011-2015 ACS and 2015 Longitudinal Employee-Household Dynamics: United States Census Bureau
	Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the American FactFinder website, which provides data about the United States, Puerto Rico and the Island Areas. The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.
	What was the purpose for developing this data set? ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs. LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Hudson County, NJ
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2011-2015 ACS (Workers), 2015 LEHD (Jobs)
	What is the status of the data set (complete, in progress, or planned)? Complete
5	Data Source Name HUD 2019 FMR and HOME Rents
	List the name of the organization or individual who originated the data set. US Department of Housing and Urban Development (HUD)
	Provide a brief summary of the data set. Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined

<p>metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
<p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs.</p> <p>HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Hudson County, NJ</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>