



THE HOUSING AUTHORITY OF BERGEN COUNTY

# PHA PLAN

ANNUAL PLAN  
FOR FISCAL YEAR 2024  
April 1, 2023 – March 31, 2024

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**Attachments**

- (a) Form HUD -50075-HCV
- (b) PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations (form HUD-50077-ST-HCV-HP).
- (c) Civil Rights Certification (form HUD-50077-CR)
- (d) State/Local Government Certification of Consistency with the Consolidated Plan (form HUD- 50077-SL)

## EXECUTIVE SUMMARY

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### BACKGROUND

The PHA Plan is a comprehensive guide to the Housing Authority's policies, programs, operations, and strategies for meeting local housing needs and goals. Established by Section 5A of the United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) and amended by the 2008 Housing and Economic Recovery Act (HERA), the PHA Plan requires public housing authority's (PHA) that have a combined unit total of 550 public housing units and section 8 vouchers, not designated a troubled agency under the Public Housing Assessment System (PHAS), nor as a troubled public housing agency during the prior 12 months, and does not have a failing score under the Section 8 Management Assessment Program (SEMAP) during the prior 12 months, must identify the ways and means for which they will meet local housing needs with available resources.

The Housing Authority of Bergen County (HABC) therefore submits for review this Annual PHA Plan for fiscal year beginning April 1, 2023.

### STRATEGY

Through various federal resources the HABC provides assistance to over 4500 households monthly. The Authority is committed to creating and preserving affordable housing, permanently re-housing homeless families, preventing homelessness for families at-risk of losing their housing, creating housing affordability for extremely low and low income families, creating self-sufficiency for assisted working families and being an overall community solution to issues affecting low income and vulnerable renting households in the County.

Major upcoming 2023 initiatives include many of the 2022 PHA initiatives due to delays consequent of the COVID pandemic and the effects on supply chains, building materials, operations and management. 2023 initiative include:

- Lease Up of 70 affordable rentals for senior & special needs households in Upper Saddle River, NJ
- Secure funding for the construction of 124 affordable senior rental apartment building with senior activity center and health department in Fort Lee, NJ
- Secure funding for the construction of the development of a mixed-use project to include affordable family rental units and the housing authority offices in Hackensack
- Implementation of MTW Expansion waivers: 80% - 150% payment standards; third party rent reasonableness; alternative reexam schedule; self-certification of assets; HCV vacancy loss (TBA); HCV damage claims (TBA); leasing incentive payments to landlords; increase HCV PBV program cap; increase HCV PBV project cap; increase HCV PBV contract length.

HABC continues to meet the targeted projections established in our most recently submitted 5-yr Plan for the years 2020-2025. The Authority continues to explore new opportunities to contract for housing search and mental health service supports for the most vulnerable extremely low-income renter households in the community and continues to partner within the community with municipalities and agencies to expand the construction of new affordable rental housing opportunities for low income, elderly, non-elderly disabled, homeless/at-risk, veteran and low-income family populations. The Authority has developed a very strong Project Based Voucher program which it continues to utilize to be a community solution ensuring deeper affordability of units, targeting assistance to very low income households and requiring tenant service.

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These efforts along with our long-standing commitment setting aside 20% of our tenant based rental assistance subsidies to homeless households, has firmly established the Housing Authority of Bergen County as a true community resource and partner.

# ANNUAL PLAN FISCAL YEAR 4/1/2023 – 3/31/2024

## HOUSING NEEDS

### Moving to Work (MTW)

HABC has been selected for the Landlord Incentive Cohort of the MTW Demonstration. The HABC is now one of 109 agencies with a MTW designation and had planned implementation for the 2022 year. Rollout of MTW waivers will begin upon HUD approval of the HABC MTW Supplemental Plan.

The Plan is available on our website at <https://habcnj.org/mtw>. Hard copy of the plan is available at HABC's headquarters office, located at One Bergen County Plaza, 2<sup>nd</sup> Floor, Hackensack. Request for written copy can be made to [info@habcnj.org](mailto:info@habcnj.org) or by written request to HABC Executive Director, Lynn Bartlett, at One Bergen County Plaza – 2<sup>nd</sup> Floor, Hackensack, NJ 07601.

### Section 8 Housing Choice Voucher Program

The HABC currently provides average monthly tenant-based rental assistance to 3300 families, this includes 46 Mainstream vouchers, 58 Emergency Housing Vouchers (EHV) and 24 Fair Share Vouchers (FSV) along with Section 8 PBV assistance through the RAD program to 498 formerly public housing families. The number of tenant based assisted households fluctuates throughout the year as families are removed and added program due to new admissions, portability and termination. The policies and procedures governing the HABC HCV program can be found at [https://habcnj.org/about\\_us/policy\\_and\\_procedures.php](https://habcnj.org/about_us/policy_and_procedures.php) or request for written copy can be made to [info@habcnj.org](mailto:info@habcnj.org).

It is the Authority's goal to open the HCV wait list with consistent regularity. HABC has determined that a wait list of 350 applicants can be processed within a three year period, and that a three year wait time for rental assistance is reasonable. In recent years, the HCV opened January 19, 2019, 12,679 applicants, 350 were selected by lottery to the wait list 105 were housed and 245 were removed for failure to lease up. COVID impacted the leasing success of 2019 wait list. Many applicants elected not to utilize their HCV assistance, as many were electing to utilize other forms of assistance that was flush in community (ERAP, Covid Unemployment, ESG-CV etc.). Additionally voucher expirations were much higher due to a limited housing inventory available consequent of the eviction moratorium in New Jersey through December 31, 2021. The HABC then opened the HCV wait list on May 16, 2022, 14,987 applicants, 350 were randomly selected and added to the wait list. To date, 8 housed, 155 searching, 80 under review, 107 removed.

HABC is located in a HUD mandated Small Area Fair Market Rent jurisdiction, consequently we apply 73 different payment standards throughout our operating area to promote housing choice in high income areas. HABC targets efforts to maximize voucher utilization, improve lease up timeframes and improve program expenditures for the program through continual policy and procedure updates and implementation of HUD authorized waivers to meet local housing needs. Under CARES Act waivers available to PHAs the Authority implemented payments standards of 120% and will continue to do so through 2023 though once approved under the HABC MTW Supplement the Authority will implement payment standards up to 150% to combat excessive inflation consequent of the pandemic in our real estate market.

### Fair Share Vouchers (FSV)

Reported in the Voucher Management System (VMS) with HCV is the HABC 2022 award of an additional 25 vouchers under the Consolidated Appropriations Act of 2022. Identified as a “Fair Share Allocation”, the terms and conditions of these Fair Share Vouchers (FSV) are to ensure that PHAs provide targeted assistance for use by survivors of domestic violence, or individuals and families who are homeless, or at risk of homelessness. HABC instituted preferences to only serve these populations with the new vouchers, utilizing these vouchers to complement our EHV leasing success.

The HABC leases up this program through the County Continuum of Care Housing Prioritization List (CoC HPL) which is developed directly through utilization of the County’s Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) which is an assessment tool that helps providers better understand the severity of need of clients and helps determine which clients to prioritize for available permanent housing (PH) resources.

### Non-Elderly, Disabled (NED) Vouchers

The HABC has an allocation of 175 NED vouchers funded under our Section 8 Housing Choice Voucher Program. Assistance is targeted households where the head of household (HOH) is non-elderly and disabled. The program is reported separately in VMS and is leased up through the HCV Wait List and CoC HPL.

### Mainstream

The Authority has been awarded 46 Mainstream. Mainstream assistance is targeted assistance for non-elderly, disabled, homeless or at-risk of homelessness households, where any member of the household can meet the disabling condition requirement. This assistance is reported separately in VMS and is issued to eligible households through the CoC HPL.

### Rental Assistance Demonstration Program (RAD)

The HABC has 498 RAD units in 6 building, 65 units are family housing and the remaining 433 are age restricted, 62+, housing. The Boiling Spring wait list for studio apartments and Carucci Apartments were opened in 2021. Wait list for all buildings are 6 RAD buildings are currently closed.

#### **Boiling Springs, East Rutherford**

Studio – 122 Applicants, Opened January 2021

One Bedroom – 91 Applicants

#### **Carucci Apartments, Lyndhurst**

One Bedroom – 354 Applicants, Opened May 2021

#### **David F Roche, Dumont**

One Bedroom – 58 Applicants

#### **Highland View Apartments, Palisades Park**

One Bedroom – 477 Applicants

#### **DeSimone & Ramapo Brae Townhomes, Ramsey & Mahwah**

Two Bedroom – 551 Applicants

Three Bedroom – 265 Applicants

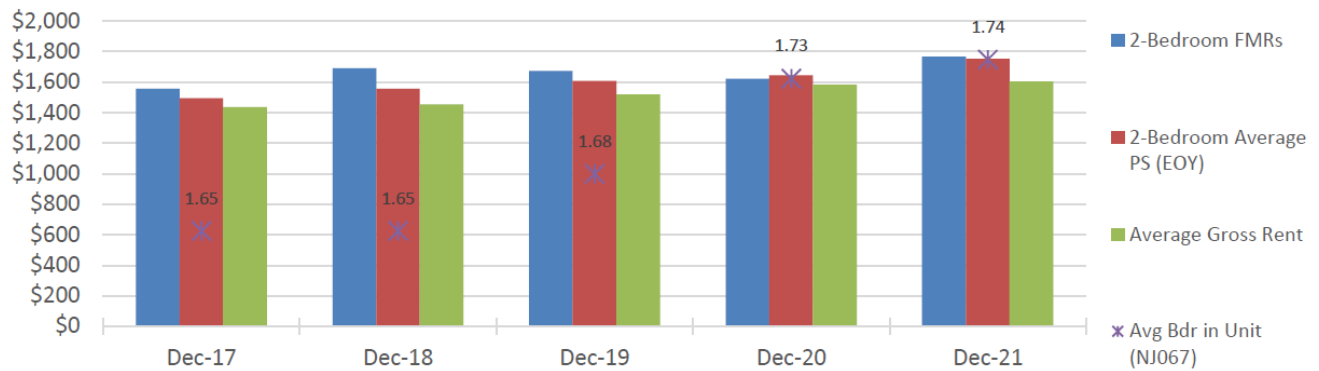
### Emergency Housing Vouchers (EHV)

Through Congressional response to COVID19 enacted through the American Rescue Plan (ARP), the HABC was awarded 58 Emergency Housing Vouchers (EHV). These vouchers target assistance to homeless and at-risk of homeless households, households fleeing domestic violence or human trafficking, and recently homeless households with high risk of housing instability. EHV program administration mirrors the HCV program and is leased from the CoC HPL.

## CURRENT HCV PROGRAM STATISTICS

Bergen County, New Jersey is one of the least affordable areas to live in the country, continually maintaining steady increasing housing cost that have become exceptionally unaffordable as a consequence of post COVID19 inflation. The 2021 eviction moratorium through December 31, 2021 along with rising inflation and low vacancy rates have been consequences of the pandemic that continue to greatly affected program clients and applicants.

Rental Costs



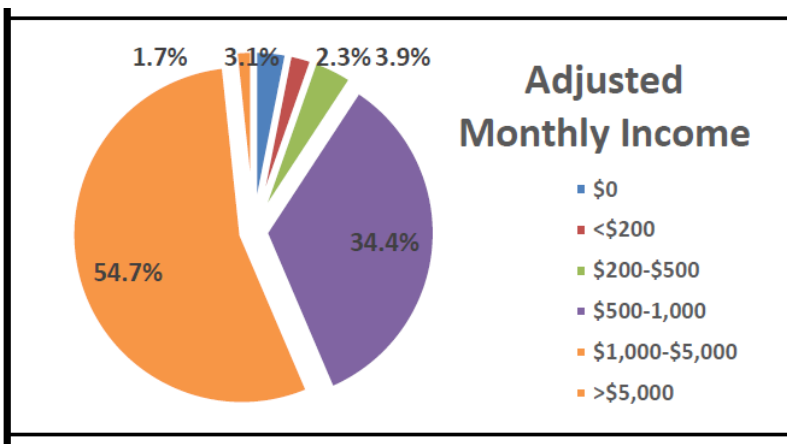
Data collection sustains the pressing need for affordable housing and rental assistance in Bergen County, which has only been made more poignant by the pandemic. The Authority through use of CARES Act waivers has been able to help assisted households compete for the limited vacant units as they become available, as evidenced by the chart above comparing PS

Share of Families with Dependents (PIC)



to the FMR.

Average monthly adjusted income of program participants, as evidenced by PIC reported data in the US Department of Housing and Urban Development’s (HUD) Tool of Tools is between \$1000-\$5000 a month, and the majority of new admissions are overwhelmingly extremely low income households with gross annual incomes less than 30% of AMI.



The HABC rental assistance programs continue to target assistance to vulnerable households, with 44% of program participants being 65 years of age or older, and 36% of participants having a disabling condition. Though most telling is that 71% of program participants are 50 years of age or older, the majority of which are single person households. The demand for affordable housing units or rental assistance for these populations continues to FAR exceed the production of affordable units and availability of rental assistance.

Coronavirus Aid Relief and Economic Security (CARES) Act direct assistance to households had remarkable effect on reducing the number of households living below the poverty level from 2020 to 2022, and median household income is steadily increasing. The US Census reported 2020 median is \$108,827. Census data collection was disrupted by the

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\$119,840.

Housing	
Housing units, July 1, 2021, (V2021)	369,209
Owner-occupied housing unit rate, 2016-2020	64.8%
Median value of owner-occupied housing units, 2016-2020	\$477,400
Median selected monthly owner costs -with a mortgage, 2016-2020	\$3,056
Median selected monthly owner costs -without a mortgage, 2016-2020	\$1,295
Median gross rent, 2016-2020	\$1,557

US Census quick facts for owner occupied housing in Bergen County NJ Housing are found in the table to the left.

As with most other costs, the

pandemic greatly affected housing costs. Increases in housing sales exceeded double digits and median gross rent jumped excessively, which vacancy rates plummeted from the 4.8% of 2020 to all-time lows in single digits. Therefore, we estimate that gross rent housing costs have risen more than 30% in areas throughout the County.

Population Estimates, July 1 2021, (V2021)	
	953,819

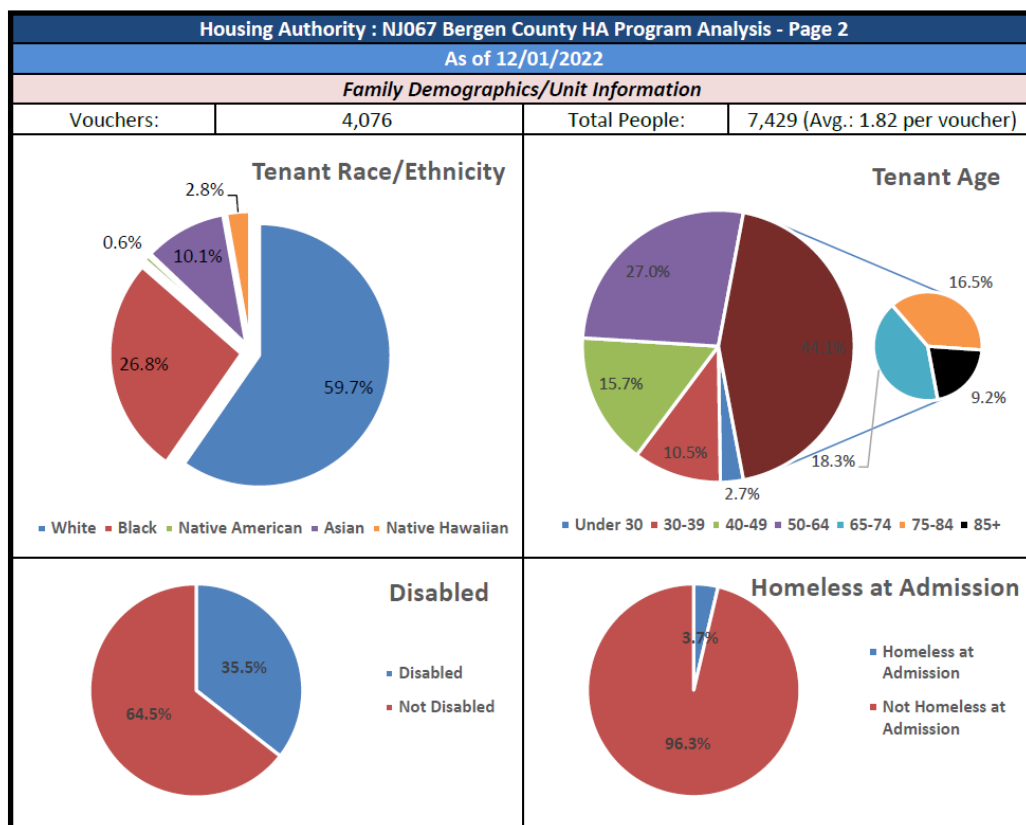
The

Population estimates base, April 1, 2020, (V2021)

955,732

same data set reports a decrease of 0.2% in population from 2020-2021.

All of the graphics highlight program statistics of the HABC Section 8 Housing Choice Voucher (HCV) program for the period of January 1, 2022 through December 1, 2022, as reported in the HUD Tool of Tools.



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As presented earlier in this discussion, across all rental assistance programs administered by the Housing Authority of Bergen County, the largest number of participant households are in one-bedroom units.

Voucher Bedroom Size	Regular Total	~Current Rent Burden		GR>PS	GR>PS %
		% >= 41%	% >= 31%		
Efficiency	42	4.8%	11.9%	4	9.5%
1 Bedroom	1,670	5.4%	16.5%	284	17.0%
2 Bedroom	776	4.1%	17.9%	145	18.7%
3 Bedroom	475	4.4%	21.3%	106	22.3%
4 Bedroom	152	8.6%	26.3%	45	29.6%
5 Bedroom	47	10.6%	23.4%	8	17.0%
6 Bedroom	13	0.0%	23.1%	3	23.1%
7 Bedroom	2	50.0%	50.0%	2	100.0%

Further, assisted households are generally housed appropriately, with the exception of very large households due to the lack of large bedroom units. HABC counsels all rent burdened households %>=40% to relocate to a more affordable unit, though many choose to remain in the current unit for reasons of location, longevity in residency or amenities.

Average People Per Voucher Bedroom	1	2	3	4	5	6	7	8
	1.12	2.19	3.36	4.26	5.49	6.46	7.00	-

The HABC has established preference for the following household types for all our units or assistance programs: Homeless, Elderly, Disabled, and Veterans that live, work or train in Bergen County. Resident homeless families can be added to the Section 8 HCV wait list at any time so long as they meet HUDs definition of homeless.

Most importantly, the HABC continues to review and adjust payment standards to increase program participation within funding limitations to meet the demand for affordable housing within the county for these vulnerable populations. The Authority's participation and utilization of the CoC HPL aids in targeting assistance to homeless and vulnerable households. The prioritization list is relied upon to produce consistent results and target resources to the most vulnerable households. Countywide, all stakeholder agencies have faith in the assessment tool and its overwhelming success at housing the most vulnerable as well as the most hard to house.

## AFFORDABLE HOUSING

In addition to the RAD units, the Housing Authority of Bergen County, in partnership with the Housing Development Corporation of Bergen County (HDC) manages additional affordable rental units throughout the County. This portfolio is comprised of 221 units of Multi-Family Housing and 155 Low Income Housing Tax Credit Program units. The total portfolio is 25 buildings/982 units. Average annual vacancy rate for the entire portfolio for 2022 was 2.33% this is higher than normal as a consequence of the pandemic. Turnover is exceptionally low and average re-leasing increased as consequence of the pandemic remained 60 days in 2022. Hasbrouck Heights, The Manor, Grove Gardens and Silver Maple Gardens waiting list was opened in 2022. The HABC intends to open the waiting list for Saddle River Senior Housing in the first quarter of 2023.

Wait Lists for the affordable units are:

Hasbrouck Heights Senior Housing	420	Grove Street Senior Housing	103
Silver Maple Gardens Sr. Hsg	37	Fairview Gardens	177
Saddle River Senior Housing	5	Northvale Senior Residence	159
Northvale Manor and Heights	211	Old Tappan Senior Housing	131
Saddle Brook Senior Housing	82	Emerson Veteran Housing	184



## HABC PHA PLAN 2023-24

## List of Programs and Buildings

Tenant-based rental assistance	No. leased	Voucher Allotment
Housing Choice Voucher	3,234	3,586
Continuum of Care (CoC) Tenant-based	85	85
CoC – Sponsor-based	19	19
CoC – Project-based	7	8
TBRA – HOME program	24	33
HOPWA	36	41
Project-based rental assistance	No. of Units	Location
<u>Housing Development Corp. owned</u>		
<b>RAD Units</b>		
Boiling Springs (RAD)	142	East Rutherford, NJ
Carucci (RAD)	98	Lyndhurst, NJ
David F. Roche (RAD)	99	Dumont, NJ
Highland View (RAD)	94	Palisades Park, NJ
Mahwah (RAD)	54	Mahwah, NJ
Ramsey (RAD)	11	Ramsey, NJ
<b>PBV Units</b>		
Hasbrouck Heights	31	Hasbrouck Heights, NJ
Grove St (LIHTC)	25	S. Hackensack, NJ
Silver Maple Gardens	20	Bogota, NJ
Fairview Gardens	9	Fairview, NJ
Franklin Lakes Supportive Housing (LIHTC)*	39	Franklin Lakes, NJ
Saddle River	18	Saddle River, NJ
Northvale Senior Residence (LIHTC)	29	Northvale, NJ
Northvale	21	Northvale, NJ
Old Tappan	29	Old Tappan, NJ
Saddle Brook Senior Housing	30	Saddle Brook, NJ
MLK Senior Center	4	Hackensack, NJ
Emerson Veteran Housing	14	Emerson, NJ
<b>Multi-family Section 202 Units</b>		
River Vale Senior Residence (LIHTC)	49	River Vale, NJ
Brookside Gardens	134	Bergenfield, NJ
Lehmann Gardens	35	Park Ridge, NJ
<u>Private / Non-profit owned</u>		
<b>PBV Units</b>		
Montvale Commons (LIHTC)	10	Montvale, NJ
Affordable Housing Borough of Paramus	45	Paramus, NJ
BCUW/Madeline Housing Partners, LLC	13	Mahwah, NJ
BCUW/Madeline Housing Partners, LLC	5	Fort Lee, NJ
BCUW/Madeline Housing Partners, LLC	5	Cliffside Park, NJ
BCUW/Madeline Housing Partners, LLC	5	Montvale, NJ
BCUW/Madeline Housing Partners, LLC	2	Allendale, NJ
Allendale Senior Housing Corp	16	Allendale, NJ
BCUW/Madeline Housing Partners, LLC	4	Tenafly, NJ

## FINANCIAL RESOURCES

The financial resources that are anticipated to be available to the PHA for the support of Federal tenant- based Section 8 Housing Choice Voucher assistance programs, other rental assistance and homeless prevention programs administered by the PHA during the plan year are outlined below.

<b>Housing Authority of Bergen County</b>			
<b>PHA Financial Resources</b>			
<b>CY 2023 PHA Annual Plan</b>			
1	Federal Grants		
a	Annual Contributions for HCV/Section 8		
	HCV HAP Fees		\$ 46,344,059
	HCV Administrative Fees		\$ 4,293,758
	RAD PBV HAP		\$ 2,290,164
	Emergency Housing Vouchers		\$ 1,116,012
	Emergency Housing Administrative Fees		\$ 92,928
	Section 8 Mainstream Vouchers		\$ 705,972
	Mainstream Voucher Administrative Fees		\$ 54,528
b	Emergency Solutions Grant		\$ 423,204
c	Emergency Solutions Grant CV		\$ 1,110,363
d	Home Investments Partnership		\$ 375,000
e	Shelter Plus Care Program		\$ 1,833,046
2	RAD Development Dwelling Rental Income		\$ 2,240,640
3	Other Income		
	HOPWA		\$ 482,500
	Management Fees		\$ 1,804,796
4	Non-Federal Sources:		
a	County Funds - HHH Center		\$ 808,466
b	County Funds - MLK Senior Center		\$ 106,728
c	State Funds		\$ 240,000
	Total Resources		\$ 64,322,164

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## Fiscal Audit

The HABC most recent audit for fiscal year ending March 31, 2022 conducted by Novogradac, an independent auditor, was without findings. Both the HABC and HDC received unmodified opinions.

## References

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The HABC utilized information available on the United States Census Bureau [website](#).

US Department of Housing and Urban Development Two Year Tool and Tool of Tools.

DATA USA: Bergen County, NJ