



**COUNTY OF BERGEN
NEW JERSEY**

**CONSOLIDATED PLAN
FY 2015-2019**

**JAMES J. TEDESCO III
COUNTY EXECUTIVE**

Executive Summary

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

1. Introduction

The Consolidated Plan for 2015-2019 identifies the County's affordable housing, homeless, community and economic development needs. It also presents the County's strategies to address those needs. The U.S. Department of Housing and Urban Development requires the County to complete a Consolidated Plan to receive funds for its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME) and Emergency Solutions Grant (ESG) programs. CDBG can fund a host of activities to help low-income people and neighborhoods, such as housing rehabilitation, community services, economic development, business assistance and infrastructure. HOME funds can be used to fund housing related activities for low-income people such as construction, rehabilitation and rental assistance. ESG provides homeless persons with emergency shelter and essential supportive services. It also provides for homeless prevention through short-term financial assistance for those at risk of homelessness and rapid rehousing (permanent housing) for homeless individuals and families. The Consolidated Plan is a comprehensive document prepared by the Bergen County Division of Community Development. The Consolidated Plan serves as the County's application for federal funds to the U.S. Department of Housing and Urban Development (HUD) for the following program areas:

- Community Development Block Grant (CDBG);
- HOME Investment Partnerships (HOME);
- Emergency Solutions Grant (ESG);

ES-05

The Community Development Division administers the CDBG, HOME, and ESG programs for all 70 municipalities within Bergen County. The Housing Opportunities for Persons with Aids (HOPWA) program is administered by the City of Paterson. Bergen County is a sub-recipient of the HOPWA program. The City of Paterson will work cooperatively with Bergen County through the Bergen/Passaic HOPWA Committee to provide housing services to persons with AIDS.

In order to receive federal funds for housing, community and economic development for CDBG, HOME and ESG Programs, HUD requires local entitlements to prepare a Consolidated Plan. The purpose of the Consolidated Plan is to ensure that entitlements receiving federal funds, plan for the housing and related needs of low income families to improve the availability of safe, decent and affordable housing, a suitable living environment and economic opportunities.

The Plan covers a five year period, from July 1, 2014 through June 30, 2015. It provides background, direction and a strategic plan which outlines the County's priority housing, community and economic development needs. The Plan provides a strategy and description of how the County intends to administer federal funds to address those needs over a five year period.

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

The Plan identifies programs and activities that will be used to meet Bergen County's Community Development goals as required by HUD, each activity is linked to one of three federal programs objectives of decent housing, suitable living environment or economic development. Each objective is matched with outcomes of availability/accessibility, affordability or sustainability. The annual activities that will enable Community Development to achieve these objectives and outcomes in FY 2015 are as follows:

Decent Housing

Facilitate making decent housing more available, affordable and sustainable for low/moderate income persons through

Acquisition, rehabilitation and new construction of housing

Down payment assistance to increase low to moderate income persons access to home ownership

Single and multifamily home rehabilitation to preserve the existing housing stock

Lead based paint testing and abatement activities

Homeless prevention and Rapid rehousing

Suitable Living Environment

Make suitable living environments more available, accessible, affordable, and sustainable for low and moderate income residents through

Rehabilitation of neighborhood facilities and infrastructure

Childcare, youth and juvenile programs

Supportive and transitional housing

Supportive services for populations with special needs (e.g. seniors and persons with disabilities)

Services for the homeless

Health care services

Economic Development

Increase access to economic opportunity for low/moderate communities through

Job training and employment for low/moderate income persons

3. Evaluation of past performance

During the last consolidating planning process Bergen County Community Development has achieved the goals projected in the plan. The Division continues to support activities and accessible public service and public facilities improvements to low/moderate income persons. The projects awarded in FY 2010-2014 supported activities to sustain persons, neighborhoods and communities also promoted livable communities through economic development and redevelopment. In addition to other accomplishments we have listed our further achievements such as Bergen County Housing , Health and Human Services Center (BCHHHS), the ARRA programs, CDBG-R and HPRP from 2009-2012, SSVF grants awarded to four agencies to provide temporary housing assistance to homeless veterans, 100,000 Homes Campaign, ZERO 2016, transformation of the Emergency Shelter Grant (ESG) in 2011 to the Emergency Solutions Grant (ESG) and the Continuum of Care, Housing Emergency Assistance to Rapid Transitional Housing (HEARTH Act of 2009), which continues to be rolled out in 2015.

4. Summary of citizen participation process and consultation process

In the development of the Bergen County Five year Consolidated Plan FY2015-2019 and the Action Plan FY2015-2016, Community Development planned an extensive citizen participation and stakeholder consultation process.

Bergen County Community Development worked with County Departments, Housing Authorities, non-profit organizations, and other stakeholders to ensure that the planning process was both comprehensive and inclusive. In addition, we solicited information from other County departments, Bergen County COC committee, the private sector, non-profits, county wide based organizations and residents regarding existing conditions and strategies to address the needs of all communities .

Community Development recognizes that the county residents are the center of and partners in the development and execution of the goals and strategies identified in the plans. Opportunities for residents input were provided throughout the planning process by the following means:

- Publications and postings on the Bergen County website
- Public hearings
- Regional public hearings
- Stakeholder discussion groups
- Key stakeholder interviews
- Community needs survey

5. Summary of public comments

Bergen County Community Development received an extensive number of public comments through its public forums and community needs survey. An official document of the comments received is included as an attached document. Bergen County's public input process identified the several priorities to be address by the CDBG, HOME and ESG programs as follows:

Overall County Needs

- Improve public facilities providing public services
- Improve non-profit facilities providing community services
- Create more affordable housing available to low income residents
- Create more jobs available to low income residents

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

None

7. Summary

Significant efforts were undertaken to obtain public input public forums, citizen community surveys and public hearings. Bergen county utilized public input to identify priority needs to be addressed with CDBG, HOME and ESG funding. All objectives and goals within the plan address specific priority needs identified by the public. Bergen County will continue to obtain input annually to ensure that the plan is up to date and efforts address current community needs.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BERGEN COUNTY	Division Of Community Development
HOME Administrator	BERGEN COUNTY	Division of Community Development
ESG Administrator	BERGEN COUNTY	Division of Community Development

Table 1 – Responsible Agencies

Narrative

Bergen County Division of Community Development serves as the lead agency responsible for administering the following programs covered by the FY 015-2019 Consolidated Plan and FY2015-2016 Action Plan:

- Community Development Block Grant (CDBG)
- HOME Investment partnership (HOME)
- Emergency Solutions Grant (ESG)

Consolidated Plan Public Contact Information

If you should have any questions regarding FY2015-2019 Consolidated Plan and Fy2015-2016 Action Plan, please contact Bergen County Division of Community Development at (201) 336-7200 or you may submit comments to:

Robert G. Esposito, Director

Bergen County Community Development

One Bergen County Plaza

Hackensack, New Jersey 07601

resposito@co.bergen.nj.us

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Bergen County recognizes that partnerships with public and private entities are vital to the provision of effective services to Bergen residents. Each strategy prioritized by Bergen County is only accomplished through effective collaborations with our 70 municipalities and community partners. These partners provide the expertise needed to ensure quality service provision, housing development, and neighborhood revitalization strategies. In preparation for the Consolidated Plan, Bergen County Community Development (BCCD) performed extensive outreach to both citizens and stakeholders. These stakeholders included people who work with low and moderate income persons, persons with special needs, the homeless population, persons of protected classes and those who work in low and moderate income areas. Coordination and consultation with public and private agencies is important to Bergen County when developing its Consolidated and Annual Action Plans. BCCD will continue to work with County departments, Bergen County public housing authorities, major non profit organizations, and other stakeholders to ensure that the planning process is both comprehensive and inclusive. BCCD secures information from stakeholders and residents regarding existing conditions and strategies for addressing current needs. BCCD will continue to seek out opportunities and strategize with a variety of groups to address short term and long term community needs. In Fy2015, BCCD plans to continue to obtain meaningful input to strengthen programming and activities through the consolidated planning process by:

- Continuing to reach out and consult with organizations both public and private
- Seek new opportunities for collaboration and consultation to find innovative approaches to addressing community issues and fair housing
- Continue to participate in the process and advance community strategies to end chronic homelessness

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

Bergen County strives to partner with public and private agencies to ensure that funding priorities are in line with current community development goals. BCCD is looking to be involvement with more community collaborations, with an aim to enhance coordination between municipalities, housing and service providers in order to better serve the community.

BCCD engages in ongoing efforts to enhance coordination between housing providers, private, and governmental health, mental health and service agencies. We continue to lead a community wide effort under the Continuum of Care committee to provide and create subsidized affordable housing units that

are linked to mainstream and social supports, including primary and behavioral health care and housing in partnership with the Bergen County Department of Human Services, Department of Mental Health, Housing Authority of Bergen County (HABC), Housing Development Corporation (HDC), Vantage Health Systems Inc., Advance Housing Inc., AAH Inc., and Greater Bergen Community Action Partnership Inc. These efforts are accomplished through partnering with agencies and utilization of CDBG, HOME and COC funding resources.

As the lead Continuum of Care agency for Bergen County, BCCD is responsible for aligning the goals established in Bergen County Ten Year Plan to End Chronic homelessness.

Ten Year Plan to End Chronic Homelessness Initiatives:

The key areas of focus in developing the Ten Year Plan to End Chronic Homelessness include:

- Permanent Housing
- Service Provision
- Discharge Planning
- Education and Advocacy
- County Level Re-organization of Homeless Service Dollars

To achieve these goals BCCD has developed a partnership with the County's Department of Human Services that manages the Homeless Management Information System (HMIS) which collects data on the homeless population and also conducts the annual Point in Time (PIT) survey in conjunction with Project Homeless Connect. In addition, the Bergen County Housing, Health and Human Services Center (BCHHHS), (Bergen's One Stop for the homeless) is managed by the Housing Authority of Bergen County (HABC). This collaborative effort is important to achieve our goals of ending homelessness in our community.

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

BCCD monthly Continuum of Care meetings are held with all the County's service providers that work with or encounter the homeless, including those agencies that are not specifically homeless service providers. They discuss the needs of the homeless population that is being served, as well as other areas of concerns in the continuum. This open meeting is attended by a variety of agencies including mental health service providers, the Board of Social services, NJ State Department of Human Services, public housing authorities, education liaisons, housing providers and other agencies. The coordination and

relationships formed through these meetings allow for agencies throughout the community to collaborate not only on homeless issues but issues also related to mental health, public housing and other areas of concern in the community.

Through this coordination, Bergen County has also been successfully participating in the Zero: 2016 campaign, which highly encourages communities to end veteran homelessness by the end of 2015 and chronic homelessness by the end of 2016. Initiatives such as Zero: 2016 really focus on the collaboration of not only homeless service providers, but also of housing providers, veteran services, and other service providers in the community.

Progress is being made to fully implement the Coordinated Access system in Bergen County. We are currently piloting this system with the Zero: 2016 initiative to end veterans and chronic homelessness. A COC workgroup comprised of service providers, housing authorities and local government agencies began the conversation on developing common assessment tools and triaging policies. The BCHHS Center, (the One Stop) currently assesses and triages people who are at risk of homelessness to be matched with appropriate housing interventions and provide rapid rehousing placement.

In addition to ending chronic homelessness, BCCD has actively participated in planning efforts to standardize and target homelessness prevention and rapid rehousing services. This has included developing and updating program standards and outcomes.

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

BCCD, the lead entity for the Continuum of Care meetings and activities, is also responsible for administration of the Emergency Solutions grant funding. This combination of serving those at risk for homelessness to self-sufficiency with permanent housing requires ongoing coordination. All agencies that participate in the allocation of ESG funding, development of performance standards and oversight of HMIS are active members in the Continuum of Care. The performance standards, policies and procedures that were developed by the COC Leadership Committee were reviewed and approved by COC general membership.

Through partnership agreements with several agencies, the Center offers the following services on-site:

Temporary shelter

Housing search, location and placement services

Case Management Services

Health Education

Medication management and review

Health screenings and immunizations

HIV counseling and testing

Meals – available to shelter guests and community residents

Alcoholics Anonymous and Narcotics Anonymous

Eligibility screening and application assistance for TANF, GA, SNAPs, Medicaid & other mainstream benefits

Veteran's Services

Re-entry Services

Employment Training and services

Legal Services

Rape Crisis Services

Education services

All ESG recipients must actively participate in the Bergen County community planning process and attend monthly COC meetings.

ESG applicants are evaluated based on agency experience, capacity and proposed activities. Past performance and capacity to continue services played a critical role in determining the allocation of ESG funds to sub-grantees. BCCD consults with the COC Committee which selected a subcommittee from within the group to review and make recommendations of funding on the ESG applications received.

Recommendations for funding were published on the County's website, in the public notice of The Record, Korea Times and, El Especialito. The COC committee then approves the final recommendations.

ESG recipients must coordinate with the BCHHHS Center and refer all households enrolled in prevention and rapid re-housing services to The Center, to streamline access to the full array of community services

available. The BCHHHS Center serves as the County single point of entry system and is the one stop location for housing and services in the community. The Center coordinates with service providers throughout the County to offer information, screening and services to persons utilizing the facility.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	BERGEN COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	County agencies were consulted at the Continuum of Care public hearing and discussion group meeting.
2	Agency/Group/Organization	Housing Authority of Bergen County
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority of Bergen County along with local municipal housing authorities were consulted as part of a round table discussion on the needs of the public housing residents.
3	Agency/Group/Organization	ADVANCE HOUSING, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	BCCD consulted with Advanced Housing in order to assess the needs of the Special Needs community.

4	Agency/Group/Organization	BERGEN COUNTY CAP
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bergen County CAP, now known as Greater Bergen Community Action Partnership, was consulted through the CoC public hearing to determine needs of the above communities.
5	Agency/Group/Organization	CARE PLUS NJ
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Care Plus was consulted through the CoC public hearing to address the needs of above categories.
6	Agency/Group/Organization	Center for Hope & Safety, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Center for Hope and Safety was consulted with the CoC public hearing to determine the needs of victims of domestic violence.

7	Agency/Group/Organization	CHRIST CHURCH CDC
	Agency/Group/Organization Type	Services-homeless
	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?	Christ Church partners with Bergen County Housing Health and Human Services Center to provide homeless services.
8	Agency/Group/Organization	Family Promise of Bergen County
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Family Promise was consulted at CoC public hearing to assess needs of homeless population.
9	Agency/Group/Organization	Fair Housing Council of Northern New Jersey
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Fair Housing Council was consulted on a number of affordable housing topics including barriers to affordable housing, impediments to fair housing and market conditions.

10	Agency/Group/Organization	BCHHHS Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Bergen County Housing, Health and Human Services Center is a one-stop, single point of entry for the homeless population. They provide an array of services in partnership with community non-profits to address the needs of the County's homeless.

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

BCCD contacted all critical agency types during the participation and consultation process and did not intentionally fail to consult with any particular agency.

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	Bergen County Community Development	The COC priorities and its Strategic Plan to end homelessness directly correspond to BCCD strategic plan goals related to the homeless population.
10 Year Plan to End Chronic Homelessness	BCCD/BCDHS	The Ten Year Plan priorities and strategies directly overlap with BCCD strategic plan to end homelessness in Bergen County

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2015 Analysis of Imprediments to Fair Housing	Bergen County Community Development	The Ai uses housing and demographic data, citizen and stakeholders outreach to determine housing needs and barriers. The AI analyses many different housing needs and the housing market in Bergen County, especially related to protected classes. The overall goal of the AI is to eliminate housing discrimination and BCCD works hard to align all of its Con Plan goals with the AI.
PHA Annual Plan	Housing Authority of Bergen County	HABC PHA plan provides details about agency operations and programs, including participants for the upcoming year. Both HABC and BCCD aim to help low income household secure housing.

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(I))

Bergen County funds activities to enhance coordination between housing providers, health and mental health service agencies. In recent years BCCD have had substantial coordination with the Housing Authority of Bergen County (HABC) and its subsidiary Housing Development Corporation (HDC), centered on development of permanent supportive housing for persons with disabilities and the chronically homeless using HOME and CDBG funds, and other resources.

We continue to partner with Bergen County Department of Human Services on the implementation of the Ten Year Plan to End Chronic Homelessness and HMIS for the collection of homeless dat. The HABC manages the Bergen County Housing, Health and Human Services Center, Bergen’s One stop which provides an array of services from homeless prevention and rapid rehousing for the homeless.

Narrative (optional):

Bergen County will continue to work with the units of local government and service providers to utilize the CDBG, HOME and ESG funding. Coordination of efforts remains a high priority for Bergen County. BCCD continues to broaden its outreach efforts to gather and provide more strategic input into the planning process.

PR-15 Citizen Participation

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

BCCD recognizes that Bergen's residents are at the center of, and partners in the development and execution of the Con Plan. The Citizen Participation Plan (CPP) establishes a means by which citizens, public agencies, and other interested parties can actively participate in the development of the Con Plan, Annual Action Plan, and the Consolidated Annual Performance and Evaluation Report (CAPER). It also sets forth the jurisdiction's policies and procedures for citizen participation. BCCD aggressively solicited community involvement and provided residents with every opportunity to become involved in the development of this Con Plan. As input and comments were received, appropriate BCCD staff reviewed and used the information to inform regional committees of community needs and allocation priorities.

Opportunities for citizen input were provided during the entire planning process, from the development of the Con Plan to reviewing the draft documents:

- Publications and Postings
- Public Hearings
- Regional Discussion Groups
- Stakeholder Discussion Groups
- Community Needs Survey
BCCD implemented a broad outreach campaign to promote public participation in the development of this Con Plan and Annual Action Plan. Concerted efforts to reach out to diverse populations was made including outreach to minorities, non-English speaking persons, persons with disabilities, and special needs populations. The following is a summary of these efforts. Held 8 public hearings, 6 were regional, a Countywide and a final Action Plan hearing. They were held at central locations within each region, the County Administrative building and local municipal buildings. All regional hearings, testimonies and discussions were related to low and moderate income population, special needs groups, seniors and persons with disabilities. Held public hearings in the evenings after regular working hours. Held Continuum of Care public hearing and group discussions on the needs of the homeless in the County. Extended invitation of public hearings to all residents of the County. Advertise public hearings and information regarding the Community Needs Survey in the Bergen RECORD newspaper and on the County's website www.co.bergen.nj.us. Made the Community Needs Survey available in English and Spanish online and at all public hearing forums. Staff was available to attend and present at any organization's request. Held stakeholder discussion with all Public Housing Authorities in the County. Held discussions with Bergen County Department of

Mental Health serving the mentally ill and special needs groups. An interpreter or any other assistance needed in order for those to testify at the hearings was made available.

Citizen Participation Outreach

S ort Order	M ode of Out reach	T arg et of Out reach	Summary of response/attendance	Summary of comments received	Sum mary of com men ts not acce pted and re aso ns	U R L (if a p p l i c a b l e)
1	Ne ws pap er Ad v er t i s e m e n t	Non- targ eted /bro ad com muni ty	BCCD+published+a+public+notice+in+The+Record+on+March+23,+2015+and+May+23,+2015+advertising+the+public+hearings.+On+May+28,+2015+in+The+Record,+June+4,+2015+in+El+Español+(Spanish)+and+the+Korea+Times+(Korean)+announcing+the+proposed+projects+and+draft+FY+2015+Consolidated+Plan+and+Action+Plan+were+available+for+public+comment++from+June+4,+2015+to+July+4,+2015.	There+were+no+comments+on+FY2015-2019+Con+Plan+or+FY2015+Action+Plan		
2	Pub lic He arin g	Sout heas t Regi on Com muni ties	BCCD+held+a+public+hearing+on+April+1,+2015+at+the+Richard+A.+Nesbit+Senior+Center+in+Fort+Lee+for+the+public+to+make+a+testimony+on+the+needs+of+their+communities+in+the+region+which+consists+of+11+municipalities.+Information+was+given+on+the+Con+Plan+and+Community+Needs+Survey+surveys+were+also+available.	Funding+needed+for+deteriorated,+aged+infrastructure,+streets,+roadway+improvements,+seniors,+housing,+special+needs,+youth+centers+etc...+Testimonies+are+attached	All+comments+accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (if applicable)
3	Public Hearing	Pascack Valley Region	BCCD held a public hearing on April 8, 2015 at the Borough of Old Tappan and building for the public to make a testimony on the needs of their communities in the region, which consists of 10 municipalities. Information was given on the Con Plan and Community Needs Survey and surveys were also available.	Funding needed for old infrastructure, streets, roadway and ADA improvements, seniors, housing, special needs etc... Testimonies are attached	All comments not accepted and reasonable
4	Public Hearing	Northern Valley Regional	BCCD held a public hearing on April 16, 2015 at the Dumont Senior Center building for the public to make a testimony on the needs of their communities in the region, which consists of 14 municipalities. Information was given on the Con Plan and Community Needs Survey and surveys were also available.	Funding needed for deteriorated, aged infrastructure, streets, roadway improvements, seniors, housing, special needs, youth centers etc.. Testimonies are attached	All comments not accepted
5	Public Hearing	Central Region	BCCD held a public hearing on April 20, 2015 at the Bergen County Community Development office at the County Administrative Building in Hackensack for the public to make a testimony on the needs of their communities in the region, which consists of 10 municipalities. Information was given on the Con Plan and Community Needs Survey and surveys were also available	Funding needed for deteriorated, aged infrastructure, streets, roadway improvements, seniors, affordable housing, special needs, homeless, youth centers etc... Testimonies are attached	All comments accepted

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	U R L (if a p p l i c a b l e)
6	Public Hearing	Sout hwe st Regi on	BCCD held a public hearing on April 22, 2015 at the Southwest Senior Center building in East Rutherford for the public to make a testimony on the needs of their communities in the region, which consists of 13 municipalities. Information was given on the Con Plan and Community Needs Survey surveys were also available.	Funding needed for deteriorated , aged infrastructure, streets, roadway improvements, seniors, affordable housing, special needs, homeless, youth centers etc... Testimonies are attached	All com men ts acce pted and r easo ns
7	Public Hearing	Nort hwe st Regi on	BCCD held a public hearing on April 23, 2015 at the Wyckoff Town Hall municipal building for the public to make a testimony on the needs of their communities in the region, which consists of 10 municipalities. Information was given on the Con Plan and Community Needs Survey surveys were also available.	Funding needed for deteriorated , aged infrastructure, streets, roadway improvements, seniors, affordable housing, special needs, homeless, youth centers etc... Testimonies are attached	All com men ts acce pted

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (if applicable)
8	Public Hearing	Non-targeted /bro ad com muni ty	BCCD held a public hearing on May 20, 2015 at the Bergen County Community Development Office in the Countys Administrative building in Hackensack for the public to make a testimony on the needs of 70 communities in the County. There are agencies who provide services to all municipalities of the County Information was given on the Con Plan and Community Needs Survey surveys were also available	Funding needed for deteriorated , aged infrastructure, streets, roadway and ADA improvements, seniors, affordable housing, special needs, homeless and chronically homeless, youth centers, mentally ill, child care etc...Testimonies are attached	All comments accepted

Sort Order	Mode of Outreach	Target Outreach	Summary of response/attendance	Summary of comments received	U R L (if applicable)
9	Stakeholders	Persons with disabilities	BCCD works with departments in the County that serve and represent groups of various protected classes or groups of citizens that may not always be able to participate. BCCD held a discussion with BC Department of Mental Health- M. Loughlin Program Coordinator for the BC Division of Mental Health	The County's 5 year projection is focusing on the influx as the entire system will morph as Medicaid imposes a fee-for-service reimbursement and impact of affordable care. The system we know today will probably cease to exist. Build a framework for the creation of a comprehensive Bergen County community mental health plan. Maintain compliance with NJAC 10:37 to monitor local public mental health system to provide guidance to State authorities etc.. See attached minutes	All comments accepted

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	U R L (if applicable)
10	Stakeholder Discussions	Residents of Public and Assisted Housing	BCCD held group discussions on the needs assessment of the Bergen County PHAs in January 2015. The following PHAs were in attendance, the Housing Authority of Bergen County, Cliffside Park PHA and Garfield PHA.	The PHAs indicated one of the preferences for Section 8 vouchers is the homeless population. The Section 8 waiting lists have been purged and cleaned up. Capital fund programs have been cut so they will be applying for funds to make capital improvements through the CDBG program. The immediate needs of residences are upgrades to the buildings which needs modernization especially making restrooms ADA accessible, HVAC replacements and household appliances. The PHAs need a plan in place to provide services for the special needs population and seniors since no funding is available.	All comments accepted

Sort Order	Model of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	U R L (if applicable)
11	Stakeholder Discussion	Non-targeted/broad community	The Community Needs Survey was a quantitative survey conducted the provide information on the County's 5 year Consolidated Plan. The survey was made available online and in print from March 23, 2015 to April 30, 2015. The survey was made available in PDF format for download at the County's website www.co.bergen.nj.us and the completed survey was returnable via mail to BC Community Development, One Bergen County Plaza 4th Floor, Hackensack, Nj 07601, email to cdapp@co.bergen.nj.us or faxed to 201-336-7247.	A summary of the survey indicated a high need for improvements to public and non profit facilities providing public and community services. Medium priority for the creation of affordable housing and jobs for low/moderate income residents. Survey findings are in the Appendix	All comments accepted and reasonable

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Affordable housing is a high priority need for Bergen County. The high cost of living, combined with the slow recovery from the economic downturn has made affordable housing difficult for many residents. Bergen County's housing needs span a wide variety of categories and populations. There is a need for affordable housing for both the rental and homeowner communities, for the elderly, disabled as well as small and large families. However, the one group that shows a high need for affordable housing, regardless of housing characteristics, is the low income population of the County. Specifically, extremely low (<30%AMI) and very low income (<50% AMI) households show the most housing problems and areas of need. Many of these households are severely cost burdened, overcrowded, and have other housing problems such as the lack of adequate plumbing or kitchen facilities. Bergen County has made the provision of affordable housing to these groups a high priority and plans to utilize both CDBG and HOME dollars to help address these needs via a variety of activities and programs.

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

Summary of Housing Needs

The housing needs of Bergen County are varied and are the result of a number of different factors. Bergen County is a densely populated urban county with an aging housing stock. However, due to the proximity of the County to New York City, Bergen remains one of the least affordable areas to live in the country. Many households are cost burdened as per HUD's definition and are in need of assistance. Nowhere is this more prevalent than in the low and moderate income community.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	884,118	906,781	3%
Households	339,820	334,527	-2%
Median Income	\$65,241.00	\$84,255.00	29%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	38,634	18,415	12,585	4,848	183,805
Small Family Households	11,040	10,774	20,295	14,200	103,759
Large Family Households	1,738	1,811	3,415	2,913	21,360
Household contains at least one person 62-74 years of age	7,160	7,427	9,484	6,068	37,048
Household contains at least one person age 75 or older	11,171	9,233	8,564	4,258	15,118
Households with one or more children 6 years old or younger	3,995	4,459	7,216	4,615	17,302

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

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	833	435	388	225	1,881	833	225	124	80	1,262
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	425	250	208	134	1,017	55	70	53	30	208
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	683	429	849	485	2,446	74	144	253	257	728
Housing cost burden greater than 50% of income (and none of the above problems)	14,997	8,113	2,313	264	25,687	11,415	9,759	9,870	4,448	35,492
Housing cost burden greater than 30% of income (and none of the above problems)	1,664	5,379	9,857	2,091	18,991	625	4,615	8,179	6,672	20,091

	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
Zero/negative Income (and none of the above problems)	2,818	0	0	0	2,818	1,211	0	0	0	1,211

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

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	16,902	9,224	3,768	1,105	30,999	11,675	16,902	10,310	4,828	43,715
Having none of four housing problems	5,022	7,519	17,902	10,794	41,237	1,014	6,107	15,879	14,554	37,554
Household has negative income, but none of the other housing problems	2,818	0	0	0	2,818	1,211	0	0	0	1,211

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
Source:

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	6,599	6,652	5,963	19,214	2,577	3,346	7,859	13,782
Large Related	870	700	472	2,042	605	955	1,981	3,541
Elderly	6,155	3,609	2,396	12,160	7,649	8,997	6,692	23,338
Other	4,699	3,504	3,924	12,127	1,439	1,396	1,780	4,615
Total need by income	18,323	14,465	12,755	45,543	12,270	14,694	18,312	45,276

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	6,315	3,489	1,247	11,051	2,508	2,883	5,304	10,695
Large Related	860	402	24	1,286	24	768	1,307	2,099
Elderly	5,027	2,399	615	8,041	7,178	5,210	2,479	14,867
Other	4,426	2,205	605	7,236	1,364	1,063	991	3,418
Total need by income	16,628	8,495	2,491	27,614	11,074	9,924	10,081	31,079

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,018	624	830	474	2,946	69	129	287	142	627
Multiple, unrelated family households	14	95	135	145	389	60	45	24	165	294

	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
Other, non-family households	105	40	115	0	260	0	35	0	0	35
Total need by income	1,137	759	1,080	619	3,595	129	209	311	307	956

Table 11 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Single person households are included in the “other” category as defined by the included HUD CHAS data. Approximately one in four renter households at or below 80% AMI are housing cost burdened greater than 50%. 12,032 of the 43,911 renter households at or below 80% AMI are cost burdened greater than 30% and 7,179 are cost burdened greater than 50% of their monthly income.

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.

Based on numbers from the Centers of Hope and Safety, Alternatives to Domestic Violence and HealingSPACE the estimated number of families in need of housing assistance who are victims of domestic violence, dating violence, sexual assault and stalking is 250 families.

What are the most common housing problems?

By far, the most common housing problem in Bergen County is housing cost burden. According to CHAS data, households below 30% AMI are the most likely to experience housing cost burden greater than 50% of their monthly income. However, 43,235 households at or below 50% AMI have a housing cost burden of greater than 50%. Overcrowding and zero/negative income are additional problems faced by residents of Bergen County, mostly in the rental community. 2,298 households are considered overcrowded as defined by HUD. Overcrowded is defined as 1.01-1.5 people per room.

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

As stated earlier, Bergen County's housing problems are found in many different groups and household types. Across the board, however, the common denominator with the majority of households affected by these issues is income. Specifically, households in the extremely low and very low income categories are the most affected. Households at or below 30% AMI are most likely to be housing cost burdened at 50% of their monthly income for both rental and owner populations. The rental population is affected more by overcrowding and substandard housing than owners.

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

Many very low income households are rent burdened, have low paying jobs or are unemployed, and /or are uninsured. Most are at risk of losing their housing through eviction due to inability to pay rent. Extremely low income seniors and persons with disabilities represent two other groups that are at high risk of homelessness due to limited income and additional needs. These household groups are usually clients of who may need rapid re-housing funding.

Once the household is fully enrolled in prevention or rapid re-housing assistance they will meet with the program case manager to develop a housing stabilization plan. At that time, the case manager will review all programs the household is eligible for and work with the household to identify the appropriate programs to connect the household to. ESG recipients coordinate with the Bergen County Housing Health and Human Services Center and refer all households to streamline access to the full array of community services available in Bergen County. The BCHHS serves as the Bergen County single point of entry system and is the one stop location for housing and services in the community. The Center coordinates with providers throughout the County to offer information, screening and services to persons utilizing facility. Through partnership agreements with over 20 agencies, the Center offers services to assist with the needs of these household groups in order for them to maintain stability when their assistance terminates.

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:

Bergen County does not currently estimate at risk population. The COC is working on this issue.

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

There are large numbers of households in the County who are paying half of their gross monthly income for housing cost, due to the high cost of living in this area. Other expenses such as transportation, food, utilities, healthcare and other costs, decrease dispensable income and a household's ability to save. Consequently, a household can be more vulnerable if unexpected life issues such as illness, job loss or other circumstances that causes a loss of income or unexpected expense. Limited or lack of income can be linked to instability and risk of becoming homeless.

Discussion

There are overwhelming housing needs in the Bergen County. These problems stem from low incomes and the high cost of living in the County that leads to overcrowding, unsuitable housing and in extreme circumstances homelessness.

NA-15 Disproportionately Greater Need: Housing Problems – 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

A disproportionate housing need occurs when any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

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	30,852	3,738	4,029
White	18,667	2,150	1,806
Black / African American	2,138	338	270
Asian	3,476	544	1,483
American Indian, Alaska Native	35	45	0
Pacific Islander	0	0	0
Hispanic	6,110	598	403

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 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%

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	29,372	3,602	0
White	18,765	2,617	0
Black / African American	1,567	190	0

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
Asian	2,777	199	0
American Indian, Alaska Native	18	0	0
Pacific Islander	0	0	0
Hispanic	5,764	578	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2008-2012 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	32,150	15,747	0
White	19,970	10,602	0
Black / African American	2,309	1,257	0
Asian	4,447	977	0
American Indian, Alaska Native	74	27	0
Pacific Islander	0	0	0
Hispanic	4,919	2,765	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2008-2012 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	14,726	16,527	0

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
White	8,774	11,311	0
Black / African American	754	904	0
Asian	2,350	1,983	0
American Indian, Alaska Native	35	20	0
Pacific Islander	45	0	0
Hispanic	2,616	2,082	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2008-2012 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

According to the above CHAS data, Bergen County has identified the following areas of disproportionate needs:

- American Indian/ Alaska Native populations at 30%-50% AMI. All 20 American Indian/Alaska Native households at 30%-50% of AMI have one or more of the four housing problems as defined by HUD.
- Asian and American Indian/Alaska Native populations at 50%-80% AMI. 4,268 or 86% of Asian households and 94% of American Indian/Alaska Native households at 50%-80% AMI have one or more housing problems as compared to 68% of the population as a whole.
- American Indian/Alaska Native and Pacific Islander populations at 80%-100% AMI. All 50 Pacific Islander households and 72% of American Indian/Alaska Native households at 80%-100% AMI have one or more housing problems as compared to 46% of the population as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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

As stated earlier, a disproportionate housing need occurs when any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

HUD defines severe housing problems as: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than 1.5 persons per room; 4) housing cost burden over 50% monthly income.

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	28,577	6,036	4,029
White	17,277	3,562	1,806
Black / African American	1,963	509	270
Asian	3,181	852	1,483
American Indian, Alaska Native	35	45	0
Pacific Islander	0	0	0
Hispanic	5,744	957	403

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 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%

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	19,363	13,626	0
White	11,961	9,425	0
Black / African American	1,015	753	0
Asian	2,333	651	0
American Indian, Alaska Native	8	10	0
Pacific Islander	0	0	0
Hispanic	3,673	2,649	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2008-2012 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	14,078	33,781	0
White	8,256	22,285	0
Black / African American	844	2,718	0
Asian	2,516	2,914	0
American Indian, Alaska Native	4	97	0
Pacific Islander	0	0	0
Hispanic	2,302	5,369	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2008-2012 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	5,933	25,348	0
White	3,234	16,858	0
Black / African American	350	1,319	0
Asian	1,142	3,194	0
American Indian, Alaska Native	15	40	0
Pacific Islander	0	45	0
Hispanic	1,129	3,590	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2008-2012 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

According to the above CHAS data, Bergen County has identified the following areas of disproportionate needs with severe housing problems:

- Asian households at 30%-50% AMI. 2,354 or 79% of all Asian households have one or more of the four severe housing problems as compared to 60% of the population as a whole
- Asian households at 50%-80% AMI. 2,448 or 49% of Asian households at 50%-80% AMI have one or more housing problems as compared to 31% of the population as a whole.
- American Indian/Alaska Native households at 80%-100% AMI. 30 of 69 households or 43% of American Indian/Alaska Native households at 80%-100% AMI have one or more housing problems as compared to 19% of the population as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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:

Housing cost burden is the most common housing need in Bergen County. HUD defines a household as cost burdened when more than 30% of its monthly income is spent on housing costs. By that definition, many households, regardless of ethnicity, are housing cost burdened in Bergen County. A disproportionate housing need occurs when any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	187,648	72,340	70,365	4,169
White	133,709	46,813	43,693	1,875
Black / African American	8,114	4,506	4,290	270
Asian	22,890	9,148	9,565	1,493
American Indian, Alaska Native	216	125	43	0
Pacific Islander	30	60	0	0
Hispanic	20,997	10,834	11,808	478

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion:

Ethnicity did not play a large role in determining which households were housing cost burdened. Household income was a much better determining factor. White, Black/African American, Asian and Hispanic households at or below 30%AMI experience a disproportionately greater housing cost burden than the jurisdiction as a whole. Of households between 30% to 50% AMI, only the American Indian/Alaska Native population experiences a disproportionate housing cost burden when compared to the rest of the community as a whole. Due to the high cost of housing in Bergen County, those with lower household incomes are most likely to be housing 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?

The majority of the disproportionately greater needs were found in households with income <30%AMI and between 30%-50%AMI. Housing cost burdened households were found in all racial or ethnic groups. The key indicator in that case was income rather than race or ethnicity.

There were some racial or ethnic groups that experienced housing problems. More specifically, Asian and American Indian/Alaska Native households were more likely to have a disproportionately greater need when it came to housing issues.

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

N/A

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

As a group, the African American community remains concentrated in Englewood, Hackensack and Teaneck. A total of 30,758 Black, non-Hispanic residents or approximately 60% of the total group reside in these communities.

Generally, the Hispanic community is scattered throughout Southeast and Central Bergen County. Areas of concentration include Fairview at 54.6% or 7,723, Hackensack at 35.5% or 15,572, Garfield at 32.2% or 10,046; Lodi at 30.5% or 7,479 and Ridgefield Park at 36.2% or 4,679. The 2013 Census estimates put the Hispanic population at 17.9% or 166,010 persons.

Evidence of the Asian community concentration can be found in Fort Lee at 38.4% of the population or 13,445; Palisades Park at 57.8% or 11,726; Edgewater at 35.5% or 4,087 and Leonia at 35.1% at 3,185. According, to the 2013 Census estimates Asians represent 15.9% of the County's population or 147,462 persons.

The Native American population is estimated to be 3,709 or 0.4% of the Bergen population. The two census tracts in Mahwah and a sliver tract in River Vale were all under 2.5% and are not an area of concentration. However, a total of 169 Native Americans live in Mahwah, 12.6% of the racial group, and they are generally located in two specific neighborhoods known as Stag Hill and West Mahwah.

NA-35 Public Housing – 91.205(b)

Introduction

Bergen County has 8 public housing authorities located throughout the County. Seven are municipal housing authorities and are located in the following towns:

Cliffside Park

Edgewater

Englewood

Fort Lee

Garfield

Hackensack

Lodi

The Bergen County Housing Authority serves the remainder of the County's municipalities. These housing authorities have numerous public housing facilities that serve the elderly, disabled and family populations. The primary goal for these agencies is to provide and expand affordable housing opportunities for their residents and clients. This is achieved through a combination of public housing facilities, rental and security deposit assistance programs that help provide affordable units for low income tenants.

Totals in Use

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Project - based	Tenant - based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	11	1,862	0	4,606	2	0	141

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)

Characteristics of Residents

	Program Type						
	Certificate	Mod-Rehab	Public Housing	Project - based	Tenant - based	Special Purpose Voucher	
						Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	6	0	4	0	0
# of Elderly Program Participants (>62)	0	3	1,316	0	1,843	0	0
# of Disabled Families	0	2	200	0	896	0	0
# of Families requesting accessibility features	0	11	1,862	0	4,606	2	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0

Table 23 - Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Tenant - based	Special Purpose Voucher		
				Total	Project - based	Tenant - based		Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	3	1,327	3,253	0	3,151	2	0	0	97
Black/African American	0	8	305	1,190	0	1,149	0	0	0	40
Asian	0	0	219	148	0	147	0	0	0	1
American Indian/Alaska Native	0	0	5	14	0	14	0	0	0	0
Pacific Islander	0	0	6	148	0	145	0	0	0	3
Other	0	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**
Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	5	526	1,189	0	1,154	0	0	33
Not Hispanic	0	6	1,336	3,564	0	3,452	2	0	108

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

There are currently 200 disabled families residing in public housing units throughout the County. There are also 4,753 public housing vouchers in use of which, 1,006 are used by disabled families. The needs of public housing tenants and applicants on the waiting list are similar. Affordable rents and accessible units allow individuals to be more independent and avoid placement in nursing homes. Transportation to doctor's appointments, shopping and trips is another need for the elderly and disabled that would enhance their independence.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Bergen County met with the local housing authorities to assess the most immediate needs of their residents. Although there are many different housing authorities throughout the county, the needs were strikingly similar. The most immediate needs of Public housing residents and Housing Choice voucher holders included:

Accessible housing

Affordable rents

Security deposit assistance

Education and Employment Training

Child Care

Transportation

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

Affordable housing is a high priority need throughout Bergen County. The needs of public housing residents are similar to the population at large but are much more prevalent in the lower income populations of the County. The high cost of living, specifically, housing costs for both homeowners and tenants make affordable housing for lower income communities extremely difficult.

Discussion

The various housing authorities in Bergen County do an excellent job of providing affordable housing opportunities for low income residents. However, due to the high cost of living and tremendous cuts in funding, meeting the needs of the public housing residents, as well as those on the waiting lists becomes an even bigger challenge. Serving the elderly and disabled populations is a high priority need and the Division of Community Development is committed to continue to assist in this effort.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

NJ Counts 2015, New Jersey’s annual Point-In-Time (PIT) Count of the Homeless, provides a statewide snapshot of homeless households in our communities- where they find shelter, what their needs are, and what factors contribute to making them homeless. The 2015 Count reveals important demographic and other information about families and individuals who were homeless on the night of February 3rd, 2015 (Bergen’s PIT was scheduled for January 27, 2015 but due to a blizzard in the Northeast Region , it was changed to February 3rd with HUD permission) was carried out with the help of government agencies, community-based organizations, and local volunteers. The NJ Count was coordinated by Monarch Housing Associates and funded through the New Jersey Housing and Mortgage Finance Agency (NJHMFA)

In New Jersey, each County’s count is planned, coordinated, and carried out locally, and the information gathered enables each community to better allocate housing resources and services in order to prevent and end homelessness. The PIT Count is the only opportunity throughout the year for most communities to take a comprehensive look at the total homeless population, and is especially crucial in assessing the needs of the unsheltered homeless. Monarch Housing Associates conducted the New Jersey 21 Continuum of Care counties Point in Time with in person training, online video and print training guides, a practice online survey tool, and technical assistance to aid in the data collection process. Point-In-Time Coordinators in each county disseminated PIT training materials and helped facilitate local planning around implementation of the PIT count in their communities.

In the Point-In-Time Count, CoCs must count and report all individuals and families who meet the criteria in paragraph (1)(i) of the homeless definition in 24 CFR 91.5 of HUD’s Homeless Definition Rule on the night designated for the count. This includes individuals and families who are: **Sheltered**, or “living in a supervised publicly or privately operated shelter designated to provide temporary living arrangement (including congregated shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals),” or **Unsheltered**, “with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.”

Because this report focuses on those respondents who meet HUD’s definition of homeless, it does not include information about those who may be at risk of homelessness, precariously housed, or considered homeless under other federal statutes. Persons who, on the night of the count, were living doubled up with another household, living in illegal or overcrowded units, being discharged from a jail or health facility with no

subsequent residence, scheduled to be evicted, or paying for its own motel unit were not considered homeless. All survey information collected for respondents who were at risk of homelessness or precariously housed was preserved and shared with each community for local planning purposes, but is not included in this report unless otherwise noted.

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)	0	116	260	186	196	178
Persons in Households with Only Children	0	6	1	1	1	102
Persons in Households with Only Adults	33	185	580	290	342	157
Chronically Homeless Individuals	11	17	109	20	69	141
Chronically Homeless Families	0	0	2	2	2	225
Veterans	5	22	49	26	32	159
Unaccompanied Child	3	63	95	60	50	173
Persons with HIV	0	1	5	2	4	92

Table 26 - Homeless Needs Assessment

Data Source Comments: PIT survey count February 3, 2015/HMIS Data for 2014

Indicate if the homeless population is: Has No Rural Homeless

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

Data is provided above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

Those in need of housing assistance include the extremely low income households with at least one severe housing problem who may become homeless, those who are sheltered but will leave shelter without a stable income to support independent living and those who are unsheltered.

Based on the 2015 Point in Time Count, there were 39 homeless families with children that were in emergency shelter or transitional housing on the night of the PIT. These families were composed of 116 persons. During the same count, there was only 1 veteran family identified, which was composed of 3 persons.

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

The results of the 2015 PIT Count found that there were an estimated 340 homeless persons in Bergen County in February 2015. Of those counted 35% identified as Black African American and 57% white, and Asians 8%. 78% of the sheltered and 82 % unsheltered population were not Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the 2015 PIT count 340 men, women and children were homeless on the night of February 3rd, 2015 in Bergen County, representing 3.3% of New Jersey’s total homeless population. This represents a

decrease of 29 persons (8%) as compared to the 2014 count. 28 persons were identified as chronically homeless, representing 8% of the total homeless population. 33 persons were unsheltered on the night of the count, which matches the number counted in 2014.

Discussion:

There was a 6% increase in the emergency shelter population, a 22% decrease in the transitional housing population, and no change in the unsheltered population from 2014. 39 of the 260 homeless households (15%) were families with children under the age of 18, and included 66 children and 50 adults. Adult only households accounted for 83% of the homeless households, and included 218 adults. 6 youth only households were also counted (2% of total households). 22 veteran households were identified as homeless, representing a 22% increase from 2014. Among homeless adults, 63% identified a disabling condition. The predominant condition identified was mental health issues. 40% of homeless households reported no source of income and 50% reported that they were not receiving any non-cash benefits. 14% of the homeless households were homeless for more than one year.

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

Introduction:

Special needs population include some of the most vulnerable groups including the elderly, persons in need of mental health services, developmentally disabled, persons with disabilities, persons with HIV/AIDS and persons with alcohol or drug addiction. These populations require specific supportive services such as counseling, physical therapy, transportation services, medical treatment and assistance with routine daily living.

Describe the characteristics of special needs populations in your community:

According to the 2010 Census, there are approximately 42,000 persons under the age of 65 years with a disability residing in Bergen County, Which represents 4.6% of the population. There are 34,554 persons age 65 and over, for the population between 16 and 64 years of age, 40,000 persons are disabled. There are 5,188 children, between the ages of 5 and 15 years old, with a disability.

Low-income and African American/Black populations in Bergen County were more likely to report being limited by physical, emotional, and mental health problems than residents of the State and County overall. Specifically, 18% of Bergen County residents overall reported being limited by physical, emotional, or

mental health problems compared to 27% of low-income residents and 24% of African American/Black residents. The remaining racial/ethnic and geographic regions had percentages that ranged from 13 - 20%.

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

The Division of BCCD generally serves special populations through support services and group home development. Several of the projects funded in FY2015 will serve special populations such as projects proposed by the Arc of Bergen and Passaic Counties, Spectrum for Living, and other nonprofits. The Division will also continue to fund programs for the elderly and frail elderly including senior centers, meals on wheels, and others.

In addition, Bergen County's HSAC made recommendations based on the County's five- year plan, which is currently being updated, for children and adults with developmental and physical disabilities. To expand options for home and community based services that help people to remain in their communities, maintain their dignity and independence and stay as active and healthy as possible.

Many of the needs of these special populations are the same as the community as a whole. Needs are determined through data analysis and results from public participation and consultation efforts. For instance, housing and community services were needs expressed for both the general population, but special accommodation in housing is a need for special needs populations. Results from the Community Needs Survey and constituents testimonies suggested that the elderly was the group in most need of affordable housing and the three top groups in most need of supportive services were the homeless individuals/families, elderly, and those with disabilities.

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

The Passaic/Bergen County HOPWA grant will be administered by the City of Paterson Department of Health & Human Services. The grant covers two counties, Passaic and Bergen, and the cities of Paterson, Passaic, Clifton, and the Township of Wayne.

The division of funding is based on the prevalence of cases of the persons living with HIV/AIDS as reported to the NJ Department of Health. Bergen County represents 36% of Persons living with HIV/AIDS, with Passaic County representing 64%.

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

Public facilities are needed in the communities of Bergen County to enhance the quality of life. Both the enhancement of existing public facilities which are very old and the creation of new public facilities are one of the high priority needs expressed by the public during the consolidated planning process. Improving the accessibility of persons with special needs to access and easily use public facilities are also needed.

Public facilities are needed to provide more amenities in neighborhoods. These include mainly publicly owned buildings such as parks, libraries, multi service centers, senior centers, police and fire stations.

Public facilities are also needed to provide specific services for low/moderate income residents or persons with special needs. These include health, child care, homeless, community based service facilities as well as facilities that assist the special needs population.

How were these needs determined?

Needs for public facilities were determined through the community input process. The public hearings and Community Needs surveys identified that the most needed neighborhood facilities were youth centers and facilities promoting community safety.

Describe the jurisdiction's need for Public Improvements:

The County of Bergen is the largest populated county in the State of New Jersey and therefore public infrastructure is old and in need of enhancement. Streets, drainage and road improvements are important needs of all communities.

Also there's a need for pedestrian improvements. Improvements for pedestrians can offer safer access to neighborhood services and to public transportation. Also, sidewalks and other pedestrian improvements are needed to create greater access to housing options and services for persons with disabilities.

How were these needs determined?

The citizen participation process greatly influence the public improvement needs. The community input and Community Needs surveys indicated that a high priority was improvements to public facilities providing public services and improvements to non-profit facilities providing community services.

The highest rated infrastructure needs were road reconstruction, sidewalk improvements, flood drain improvements, water/sewer improvements and ADA accessibility to public facilities. Related to the development of public infrastructure are economic development needs in the community such as job creation for low income residents and employment training.

Describe the jurisdiction's need for Public Services:

There are many low and moderate income communities with individuals/families, seniors and special needs population living in Bergen County who require support from public services in their community. Public services are ways to provide these families and individuals with the support needed to create a more suitable living environment and enhance the quality of life.

The public service needs include the following:

Health services

Services for the elderly

Services for the homeless

Child care and youth services

Job training and employment services

Other housing or general services supporting low/moderate income families and persons with special needs

How were these needs determined?

Meeting public service needs is a high priority for BCCD. Public services can help assist and stabilize households in Bergen County. The community input process greatly influenced the needs for public

services. The groups in most need of supportive services are homeless families and persons, seniors, and persons with disabilities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to CHAS data, Bergen County has a total of 351,854 housing units, 5.1 % of which were vacant. The number of new housing units built since 2010 is approximately 1,032 units. That is a significant drop off in production from prior years. During the prior ten years, the number of new units annually neared 2,200 from 2000 to 2009. Of the total housing units, 59% are single-unit structures, 41% are multi-unit structures, and less than 0.4 % are mobile homes. Seven percent (7%) of the total housing stock was built after the year 2000. Approximately 55.6% of the housing stock was built before 1960.

Based on Census estimates of selected housing characteristics, as well as the Division's experience in inspecting units, the majority of Bergen County's housing units are in fairly good condition. In 2013, the vast majority of the rental units were in standard condition, which means the unit generally exceeds HUD's housing quality standards, with only 8,972 dwellings, or 2.6% of the total occupied housing units, considered to be substandard due to overcrowding (1.01+ persons per room). Moreover, 0.4% or 1,388 units lacked complete plumbing facilities.

The 2013 census estimates show Bergen County had 335,422 occupied housing units – 220,018 (65.6%) owner occupied and 115,404 (34.4%) renter occupied. The number of owner occupied units had increased by 1,529 during the time period 2008 to 2013; rental units increased by 2,365 over the same time period. The increase is attributable to both new construction and a strong rental market.

The median monthly housing costs for mortgaged owners is \$3,001, non-mortgaged owners \$1,000+, and renters \$1,334. Of households in Bergen County that spent 30% or more of their household income on housing, 48% were owners with mortgages, 32.3% were owners without mortgages, and 51.3% were renters. These percentages represent a decrease in mortgaged owners by 1.8% and an increase of 3.6% and 4.2% respectively of other categories since 2008.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Bergen County has a total of 351,854 housing units, 5.1 % of which were vacant. The majority of these units are one unit, detached structures. Over 75% of the housing stock for owners is comprised of homes with 3 or more bedrooms while the percentage of one, two and three bedroom rental apartments are more evenly distributed.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	191,054	54%
1-unit, attached structure	17,381	5%
2-4 units	68,841	20%
5-19 units	25,803	7%
20 or more units	48,476	14%
Mobile Home, boat, RV, van, etc	1,430	0%
Total	352,985	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	897	0%	5,022	4%
1 bedroom	10,746	5%	43,589	39%
2 bedrooms	36,744	17%	40,724	36%
3 or more bedrooms	173,117	78%	23,688	21%
Total	221,504	100%	113,023	100%

Table 28 – Unit Size by Tenure

Data Source: 2008-2012 ACS

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

Bergen County's HOME and CDBG funded housing activities target families at or below 80% AMI. With HOME funding, the County assists first time homebuyers through its American Dream First Time Homebuyers Program. Typically a household will be between 30%-80% AMI and be a household of 3 or more persons. Within a fiscal year, approximately 15-20 families are provided assistance.

Bergen County also administers a home improvement program that provides funding to low income homeowners in order to help them make necessary repairs to their homes. Again these households range from 30%-80% AMI and are single family households. Within a fiscal year, approximately 15-20 households are provided assistance through the program.

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

There are no units expected to be lost in the near future.

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

Apartments in Bergen County remain among the least affordable in the country, according to a 2014 report, titled "Out of Reach," which was published by the National Low Income Housing Coalition. It stated that to afford the estimated \$1,402 rent on a typical two-bedroom apartment in Bergen County, a worker needs an hourly wage of \$26.96. This is more than three times the minimum wage of \$8.25.

In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$56,080 annually. Assuming a 40-hour work week, 52 weeks per year, the renter would need the equivalent of 3.3 full-time jobs at minimum wage to afford a 2 bedroom unit at Fair Market Rent.

In Bergen County, the estimated average wage for a renter is \$18.20 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a mean renter must work 1.5 full time jobs. The monthly rent affordable to the mean renter is \$946. There are more than 113,000 renter households, representing 34% of total households.

Monthly Supplemental Security Income (SSI) payments for an individual are \$825 in Bergen County. If SSI represents an individual's sole source of income, \$247 in monthly rent is affordable, while the FMR for a one-bedroom is \$1,182.

New Jersey, as a whole was the fifth most expensive state for renters, behind Hawaii, California, New York and Massachusetts. Statewide, renters need an hourly wage of \$24.92 to afford a two-bedroom apartment renting for \$1,296 monthly, the estimate used by the federal Department of Housing and Urban Development.

Describe the need for specific types of housing:

There is a great need for affordable housing in Bergen County for both owners and renters. Specifically, there is a pressing need for both rental and owner occupied housing for the lower income populations. For rentals, affordable rents for the population at or below 30% AMI is a high priority as well as owner occupied housing that serves individuals and families between 30%-50% AMI.

Discussion

Bergen County is one of the most expensive places to live in the US for both homeowners and renters alike. The low income community is affected the most by the high cost of housing, making affordable housing an extremely high priority. The Division of Community Development will continue to be committed to providing affordable housing opportunities to the County's low income residents through its various programs and initiatives.

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

Introduction

The cost of housing in Bergen County has risen dramatically over the last decade. The median home value has almost doubled from \$240,800 in the year 2000 to \$474,200 in 2011. Median rents have risen as well from \$805 to \$1,172 in 2011. According to the New Jersey Association of Realtors in 2013, 10,423 residential sales were made that included: 7,855 single family homes and 2,431 condominiums or town homes. The median sales price was \$450,000 for single family homes and \$320,000 for the condominiums or town homes. In, 2013 homes stayed an average of 80 days on the market.

In 2014 the sales data reflects a slightly different picture. Single family home sales totaled 7,306, selling within 76 days on the market. The median sales price was \$454,000. Condos and townhomes sold during 2014 totaled 2,279, with a median sales price of \$325,000; selling within 92 days on the market. Adult community sales totaled 124 for a median sales price of \$350,500. The total residential sales were 9,709, slightly lower than 2013.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	240,800	461,400	92%
Median Contract Rent	805	1,191	48%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	10,332	9.1%
\$500-999	24,789	21.9%
\$1,000-1,499	49,114	43.5%
\$1,500-1,999	16,459	14.6%
\$2,000 or more	12,329	10.9%
Total	113,023	100.0%

Table 30 - Rent Paid

Data Source: 2008-2012 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	4,972	No Data

% Units affordable to Households earning	Renter	Owner
50% HAMFI	10,232	1,438
80% HAMFI	43,577	4,627
100% HAMFI	No Data	8,631
Total	58,781	14,696

Table 31 – Housing Affordability

Data Source: 2008-2012 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,088	1,228	1,440	1,859	2,209
High HOME Rent	1,056	1,133	1,362	1,565	1,726
Low HOME Rent	828	887	1,065	1,230	1,372

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a lack of affordable housing for low and moderate income residents in Bergen County. Bergen County's median household income in 2013 was \$83,794 down from \$87,500 in 2006. 45.2% of the households in Bergen County earn less than \$50,000 annually. The majority of these are in the Southeast and Southwest areas of the County. 27.4% of the households earn between \$50,000 and \$100,000. Households that earn more than \$100,000 and less than \$200,000 represent 28.6% and households that earn more than \$200,000 represent 13.6% of the population.

84.2% of all occupied housing units have a value greater than \$300,000. Compare these figures to those of the available vacant housing stock and realize that it is virtually impossible for the Extremely Low Income home owners who earn less than 30% of the Median Family Income to afford homeownership.

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

With the recovery of the housing market and the steady increase in housing prices, affordability will become even more of a challenge in the coming years. The County's median sales price remains extremely high, well above affordability for low and moderate income families. Many families have turned to rental units instead of homeownership, thus driving up demand for rentals and consequently, monthly rents have risen.

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

Since the year 2000, Bergen County's median rent has risen almost 50% from \$805/mo. to \$1,172 in 2011. The Fair market rent for a 2 bedroom unit is \$1,450 and a 3 bedroom unit rises to \$1,878 per month. These high rents make affordable housing, specifically HOME rent limits, a necessity in Bergen County. By comparison, for families making <50% of the AMI, the low HOME rent for a 2 bedroom unit is \$1,065 and a 3 bedroom unit is \$1,230 per month. The production of affordable housing is a high priority for Bergen County each year with multiple construction projects funded with HOME dollars. The Division will also continue to provide direct rental assistance to low income individuals and households through the County Housing Authority's TBRA and Security Deposit Assistance Programs.

Discussion

Bergen County is one of the most expensive places to live in the country for both owners and renters alike. High property values, combined with high property taxes and rents make affordable housing opportunities difficult, especially for low and moderate income households. The Bergen County Division of Community Development will continue to make affordable housing a high priority and utilize all resources and funding to address this need.

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

Introduction

Approximately 83% of Bergen County's housing units were built before 1980. The majority of Bergen County's housing units, both owner occupied and rentals, are in fairly good condition. Fifty eight percent of owner occupied units and fifty two percent of rental units report no selected conditions. In addition, 41% of owner occupied units and 45% of rental units have only one selected condition.

Definitions

Bergen County does not have a definition for "substandard condition" and "substandard condition but suitable for rehabilitation." The County's 70 municipalities each have their own sets of building codes and ordinances that vary from town to town. In general, a structure is considered in "substandard condition" when it is not up to code and poses a health and safety threat to its occupants.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	91,620	41%	50,458	45%
With two selected Conditions	1,596	1%	3,452	3%
With three selected Conditions	415	0%	555	0%
With four selected Conditions	45	0%	27	0%
No selected Conditions	127,828	58%	58,531	52%
Total	221,504	100%	113,023	100%

Table 33 - Condition of Units

Data Source: 2008-2012 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,893	5%	8,427	7%
1980-1999	26,752	12%	14,918	13%
1950-1979	107,217	48%	55,071	49%
Before 1950	76,642	35%	34,607	31%
Total	221,504	100%	113,023	100%

Table 34 – Year Unit Built

Data Source: 2008-2012 CHAS

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	183,859	83%	89,678	79%
Housing Units build before 1980 with children present	6,282	3%	3,829	3%

Table 35 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Again, the need for owner and rental rehabilitation is found most prominently in the lower income populations of Bergen County. To address these needs, the Division of Community Development has funded a number of capital improvement projects for low income rental housing developments. The Division’s Home Improvement Program provides funding to low and moderate income homeowners in order to assist them in getting the necessary improvements to their homes in order to bring them into compliance and alleviate many of the aforementioned housing problems.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

In Bergen County, approximately 220,000 occupied dwellings or 64% of the total occupied housing stock meets HUD’s criteria for lead-based paint potential. By tenure, approximately 67,000 are renter occupied and approximately are 153,000 owner occupied. There are also approximately 10,000 vacant housing in units with a potential lead-based paint risk in Bergen County.

Discussion

Lead was banned from residential paint in 1978 and more than three-fourths of pre-1978 housing contains lead based paint. The older the property, the higher the potential that lead based paint is present. However, paint with a high lead content was expensive and the risk in older, high-income neighborhoods can be as significant as that in low-income areas. The majority of lead poisoning cases to date have been in older rental housing in Bergen County built prior to 1940.

The majority of block groups in Bergen County have less than 245 houses built prior to 1940. The areas that have between 245 and 3000 units tend to fall into one of two categories: historical or economically depressed. The following towns have historical housing and tend to be more affluent: Ridgewood, Rutherford, Bogota, Haworth, and Closter. These “rail towns” sprung up when the railroad ran the coast of New Jersey. Two areas where additional older housing is located include both Hackensack and Garfield, which are older suburban, centers that have stock from the 1920’s and 1930’s. Englewood, Teaneck, and Tenafly are a mix of both categories.

Through its homeowner rehabilitation program, the Bergen County Division of Community Development remains in compliance with the new lead-based paint regulations, set forth in the regulations 24 CFR Part 35. The Community Development staff continue to train and become certified in various Lead-Based paint related disciplines. Approximately 60 homes per year undergo risk assessments and have lead-based paint hazards. Bergen County currently owns X-Ray fluorescence machines(XRF’s), which are used to identify lead based painted surfaces. The XRF’s are available for use by licensed health officials county wide. This effort allows Bergen County Community Development to increase the amount of lead safe housing available to County residents.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Bergen County has 8 public housing authorities located throughout the County. Seven are municipal housing authorities and are located in the following towns:

Cliffside Park

Edgewater

Englewood

Fort Lee

Garfield

Hackensack

Lodi

The Bergen County Housing Authority serves the remainder of the County's municipalities. These housing authorities have numerous public housing facilities that serve the elderly, disabled and family populations. The primary goal for these agencies is to provide and expand affordable housing opportunities for their residents and clients. This is achieved through a combination of public housing facilities, rental and security deposit assistance programs that help provide affordable units for low income tenants.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Vouchers			Disabled *	
					Project-based	Tenant-based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program			
# of units vouchers available	0	11	1,906	5,208	44	4,043	0	0	4,262
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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:

With so many public housing authorities scattered throughout the county, there are many public housing developments that serve a wide variety of populations such as elderly, disabled and families. The problem however is that these units are in extremely high demand and in almost all cases, there is a waiting list for applications for residency at these facilities. In some instances, the wait could exceed a number of years. Please see the below list for specific building names and locations.

Public Housing Condition

Public Housing Development	Average Inspection Score
15 Massey Street - Lodi Housing Authority	98
Barcelona Court - Hackensack Housing Authority	68
Belmont Garden - Garfield Housing Authority	92
Boiling Springs Garden - Housing Authority of Bergen Co. - E. Rutherford	98
Caniano Apartments - Lodi Housing Authority	97
Carucci Apartments - HABC - Lyndhurst	100
David F. Roche Apts. - HABC - Dumont	99
DeVries Park - Lodi Housing Authority	99
Dizenzo Court - Hackensack Housing Authority	95
Edgewater Apartments	75
General Pulaski Court - Garfield Housing Authority	91
Golden Age Court - Garfield Housing Authority	88
Golden Towers - Garfield Housing Authority	93
Harry Berkie Gardens - Hackensack Housing Authority	99
Highland View Apartments - HABC - Palisades Park	97
Louis Marzitelli Court - Garfield Housing Authority	79
Mahwah Public Housing - HABC	96
Matthew DiChara Apartments - Lodi Housing Authority	99
Oratam Court - Hackensack Housing Authority	93
Ostrowski Court - Hackensack Housing Authority	88
Riverview Towers - Cliffside Park Housing Authority	69
Terraceview Towers - Cliffside Park Housing Authority	88
Vincent K. Tibbs Senior Center	59
Windall Towers - Hackensack Housing Authority	98

Table 38 - Public Housing Condition

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

In our meetings with the various public housing authorities in Bergen County, a number of restoration needs were discussed. Most common was the need for modernization of many units in the way of new carpets, accessible bathroom facilities, installation of upgraded generators and new HVAC and security systems. Another area of need was the lack of adequate parking facilities for residents and visitors.

The problem with developing a strategy to meet these needs is the lack of funding available to undertake these improvements. Many housing authorities have seen tremendous cuts in funding and are unable to move forward with capital improvements. The majority stated they will be applying for CDBG funding in the future to address these issues.

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

The local housing authorities are in regular consultation with other agencies, funding sources and their residents in order to develop strategies on how to improve the living environments of their residents. Many housing authorities have used CDBG funding to make capital improvements and modernize their facilities. Another strategy is to increase the Housing Choice Voucher lease up rates by effectively screening applicants and educating building owners to increase acceptance for program participants.

Discussion:

The local housing authorities do an excellent job in providing affordable housing opportunities to low income residents of Bergen County. There are many public housing facilities scattered throughout the County that serve a variety of populations including seniors, the disabled and multi-family households. All of the facilities are well maintained and contain no substandard units. However, the severe cuts in funding have made the provision of affordable housing more difficult, especially when it comes to capital improvements needed for aging, outdated buildings. Bergen County Community Development will continue to provide funding to the local housing authorities for both capital improvements and affordable housing programs.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

A variety of housing facilities and services are offered to the homeless by many organizations in Bergen County, including the State, County,

Federal, community based organizations, faith based organizations and health services agencies. Housing facilities include the Bergen County Housing, Health and Human Services Center (One Stop) which is the emergency shelter, transitional housing and permanent supportive housing options. Homeless support services offered in the County include: outreach and engagement, medical services, employment assistance, substance abuse recovery, legal aid, mental health services, veterans services, public assistance and referrals, social security services, family crisis shelter and childcare, and domestic violence support

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	43	9	133	209	29
Households with Only Adults	97	10	79	424	0
Chronically Homeless Households	0	0	0	123	3
Veterans	0	0	8	75	0
Unaccompanied Youth	16	0	12	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2015 Housing inventory chart

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

On February 3rd, 2015, Bergen County conducted a Point in Time Count to count the number of homeless persons that were staying in emergency shelters, transitional housing projects, or were living unsheltered in the County. Of the 340 persons counted, 54% reported having some type of disability. 63.4% of adults reported a disability, with the most common disability reported being mental health issues (62.9%), followed by substance abuse disorders (39.9%). In addition, only 18.5% of homeless households counted in the PIT reported having earned income, and 39.6% reported no source of income. With these numbers as high as they are, all homeless providers know that the key to assisting any homeless family is not only to get them into permanent housing as soon as possible, but also to link them with services in the community that will address their needs surrounding either their disability or their lack of income or mainstream benefits. All providers work with households to ensure they are receiving all forms of mainstream benefits (SSI, SSDI, Medicaid, etc.) that they are eligible for as soon as they enter a project, but they also focus on linking them with mental health providers, substance abuse programs or health services that either their agency provides directly, or that is available in the community. Agencies also work with projects and agencies that provide services focused around employment and money management, such as budgeting classes, employment training and furthering education classes. It is all of these services, combined with the housing element that work to assist a household to move out of their homelessness and remain stable in the community.

Effective planning for leveraging mainstream services will include evaluation of project level use of mainstream services, changes in employment income, analysis of household demographics and characteristics, and special needs to better target potential eligibility for mainstream supports.

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.

The following programs meet the needs of the homeless, particularly homeless /chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth.

- Alliance Against Homelessness - Permanent supportive group home for the mentally ill homeless
- Advance Housing Inc. – Permanent support housing and services for the mentally ill homeless
- Bergen County Housing Health and Human Services Center (BCHHHS) _ Bergen County “One Stop” for the homeless, who provides emergency shelter and services from community based agencies for the homeless.

- Bergen County Board of Social Services - Administration of Assistants to dependent children, Medicaid, Medically Needy program, Nursing home placement via Medicaid, Food Stamps program, adult protective services and community care programs for the elderly and disabled.
- Bergen County One Stop – provides employment services for the homeless
- Bergen County DHS – provides funds from the State and Federal government to assist the homeless
- New Jersey Buddies – provides housing and supportive services for HIV/AIDS individuals and families
- Catholic Charities- SSVF services for homeless veterans and families
- Center for Food Action – provides food at several pantries in the County for the homeless, rental assistance and security deposits
- Care Plus NJ – Services for the homeless mentally ill and rapid re housing for homeless families
- Community Hope – provides case management services to homeless veterans at the County's veterans home and SSVF services such as rapid rehousing, rental assistance and counseling
- CASA – housing and services to homeless youth
- Comprehensive Behavioral Health Care – provides services and housing to homeless mentally ill persons. They also administer the PATH program for homeless outreach in the community.
- Christ Church CDC – Partners with the BCHHHS Center by providing the assessment and some services to the homeless clients
- Center for Hope & Safety formerly known as Shelter our Sisters – provides emergency shelter services, permanent and transitional housing to homeless victims of domestic violence.
- Family Promise – provides temporary housing for homeless families
- Franciscan CDC – support services for homeless individuals and families
- Greater Bergen Community Action Partnership, Inc, - Anti poverty agency of Bergen County and they also provide services and housing to the homeless as well as those at risk of homelessness.
- Housing Authority of Bergen County – provides housing for the homeless also administers several COC Shelter + Care grants which provide permanent housing for the homeless in Bergen County.
- HOPE for Ex-Offenders- services for homeless ex-offenders
- Northeast Legal services – provides legal services for the homeless
- Salvation Army – provides daily meals to the homeless
- Soldier On – provided SSVF services for homeless veterans.
- Vantage Health System Inc.- provides housing and services to the mentally ill individual and families. Also, rapid rehousing for homeless families
- Workforce Investment Board – provides employment services and referrals to the homeless

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

Introduction

While the County is rich with vibrant retail centers, a booming housing market and a highly educated labor force, much less apparent is the harsh environment that exists for families and individuals with low-income, for children and families at risk, for people with disabilities and adults over sixty.

A common challenge faced by all vulnerable populations is safe and affordable housing. Skyrocketing housing costs, coupled with increases in the costs of childcare, food, gas, transportation, and health care, force thousands of Bergen County families to make impossible choices among the most basic needs because their incomes are inadequate.

While for low-income individuals and families housing subsidy is one of the most effective interventions, support services provide an equally important intervention for children and families at risk, for people with disabilities and for the frail elderly. Services such as home health care, wrap-around-services, supportive living arrangements, respite services for developmentally challenged children, recreation for children with mental problems and care management assist at-risk families to remain intact and allow people with disabilities and older adults to remain at home or in community residences and avoid institutional placement. Although these services should be available on demand, long waiting lists exist.

BCCD funds many programs that provides direct housing and social services for low/moderate income persons and places high priority for seniors, persons with disabilities and special needs populations

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

The BCCD generally serves special populations through support services and group home development. Several of the projects funded will serve the special needs population , the elderly and frail elderly including persons with alcohol or other drug addictions, persons with HIV/AIDS and their families.

In addition, Bergen County's HSAC made recommendations based on the County's five- year plan for children and adults with developmental and physical disabilities to expand options for home and community based services that help people to remain in their communities, maintain their dignity and independence and stay as active and healthy as possible. Needs include increased number of care managers, flexible housing options, expansion of recreational opportunities, vocational and life skills training.

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

Community Mental Health agencies receive public funding to ensure that residents have access to care regardless of ability to pay as service can be offered on a sliding scale. The County of Bergen through the Mental Health Board supports the agencies below:

- Comprehensive Behavioral Health Care, Inc. - The Adult Residential Services Division of CBHCare provides a continuum of residential services for psychiatrically disabled consumers who have a history of hospitalization. Two transitional group homes, two long term residences, The CHAMP Program (Care & Hope at Morris Plains), The Partnership Program and the Alternative Living Supervised Program (in-home service) provide an array of support services for 188 consumers on a daily basis.
- Care Plus Inc.- Integrated Primary Care- offers fully-integrated mental and physical health care services. Care Plus takes a “whole body” approach to recovery and wellness that they pioneered in 2009, as one of the first organizations of in the country selected to offer a primary care practice within a mental health care organization. This unique “integrated” approach features mental health care professionals working side-by-side with “primary care” doctors who serve a client’s physical health care needs—*“connected” to one another in the same way mind and body health are connected.*
- Vantage Health System- owns and operates two long term, two transitional and 4 permanent supportive housing residences that provides services to individuals with severe and persistent mental illness. Outreach services are provided to individuals who in independent apartments.

West Bergen Mental Health- West Bergen’s Residential Program provides clients with a full range of residential housing options. Residential placements and supportive services provide clients with the level of supervision that they need to successfully maintain themselves within the community.

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

BCCD will continue to provide supportive services and housing services that address the needs of various special needs population:

- Provide funding for public service projects which assist the special needs population including youth, children, elderly and persons with disabilities
- Provide financial assistance to help in the rehabilitation and/or development of affordable housing units including those that serve seniors, persons with disabilities and other special needs population

- Provide homeless prevention and rapid re housing to extremely low and low income persons including services for victims of domestic violence
- Provide services to persons with special needs and their families to enhance and maintain their quality of life.

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

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Three economic clusters essentially define Bergen County's current employment landscape: (1) **commercial trade and hospitality-based businesses, 36%**; (2) **specialized skill-based businesses, 34%**; and (3) **education and health care-based services, 21%**.

Nine large-scale, primarily mixed-use commercial and residential initiatives that will impact the local economy in varied degrees are either under construction or planned in Bergen, with seven of the nine projects in the county's southern tip. Most of these new enterprises are situated at major transportation hubs and will likely create further traffic congestion with little in the way of federal, state, or local funding available to ameliorate the problem.

Significant highway and local road traffic congestion, inadequate mass transit, the need for additional railway connections to New York City, and insufficient downtown parking in many of Bergen's 70 municipalities largely define the county's transportation landscape with the negative overall economic impacts of these problems obvious. Various initiatives to help remedy the situation have been in some stage of discussion or planning for over a decade or more with, as cited above, virtually no federal, state, or local funding available to address vital needs.

Skill and Education-based demographic data suggests that Bergen County's workforce is very well poised to meet the requirements and successfully complete any specific training needed relative to the new jobs that will result from the economic development initiatives cited above. To further underscore this point, Bergen County's workforce is comparatively among the better educated nationally.

Job opportunity promotion and workforce training initiatives in Bergen County are robust. The Bergen County Workforce Development Board (BCWDB) -- led by a primarily private sector-based group of 40 Trustees who have their fingers on the pulse of employer needs -- is the chief driving force in this regard. Broadly, BCWDB seeks to train and connect Bergen County residents to jobs and ensure that employers have the skilled workers they need. BCWDB also provides specialized services for the disabled, veterans, at risk youth, displaced homemakers, and older workers (55+).

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	339	256	0	0	0
Arts, Entertainment, Accommodations	34,977	36,579	9	9	0
Construction	14,357	14,331	4	4	0
Education and Health Care Services	77,463	82,492	20	21	0
Finance, Insurance, and Real Estate	37,551	23,444	10	6	-4
Information	13,675	8,166	4	2	-2
Manufacturing	23,426	33,416	6	8	2
Other Services	15,347	13,518	4	3	-1
Professional, Scientific, Management Services	52,919	56,585	14	14	0
Public Administration	5	1	0	0	0
Retail Trade	47,458	54,042	12	13	1
Transportation and Warehousing	12,561	12,309	3	3	0
Wholesale Trade	30,228	40,299	8	10	2
Total	360,306	375,438	--	--	--

Table 40 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	482,861
Civilian Employed Population 16 years and over	449,056
Unemployment Rate	7.00
Unemployment Rate for Ages 16-24	14.24
Unemployment Rate for Ages 25-65	5.10

Table 41 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	139,679
Farming, fisheries and forestry occupations	17,949
Service	32,918
Sales and office	120,927
Construction, extraction, maintenance and repair	27,968
Production, transportation and material moving	17,412

Table 42 – Occupations by Sector

Data Source: 2008-2012 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	228,015	54%
30-59 Minutes	127,228	30%
60 or More Minutes	67,529	16%
Total	422,772	100%

Table 43 - Travel Time

Data Source: 2008-2012 ACS

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	18,097	1,857	10,493
High school graduate (includes equivalency)	79,046	6,593	23,527
Some college or Associate's degree	84,140	6,838	18,894

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	200,522	10,088	37,055

Table 44 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	1,099	3,625	3,502	7,756	13,338
9th to 12th grade, no diploma	5,878	2,692	2,958	9,914	12,606
High school graduate, GED, or alternative	17,350	17,966	25,262	65,938	47,821
Some college, no degree	28,836	19,018	19,851	41,701	18,442
Associate's degree	2,939	6,557	7,663	15,236	4,517
Bachelor's degree	11,088	38,855	44,644	74,696	22,824
Graduate or professional degree	960	16,572	26,241	46,753	18,476

Table 45 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,863
High school graduate (includes equivalency)	35,039
Some college or Associate's degree	43,710
Bachelor's degree	61,575
Graduate or professional degree	85,598

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

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

Three economic clusters essentially define Bergen County's current employment landscape: (1) **commercial trade and hospitality-based businesses, 36%**; (2) **specialized skill-based businesses, 34%**; and (3) **education and health care-based services, 21%**.

1. As New Jersey's primary gateway to New York City and the state's most populous county, it's not surprising that **36%** of Bergen County's workforce is employed in some aspect of **commercial trade and hospitality**, viz.: Arts, Entertainment, Accommodations (9% of all jobs); Retail Trade (14% of all jobs); Wholesale Trade (10% of all jobs); and Transportation and Warehousing (3% of all jobs). A subset of these findings aligns with a key N.J. Department of Labor and Workforce Development statistic that approximately one of every four private sector workers in New Jersey is involved in some facet of Retail, Hospitality, and Tourism. In Bergen County, Arts, Entertainment, Accommodations (9% of all jobs) and Retail Trade (14% of all jobs) totals of 23% of the workforce.
2. As a second major building block, **specialized skill-based** activity in the context of Professional, Scientific, and Management Services (13% of all jobs); Finance, Insurance, and Real Estate (6% of all jobs); Manufacturing (9% of all jobs); Information Services (2% of all jobs); and Construction (4%), constitute **34%** of all employment in Bergen County.
3. Finally, **education and health care services** that provide for the needs of Bergen's 934,000 residents round out the major economic sectors that make up the county's workforce at **22%** of all jobs.

Describe the workforce and infrastructure needs of the business community:

With regard to the major-scale construction-based economic development initiatives listed in the next section, the vast majority of resulting new jobs will be in Retail Trade and to a lesser degree in the Arts, Entertainment, and Accommodations and Finance, Insurance, and Real Estate employment sectors. As the Retail and Accommodations categories currently have slightly more available jobs than available workers, workforce development and training in both areas become a priority. Infrastructure needs relate to (a) sewerage, drainage, and other utility capacity-building upgrades with (b) the likelihood that existing highways and local roads will be further congested with no federal, state, or local funding currently available ameliorate the problem.

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.

Nine large-scale, primarily mixed-use commercial and residential initiatives are either under construction or planned in towns across Bergen County, including Cliffside Park, East Rutherford, Edgewater, Fair Lawn, Fort Lee, Mahwah, Ridgefield Park, Teterboro, and Wood-Ridge. Five transportation initiatives listed below should be considered as part of a long term vision to bolster Bergen County's economy:**New Jersey | New York City Gateway Tunnel Project:** Described by federal transportation officials as the "most important rail project in the U.S.," construction of the \$14 billion tunnel would be an economic boom that would spur thousands of construction jobs and widen

Bergen County's connection to an economic engine. **Operation of a Bergen-Hudson Light-Rail Line:** The conversion of existing south-to-north tracks for commuter light-rail would provide a rail connection to New York City for Bergen commuters who live in the eastern most portion of the county. **Widening of Route 17 from Route 4 Intersection in Paramus to Essex Street, Hackensack Exit:** Chronic traffic congestion around the intersection of Routes 4 and 17 and going south would be alleviated by the widening of Route 17 North and South along what is known as the Essex Corridor. **Bus Rapid Transit:** BRT proposals that would improve Bergen's comparatively poor intra-county bus mass transit system continue to receive attention. As the cost of implementing BRT is comparatively lower than other options, it's possible a pilot project could emerge within the next five years. **Municipal Downtown Parking:** Many Bergen downtowns have insufficient parking that only add to the survival challenge local small businesses face. County and municipal governments are taking steps to address the problem as part of larger downtown revitalization strategies. With regard to the construction projects cited above, most of the resulting new jobs will be in Retail Trade and to a lesser degree in the Arts, Entertainment, and Accommodations and Finance, Insurance, and Real Estate employment sectors. As the Retail and Accommodations categories currently have slightly more available jobs than available workers, workforce development in both become a priority.

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

Education-based demographic data suggests that Bergen County's workforce is very well poised to meet the requirements and successfully complete any specific training needed relative to the new jobs that will result from the economic development initiatives cited above. To further underscore this point, Bergen County's workforce is comparatively among the better educated nationally.

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.

Job opportunity promotion and workforce training initiatives in Bergen County are fairly robust. The Bergen County Workforce Development Board (BCWDB) -- led by a primarily private sector-based group of 40 Trustees who have their fingers on the pulse of employer needs -- is the chief driving force in this regard. Broadly, BCWDB seeks to train and connect Bergen County residents to jobs and ensure that employers have the skilled workers they need. BCWDB also provides specialized services for the disabled, veterans, at risk youth, displaced homemakers, and older workers.

Central to ongoing BCWDB operations is the "One-Stop Career Center" that provides a range of training services for both the prospective employee and employer among other forms of jobs assistance. For the job seeker in need of (re)training, this includes: (a) the "Career Beacon Training Workshop" that upgrades worker skills on an individualized basis; (b) "E-Connect" and "Metrix" on-line courses that are tailored to specific career areas and in some instances certified for college credit and/or continuing education units; and (c) tuition waivers that allow economically qualified unemployed individuals to

attend needed training courses at public colleges. For the employer in need of training for new hires, BCWDB provides a varied set of incentives: (a) "WorkForce 55+" grants to fund the training/salaries of economically qualified, newly hired older workers; (b) "WorkFirst New Jersey On-the-Job Training" grants that reimburse 50-90% of a new hire's salary for up to six months to assist with defraying training costs; (c) "Customized Training" grants that are awarded on a competitive basis to help improve employee skills; (d) "Literacy Skills Training" grants that are available to improve employees' English language proficiency, reading comprehension, communication, math, and computer literacy skills; and (e) a "Registered Apprentice" program that provides employers with up to \$5,000 for each new or current employee that registers as an apprentice and receives related on-the-job and classroom training.

Working in partnership with BCWDB, both Ramapo College in Mahwah and Bergen Community College in Paramus have run varied, annual programs targeted to specific constituencies and occupations. During the past year, these initiatives have included: (a) job search training for several hundred at risk youth (Ramapo College); (b) training lower income job seekers for entry-level health care positions (Bergen Community College); and (c) a partnership with county manufacturers to train new hires with entry-level skills necessary for the industry (Bergen Community College).

BCCD works closely with BCWDB as low-income workforce training is a specific economic development emphasis in the Consolidated Plan. Further, BCCD allocates slightly over \$80,000 to four agencies – the Bergen County Division of Family Guidance; Care Plus, N.J.; Flash Corporation; and the Women's Rights Information Center – that provide different facets of employment opportunity, resources, and training for low-income and special needs constituencies.

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

No

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.

Bergen County does not currently have a Comprehensive Economic Development Strategy or defined mechanism to achieve one. It's possible this may change in the near future given a new County Executive in Bergen as of January 1, 2015 who favors a more consolidated and strategic approach to building the local economy. It is noteworthy the Bergen County Workforce Development Board does have a rolling strategic plan for workforce development that focuses on ongoing partnership capacity building to incorporate local employer new hire needs as they appear.

Discussion

With several major economic development projects under construction, a robust set of services to both train the workforce and respond to employer needs as warranted, Bergen County is clearly on a growth trajectory to meet its larger economic and job potential as a first ring suburb of New York City. The central problem is the need for major transportation improvements to alleviate vehicular traffic, upgrade bus and rail mass transit, improve municipal downtown parking conditions, and widen its rail and road connections to New York City as a world economic capital.

MA-50 Needs and Market Analysis Discussion

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

In reviewing data regarding housing problems in Bergen County, there was a direct correlation between income, housing problems and geography. The majority of low and moderate income residents live in the central and southern regions of Bergen County. These areas are also where we see the most households with multiple housing problems.

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

As of the 2013 Census estimates, the White Non- Hispanic population in Bergen County was 553,678 or 59.7% of the population. The number of Black or African American Non- Hispanic was 62,138 or 6.7% of the overall population. The Asian population was 147,462 or 15.9%. The number of Hispanics was 166,011 or 17.9% of the overall population. Native Americans made up .04% population or just 3,809 in number. An "Area of Concentration" for each racial group is any census tract that is at least 10% higher than that group's overall population percentage. For example, for Hispanics, the population is concentrated when the number in one census tract equals 27.9% or greater.

As a group, the African-American community remains concentrated in Englewood, Hackensack and Teaneck. A total of 30,758, Black non-Hispanic residents or approximately 60% of the total group reside in these communities.

Generally, the Hispanic community is scattered throughout Southeast and Central Bergen County. Areas of concentration include Fairview at 54.6%, Hackensack at 35.5%, Garfield at 32.2%, Lodi at 30.5% and Ridgely Park at 36.2%. The 2013 Census estimates put the County's Hispanic population at 17.9%.

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

An analysis of 2014 property sales data, published in The Record newspaper, found that prices across most of Bergen County have remained stable but are still below peak market values found before the housing crisis. Overall, the Bergen County median sale price when considering all sales was \$405,000, remaining 14.7% below the 2006 median sales peak of \$475,000. The slow recovery is most dramatic in the region's lower-income, lower- priced housing markets. At the top end of the market where the median sales price was at least \$700,000 in 2006, prices are about 11% below their peak. Homes in the middle of the market are about 17% off peak prices. However, at the lower end, in communities such as Hackensack, Wallington, Garfield and Elmwood Park, values are held down by greater concentrations of foreclosures and distressed sales and have barely recovered. The most extreme examples are seen in areas such as Hackensack, where the median sales price dropped from \$330,000 in 2006 to \$205,000 in 2014. In Garfield the median price dropped from \$410,000 to \$281,000. Wallington dropped from

\$423,000 to \$260,000 and in Elmwood Park the median price fell from a peak of \$410,000 to \$300,000. Compare this to the high end of the market where in towns such as Ridgewood, sales have climbed back to \$685,000 near the peak of \$710,000 and Englewood Cliffs where the median price of \$1.1 million has now surpassed the 2006 peak of \$1.06 million.

Are there any community assets in these areas/neighborhoods?

While these neighborhoods are diverse both economically and ethnically, they all possess many community assets including excellent public school systems, access to public transportation, employment opportunities, social service providers, retail stores and parks and recreational facilities.

Are there other strategic opportunities in any of these areas?

The Division of Community Development focuses a large part of its annual CDBG allocation to these areas in a wide array of activities including infrastructure improvements, funding for public service programs and housing rehabilitation.

In 2007, the Bergen County Division of Community Development and the Boroughs of Fairview and Cliffside Park created a Neighborhood Revitalization Strategy program that delivers needed programs and services to the predominantly low and extremely low income residents in order to improve their overall quality of life. The program addresses a number of needs in the community including public improvements, housing, economic development and social services. Walker Street is the heart of the NRS area bound by 6th Street in Fairview on the west; Cliff Street in Fairview/Cliffside Park on the north; Gorge Road in Cliffside Park on the east and Delano Place/Main Street in Fairview/Cliffside Park on the south. The neighborhood revitalization area encompasses a predominantly residential area which surrounds the Boroughs' downtown business districts. The business districts are comprised of mixed use buildings comprised of both residential and retail space, as well as several multi storied residential apartment buildings and one/two family houses.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan objectives represent high priority needs for Bergen County and serves as a basis for the strategic actions BCCD will use to meet these needs. The goals are identified below in no specific order or ranking: Improve housing opportunities by creating and preserving decent, safe affordable housing for low /moderate income households, elderly, persons with disabilities and the special needs population Expand sustainable homeownership opportunities for low/moderate income families

Reduce homelessness by assisting individuals and families to stabilize in permanent housing after experiencing a housing crisis or homelessness by providing appropriate housing and support service solutions

Enhance the quality of life for residence by ensuring access to appropriate services Strengthen neighborhoods by investing in infrastructure needs and in public facilities that maximize impact by providing access to services

Enhance economic stability and prosperity by increasing opportunities for job readiness and investing in economic growth to increase the number of jobs or goods and services available Ensure fair access to housing for all residents

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	WALKER ST FAIRVIEW/CLIFFSIDE PK NEIGHBORHOOD REVITALIZATION
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/2/2008
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	County-wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Fairview NRS has identified several goals to undertake within this strategy area. The goals relate to improvements the strategy Area will undertake relating to housing, public services for day laborers and Economic Development.

The Fairview NRS has set several goals to be accomplished within the strategy area:

The Center for Food Action will be collaborating with the Franciscan CDC to provide a food pantry utilizing CDBG funds and private donations.

Provide social services (i.e. health screening, social workers, homeless prevention services, security deposit program)

ESL classes in partnership with the Board of Education

The Franciscan CDC in collaboration with Madeline Corporation will coordinate regarding housing needs

Northeast Legal Services for Immigration Issues

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Assistance for Renters
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence 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
	Geographic Areas Affected	County-wide
	Associated Goals	Affordable Housing production Public Housing Modernization Reduce Homelessness Rental Assistance Single/Multi unit Housing Rehabilitation

	Description	<p>The high cost of rental housing makes rental housing assistance a high priority need in Bergen County. The 2015 Community Needs Survey also revealed that the rehabilitation of existing rental units was one of the County's top affordable housing needs. Direct assistance to renters is needed to address the need for affordable rents and to improve the quality of rental housing opportunities for low income individuals and families. Most importantly, increased access to affordable rental housing for persons with special needs, the elderly and homeless populations is a necessity in Bergen County</p>
	Basis for Relative Priority	<p>The provision of affordable rental housing is a high priority need for Bergen County. Many renter households are challenged by fixed or shrinking incomes, ever-increasing housing cost burdens and an aging housing stock. To address this need, BCCD will continue to help finance the rehabilitation and/or construction of rental units and provide direct rental assistance to renters during the Consolidated Plan period.</p>
2	Priority Need Name	Assistance for Homeowners
	Priority Level	High
	Population	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities</p>
	Geographic Areas Affected	County-wide
	Associated Goals	<p>Affordable Housing production Homeowner Rehabilitation</p>

	Description	Homeowner assistance is a high priority need in Bergen County. As with the rental community, due to the high cost of living, many homeowners are housing cost burdened and in need of assistance. Cost burdened households lack the necessary discretionary income needed to upgrade their homes and eliminate possible health and safety hazards found in an aging housing stock. Programs are needed to help address these hazardous conditions and improve the quality of housing. Assisting homeowners with these issues is important to ensure the continued maintenance of existing housing stock, the health of neighborhoods, and the viability of homeownership for low /moderate income households.
	Basis for Relative Priority	The 2015 Community Needs Survey found that the rehabilitation of homeowner units was a high priority need for low income homeowners in Bergen County. Data analysis and citizen input has shown that many homeowners are housing cost burdened and need assistance. Programs that address the rehabilitation of single/multi-family homes and lead-based paint and lead hazard abatement are high priorities for the next five years.
3	Priority Need Name	Assistance for Homebuyers
	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	County-wide
	Associated Goals	Homebuyer Assistance
	Description	With a median sales price of over \$450,000, affordable housing for low and moderate income home buyers is a high priority in Bergen County. In addition, due to the more stringent underwriting policies employed by most banks, many first time, low income home buyers fail to meet the necessary requirements to qualify for a conventional mortgage. Assistance is needed to help with down payments as well as a reduction in the size of mortgages in order to ensure that the homebuyer is not cost burdened.

	Basis for Relative Priority	Providing financial assistance for homeownership ranked as a high affordable housing need in the 2015 Community Needs Survey. As housing prices continue to rise, affordable homeownership becomes less accessible for low/ moderate-income families. Homeownership is one way that families can build assets and create a stable living environment. The Division of Community Development will utilize both CDBG and HOME funds to address this need during the Consolidated Plan period.
4	Priority Need Name	Homeless Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly 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	WALKER ST FAIRVIEW/CLIFFSIDE PK NEIGHBORHOOD REVITALIZATION County-wide
	Associated Goals	Enhance quality of life through public service Reduce Homelessness Single/Multi unit Housing Rehabilitation

	Description	Addressing homelessness continues to be a great need in Bergen County. Bergen County DHS conducts an annual Point-In-Time (PIT) count of homeless persons and facilities using the HMIS system. As reported in the Needs Assessment section, the 2014 Homeless PIT count estimated that of the 340 persons counted, 54% reported having some type of disability. 63.4% of adults reported a disability, with the most common disability reported being mental health issues (62.9%), followed by substance abuse disorders (39.9%). In addition, only 18.5% of homeless households counted in the PIT reported having earned income, and 39.6% reported no source of income.
	Basis for Relative Priority	Addressing homelessness goes beyond assisting emergency shelters. Instead, it involves a coordinated system which addresses different needs including providing emergency shelter, supporting individuals and families that are already homeless to find housing and supportive services, and preventing homelessness.
5	Priority Need Name	Public Service Needs
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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</p>
<p>Geographic Areas Affected</p>	<p>WALKER ST FAIRVIEW/CLIFFSIDE PK NEIGHBORHOOD REVITALIZATION County-wide</p>
<p>Associated Goals</p>	<p>Enhance quality of life through public service</p>
<p>Description</p>	<p>Providing and maintaining a high quality of life for all citizens is a high priority for the County and BCCD. In past years, BCCD has allocated CDBG funding for public services near the CDBG public services funding cap. Even with this allocation, BCCD continues to receive requests from service agencies in need of funding to address the continued demand for public services. BCCD plans to allocate the maximum amount CDBG funding allowed by the regulations in the next five years. CCd will address the needs of seniors,youth and childcare, health, job training, homeless services and general public services that serves low/moderate income persons, persons with disabilities and special needs</p>

	Basis for Relative Priority	Public services are ranked high based on the continued need based on stakeholder participation in the public participation process during the development of the Consolidated Plan. In addition, many citizens ranked supportive services as one of the top priority needs in Bergen County. The Community Needs Survey results also revealed that the groups most in need of supportive services were 1) Homeless, 2) Elderly, and 3) Persons with physical disabilities. Priority public service needs include youth and child care services, health services, homeless services, job training services, senior services, and various public service activities serving low/moderate income neighborhoods and populations with special needs.
6	Priority Need Name	Improvement of Neighborhood Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate 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	County-wide
	Associated Goals	Revitalize communities
	Description	There continues to be a high need for neighborhood based public and private facilities that provide safe places for communities to convene or individuals to receive services. The need for facilities is shown through the continued demand for assistance from public and private entities submitting applications for funding. In addition, through the public participation process, neighborhood facilities and amenities, including facilities for services, are very important for communities

	Basis for Relative Priority	<p>In the 2015, Community Needs Survey respondents ranked the top needed neighborhood facilities as Health facilities, child care centers, and facilities promoting community safety (fire stations, police stations). In addition, the continued requests from public and private agencies reinforce the demand and need for improving and creating neighborhood facilities.</p> <p>Specific facility needs identified include but are not limited to:</p> <ul style="list-style-type: none"> • Parks, multiservice centers, libraries and other municipal owned facilities • Facilities that serve special needs populations including homeless, persons with disabilities, and victims of domestic violence. • Health facilities <p>Public facilities improvements are high priority needs in the next 5 years. Community Needs survey and testimonies from the public indicated this as a priority need.</p>
7	Priority Need Name	Addressing Neighborhood Needs
	Priority Level	High
	Population	Extremely Low Low Moderate 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	County-wide
	Associated Goals	Revitalize communities

	Description	Addressing neighborhood needs through area benefit activities is one way in which BCCD will increase the safety and improve the quality of life in low/ moderate income neighborhoods in Bergen County. Due to aging and deteriorated infrastructure neighborhood needs such as road reconstruction, street improvements, sewer and drainage projects are a high priority over the next 5 years, in addition providing ADA accessibility is needed to provide access to the handicapped and disabled.
	Basis for Relative Priority	Continued efforts to increase neighborhood stability are important for Bergen County communities. Public infrastructure improvements will sustain communities and provide suitable living environment for low/moderate income residences. BCCD will continue to fund various activities to address neighborhood needs during the 2015-2019 Consolidated Plan periods.
8	Priority Need Name	Economic Development Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	County-wide
	Associated Goals	Foster community economic development
	Description	There is a need for economic development that helps to raise incomes of low/ moderate-income families through job training. The County's WIB will provide programs to enhance job education and job training opportunities for the low and moderate income workforce. This will provide for opportunities to get higher income jobs for low/moderate income persons.
	Basis for Relative Priority	Respondents from the 2015 Community Needs Survey ranked job education and employment training as the highest economic development priority needs. Economic development activities can enhance access for low/moderate-income persons to job opportunities or job training to increase their income. Economic development continues to be a high priority need in Bergen County.

Narrative (Optional)

Bergen County high priority categories are: affordable housing, supportive services, public improvements and infrastructure, and economic development. Within these four priorities, the 2015-2019 Consolidated Plan has developed priority needs that will be addressed by the goals outlined in the Strategic Plan.

SP-30 Influence of Market Conditions – 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)	Due to the high rents and long waiting lists for rental assistance, direct rental assistance will be a high priority for Bergen County for the upcoming 5 year period. Assistance will be provided through Section 8 rental assistance as well as security deposit assistance.
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	As reflected in the CHAS data, there is a high need for the continued production of affordable housing units in Bergen County. Many households are cost burdened and there are a significant number of households with one or more housing problems.
Rehabilitation	With roughly 83% of housing units constructed before 1980, rental and homeowner rehabilitation is a high priority for Bergen County. Rehabilitation of affordable rental units will be funded by both the CDBG and HOME programs and the rehabilitation of homeowner units will be continued through the division's Home Improvement Program
Acquisition, including preservation	The high cost to purchase a new home, coupled with more stringent underwriting criteria from lending institutions have combined to make homeownership difficult in Bergen County. Therefore acquisition of affordable housing, specifically through our American Dream First Time Homebuyer's program will continue to be a high priority for the next 5 years.

Table 49 – Influence of Market Conditions

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

Introduction

The following are the anticipated resources for the CDBG, HOME and ESG Programs in FY 2015.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	8,179,618	550,873	0	8,730,491	CDBG funds finance housing, public facilities and improvements, public services, and economic development assistance activities. CDBG funds are combined with many public and private funds to create a greater impact in neighborhoods.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,812,740	0	53,534	1,866,274	HOME funds will be used for acquisition of affordable housing through American Dream Program. Rental assistance will be provided through TBRA and Security Deposit Assistance Programs and affordable unit production will be funded through both rehabilitation and new construction
						0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	737,505	0	0	737,505	0	Organizations applying for ESG funding must provide a 1 to 1 match for the ESG funds they receive and are selected through a competitive application process
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Admin and Planning	166,624	0	0	166,624	0	BCCD will be submitting an application for FY2015 Mc Kinney Vento Homeless Assistance to assist with the planning and administration of Bergen County's COC process.

Table 50 - 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

BCCD will use a combination of public and private funding to carry out affordable housing activities during the period covered by this Plan. BCCD “American Dream” Homebuyer Program leverages HOME funding through a second mortgage which is non-interest bearing with pay back deferred until the property is sold or the property title transferred, CDBG funding in matching down payment assistance which is forgivable after ten years with private funding including equity from the home buyer and private mortgage loans from banks with whom we partner. CDBG funds are also used to leverage the Home Improvement Program for rehabilitation of one and two family homes through a deferred loan with no payments on the loan until the home is sold or title transferred.

Non Housing community development activities also leverage BCCD federal funds, State, County, local government, and private/foundation funds to execute the activities identified in the Plan.

ESG Match: ESG matching requirement is one to one match and will be satisfied with CDBG funding from BCCD , in kind and private funding.

HOME Match: Match for the HOME program will be calculated annually during the underwriting and subsidy layering review of each HOME application. Matching funds will come from a variety of sources including, but not limited to private and local funds, donated land, PILOT’s and interest subsidy for below market rate loans.

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

Currently, there are no parcels of County owned land that will be used to address the needs identified in the Plan. The Bergen County Housing, Health and Human Services Center (BCHHS) is owned by the County and will be used to address the needs of the homeless. This BCHHS Center is Bergen’s One stop, single point of entry for the homeless in the County.

Discussion

SP-40 Institutional Delivery Structure – 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
Bergen County Department of Human Services	Government	Homelessness public services	
Bergen County Division of Family Guidance	Government	Economic Development Homelessness	
Housing Authority of Bergen County	Public institution	Public Housing public services	
Cliffside park Housing Authority	Public institution	Public Housing public services	
ENGLEWOOD HOUSING AUTHORITY	Public institution	Public Housing public services	
FORT LEE HOUSING AUTHORITY	Public institution	Public Housing	
FAIR HOUSING COUNCIL OF NORTHERN NEW JERSEY	Non-profit organizations	Homelessness public services	
BCHHHS Center	Government	Homelessness	
Bergen County Health Department	Government	public services	
Bergen County Senior Services	Government	public services	
ENGLEWOOD HEALTH DEPARTMENT	Government	public services	
WEST BERGEN MENTAL HEALTHCARE	Non-profit organizations	public services	
VANTAGE HEALTH SYSTEM	Non-profit organizations	Homelessness public services	
CARE PLUS NJ INC	Non-profit organizations	Economic Development public services	
ADVANCE HOUSING, INC.	Non-profit organizations	Homelessness public services	
Center for Hope & Safety, Inc.	Non-profit organizations	Homelessness public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ALLIANCE AGAINST HOMELESSNESS	Non-profit organizations	Homelessness	
Family Promise of Bergen County	Non-profit organizations	Homelessness	
CENTER FOR FOOD ACTION	Non-profit organizations	Homelessness	
Northeast NJ Legal Services	Non-profit organizations	Homelessness public services	
PASCACK VALLEY MEALS ON WHEELS	Non-profit organizations	public services	
JEWISH FAMILY SERVICES	Non-profit organizations	public services	
VOLUNTEER CENTER OF BERGEN COUNTY	Non-profit organizations	public services	
NORTH JERSEY FRIENDSHIP HOUSE	Non-profit organizations	public facilities	
FRANCISCAN COMMUNITY DEVELOPMENT CENTER	Non-profit organizations	public services	
Greater Bergen County Community Action	Non-profit organizations	public facilities public services	
BOYS AND GIRLS CLUB OF GARFIELD	Non-profit organizations	public services	
BOYS AND GIRLS CLUB OF LODI	Non-profit organizations	public services	
GARFIELD YMCA	Non-profit organizations	public facilities	
TJ RILEY SENIOR CENTER	Non-profit organizations	public services	
SPECTRUM FOR LIVING GROUP HOME	Non-profit organizations	public services	
CHILDRENS AID & FAMILY SERVICES	Non-profit organizations	public services	
BERGEN FAMILY CENTER	Non-profit organizations	public services	
CALVARY CARES CDC, INC	Non-profit organizations	public services	
FLAT ROCK BROOK NATURE ASSOCIATION	Non-profit organizations	public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Southeast Center for Independence Living	Non-profit organizations	public services	
INFANT SENIOR SHARING INC	Non-profit organizations	public services	
FORT LEE ASSISTANCE AND SUPPORT HOUSING CORP. (FLASH)	Public institution	Economic Development	
MADELINE CORPORATION	Non-profit organizations	Ownership Rental	
Emerson Affordable Housing	Non-profit organizations	Ownership Rental	
Housing Development Corporation	Non-profit organizations	Economic Development Homelessness public services	
WOMEN'S RIGHTS INFORMATION CENTER	Non-profit organizations		
BERGEN COUNTY TECHNICAL SCHOOLS	Government	public facilities	
CHRISTIAN HEALTH CARE CENTER	Non-profit organizations	public facilities	
EASTERN CHRISTIAN CHILDREN'S RETREAT	Non-profit organizations	public facilities	
Allendale Senior Housing	Non-profit organizations	public facilities	
Build with Purpose	Non-profit organizations	public facilities	
COMMUNITY HOUSING IN PARTNERSHIP	Non-profit organizations	public facilities	
ARC OF BERGEN & PASSAIC	Non-profit organizations	public facilities	
BERGEN COUNTY HOUSING COALITION	Non-profit organizations	public services	
HEIGHTENED INDEPENDENCE AND PROGRESS (HIP)	Non-profit organizations	public services	
PARISH NURSING INTERFAITH	Non-profit organizations	public services	

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Bergen County has a substantial and capable housing and community development delivery system. The primary strength of the institutional delivery structure is the wide array of entities both public and private which we fund or partner with to provide housing and services. BCHHHS Center provides for a holistic approach in providing services for the homeless. The collaboration with several agencies who works directly from the Center allows the homeless services to be well coordinated. This partnership ensures ongoing and seamless housing and supportive services.

Although we have had success, there are still gaps preventing low/moderate income persons and the special needs population from receiving services. With the introduction of a coordinated access system in the County which will ensure the necessary services are provided to all population groups. We are currently in the beginning phase of developing a coordinated access system for all services in the County.

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			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	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	

Table 52 - 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)

Bergen County intends to improve the service delivery system by implementing a single coordinated intake, assessment and central referral system at the BCHHHS Center for all homeless interventions. The continuation of the coordinated placement system will include triage, assessment and referral of the homeless, chronically homeless and homeless families. The coordinated system will also be connected to rapid re housing, transitional housing and other prevention programs.

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

According to the BCCD community and stakeholder participation process, the following are some identified gaps for special needs population when trying to access services:

- Transportation
- Income limits are low in many Federal and State programs
- Long transition times between provider networks for benefits
- Too few services for persons with disabilities who are not elderly

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

- Reduce and/or alleviate any gaps in services and expedite the delivery of housing and community development improvements (primarily affordable housing) to eligible residents.
- Project coordination and partnership with municipalities to revitalize and/or stabilize low- and moderate-income neighborhoods.
- Work with and financially support various community housing development organizations (CHDOs) operating in low/moderate income neighborhoods to build affordable housing for the elderly, veterans, and other special needs populations.
- Use established partnerships to identify opportunities for joint ventures with agencies that have sources of funding to construct or operate affordable housing.

Continue to cultivate strong working relationships with local financial institutions to ensure the availability of private funding for housing projects and low/moderate income homebuy

SP-45 Goals Summary – 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	Enhance quality of life through public service	2015	2019	Homeless Non-Homeless Special Needs Non-Housing Community Development	WALKER ST FAIRVIEW/CLIFFSIDE PK NEIGHBORHOOD REVITALIZATION County-wide	Homeless Needs Public Service Needs	CDBG: \$1,145,146	Public service activities other than Low/Moderate Income Housing Benefit: 28469 Persons Assisted
2	Revitalize communities	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	County-wide	Addressing Neighborhood Needs Improvement of Neighborhood Facilities	CDBG: \$4,001,249	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 175282 Persons Assisted
3	Foster community economic development	2015	2019	Non-Housing Community Development	County-wide	Economic Development Needs	CDBG: \$81,195	Jobs created/retained: 71 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Reduce Homelessness	2015	2019	Homeless	County-wide	Assistance for Renters Homeless Needs	ESG: \$737,505	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted Homeless Person Overnight Shelter: 3000 Persons Assisted Homelessness Prevention: 125 Persons Assisted
5	Homebuyer Assistance	2015	2019	Affordable Housing	County-wide	Assistance for Homebuyers		Direct Financial Assistance to Homebuyers: 20 Households Assisted
6	Rental Assistance	2015	2019	Affordable Housing	County-wide	Assistance for Renters	HOME: \$385,000	Tenant-based rental assistance / Rapid Rehousing: 74 Households Assisted
7	Affordable Housing production	2015	2019	Affordable Housing	County-wide	Assistance for Homeowners Assistance for Renters	HOME: \$1,300,000	Rental units constructed: 11 Household Housing Unit
8	Homeowner Rehabilitation	2015	2019		County-wide	Assistance for Homeowners	HOME: \$1,008,273	Homeowner Housing Rehabilitated: 22 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Public Housing Modernization	2015	2019	Public Housing	County-wide	Assistance for Renters	CDBG: \$218,590	Rental units rehabilitated: 570 Household Housing Unit
10	Single/Multi unit Housing Rehabilitation	2015	2019	Homeless Non-Homeless Special Needs	County-wide	Assistance for Renters Homeless Needs	CDBG: \$210,762	Rental units rehabilitated: 55 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Enhance quality of life through public service
	Goal Description	Enhance quality of life through the provision of public services –BCCD will provide funding for various public service activities that will expand or make these services more accessible to low/moderate income or special needs persons
2	Goal Name	Revitalize communities
	Goal Description	Revitalize Communities – BCCD will support activities that will enhance and preserve neighborhoods. Activities include infrastructure such as street improvements, ADA sidewalks and road reconstruction. Public facilities such as removal of architectural barriers, rehabilitation of mental health facilities, youth facilities etc...
3	Goal Name	Foster community economic development
	Goal Description	Foster community Economic Development- BCCD will fund activities related to employment training for jobs that will increase the income of low/moderate income families

4	Goal Name	Reduce Homelessness
	Goal Description	Reduce Homelessness - BCCD will fund homeless prevention and rapid re-housing activities. These activities will provide rental assistance to those at risk of housing and other financial assistance such as security deposit and short term rental assistance to those who are rapidly re-housed. CDBG funding is also used for homeless public service activities
5	Goal Name	Homebuyer Assistance
	Goal Description	Homebuyer assistance for low income, first time homebuyers through the Division's American Dream and First Time Homebuyer's Down Payment Assistance Programs.
6	Goal Name	Rental Assistance
	Goal Description	Rental Assistance – HOME funds will be used for Tenant Based Rental Assistance (TBRA) program as well as security deposit assistance for income qualified renters.
7	Goal Name	Affordable Housing production
	Goal Description	Affordable Housing Production – HOME funds will be used to subsidize both construction and rehabilitation of new, affordable owner and rental units.
8	Goal Name	Homeowner Rehabilitation
	Goal Description	Homeowner Rehabilitation – CDBG funds will be used for low income homeowners to rehabilitate their homes and make necessary improvements to bring them up to code and eliminate potential hazards.
9	Goal Name	Public Housing Modernization
	Goal Description	Public Housing Modernization – CDBG funds will be used to fund various capital improvement projects undertaken by the local housing authorities throughout Bergen County.
10	Goal Name	Single/Multi unit Housing Rehabilitation
	Goal Description	Single/Multi-Unit Housing Rehab. – CDBG funds will be use to fund various non-profits and social service agencies in their efforts to undertake rehabilitation and modernization of their facilities.

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)

Bergen County will provide affordable housing to an estimated 245 extremely low, 210 very low income, and 70 low/moderate income households for the period covered by this Consolidated Plan 2015-2019.

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

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

A common need expressed in our consultations with the County's public housing authorities was the need for capital improvements and renovations to their existing buildings. With many of these buildings housing elderly and disabled tenants, there is a high need to increase the number of accessible units available. Unfortunately, with drastic cuts in funding over the last few years, housing authorities do not have the financial resources to undertake these improvements. The County will continue to work with the housing authorities and fund these types of activities with CDBG dollars.

Activities to Increase Resident Involvements

The local housing authorities continue to have an open dialogue with their residents by way of resident advisory boards. Many housing authorities also conduct quarterly tenant meetings to keep tenants informed. The Housing Authority of Bergen County has recently updated its website so that tenants have access contact information and can submit queries or concerns on an anonymous basis. Also, each building has an onsite office staffed with housing authority employees that are open and available to residents 7 days a week.

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

No

Plan to remove the 'troubled' designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Development and support of affordable housing requires concerted efforts by multiple parties including government agencies, housing organizations, non-profits, advocates and real estate professionals. An examination of what proportion of units is affordable will assist in setting actual and attainable goals for affordable housing. Bergen County will continue to collaborate with municipalities and other entities in order to encourage the creation of affordable housing in new development.

CDBG funds are allocated annually towards low and moderate income (80% or less of the MFI) housing rehabilitation projects. CDBG funds are also used to fund improvements to publicly owned infrastructure for new affordable rental housing for low- and moderate-income persons.

The County also will continue to utilize HOME Program funds to help create affordable housing for very low and low-income persons by funding various affordable housing construction and rehabilitation projects. HOME funds will also be used to assist low income, first time homebuyers with the purchase of a new home through the Division's American Dream First Time Homebuyers Program.

SP-60 Homelessness Strategy – 91.215(d)

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

The Bergen County COC has a two pronged method for conducting outreach to the unsheltered homeless population in the County. The first phase for conducting outreach is the street outreach undertaken by the CBH Care PATH team. The teams conduct street and service based outreach on foot and in outreach vans at local soup kitchens, libraries, and hospitals, as well as searched out unsheltered locations such as campsites, government owned land, train and bus stations and the streets. The team engages the homeless, formerly homeless and police to identify locations where homeless congregate.

The COC also holds project homeless connect events which provide an opportunity to connect with unsheltered or at risk populations with services in the community. Because a large point of contact for homeless or at risk households is the Bergen County Board of Social Services (BCBSS), homeless providers for families and individuals have strong working relationships with the BCBSS to ensure that homeless households that are seeking services are connected with the right provider, based on their need.

Addressing the emergency and transitional housing needs of homeless persons

Bergen County has a number of emergency shelter and transitional housing projects available to homeless persons in the County, as seen in the Housing Inventory Chart for the County. In addition, the County has been working with the agencies to utilize other forms of interventions such as rapid re-housing to move people out of the homeless programs and into permanent housing quicker to not only end that household's homelessness, but also to allow other households with emergency housing needs to enter the projects that are available.

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.

Bergen County has a number of strategies it implements in its attempt to end homeless. As mentioned above, Bergen County is taking part in the Zero:2016 initiative in hopes of ending veteran homelessness by the end of 2015, and chronic homelessness by the end of 2016. The Zero:2016 initiative allows collaboration among, not only homeless service providers, but SSVF, the VA, community churches and public housing authorities to move households out of homeless as quickly as possible. They provide them the wrap around services needed to keep the household in their permanent housing.

In addition to the Zero:2016 initiative, Bergen County is working on its coordinated assessment system to streamline and prioritize the services and projects that are provided in the community to the households most at need. The County has started this process through the Housing, Health and Human Services Center in the County.

The CoC has also adopted rapid rehousing as a primary method for ending family homelessness, and a Housing First approach for chronically homeless households. This method prioritizes moving families and individuals into permanent housing first, and then wrapping services around the household to assist them in stabilization and continued self-sufficiency while remaining in 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

Bergen County has a number of prevention projects that are available for households that are imminently at risk of becoming homeless. These projects work with households to provide them with financial and service related assistance to help them remain in their housing and avoid entering into the homeless service system.

In addition, Bergen County works with the foster care, health care, mental health and correction facilities and partners throughout the County to ensure proper discharge planning for households that do not have a residence upon discharge from any of these institutions. All of these partners have discharging protocols and community agencies work to provide assistance in finding housing for households being discharged from these institutions when they do not have a stable, permanent location to go to.

SP-65 Lead based paint Hazards – 91.215(i)

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

Lead was banned from residential paint in 1978 and more than three-fourths of pre-1978 housing contains lead based paint. The older the property, the higher the potential that lead based paint is present. However, paint with a high lead content was expensive and the risk in older, high-income neighborhoods can be as significant as that in low-income areas. The majority of lead poisoning cases to date have been in older rental housing in Bergen County built prior to 1940.

The majority of block groups in Bergen County have less than 245 houses built prior to 1940. The areas that have between 245 and 3000 units tend to fall into one of two categories: historical or economically depressed. The following towns have historical housing and tend to be more affluent: Ridgewood, Rutherford, Bogota, Haworth, and Closter. These “rail towns” sprung up when the railroad ran the coast of New Jersey. Two areas where additional older housing is located include both Hackensack and Garfield, which are older suburban, centers that have stock from the 1920’s and 1930’s. Englewood, Teaneck, and Tenafly are a mix of both categories. Based on the 2000 census Bergen had 126,125 units of housing built pre 1950s and 293,484 units before 1980.

BCCD owns and maintains three XRF Lead Paint Inspection systems. These systems are utilized by staff members and are also made available to trained local health officers for use in investigating cases where children with elevated blood lead levels have been reported.

In Bergen County, approximately 220,000 occupied dwellings or 64% of the total occupied housing stock meets HUD’s criteria for lead-based paint potential. By tenure approximately 67,000 are renter occupied and approximately are 153,000 owner occupied. There are also approximately 10,000 vacant housing in units with a potential lead-based paint risk in Bergen County.

Based on modified data from both the 1990 and 2000 Census as well as current CHAS data obtained from www.huduser.org the estimated number of housing units containing lead-based paint hazards that are occupied by “extremely low”, “low” or “ moderate” income households in Bergen County is approximately 40,000 units.

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

The HUD Regulation, “Requirements for Notification, Evaluation and Reduction of Lead-Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance” which took effect on September 15, 2000 added a lead-based paint element to the Consolidated Strategy and Plan.

The 2000 regulation covers virtually all HUD programs that are administered through the Bergen County Community Development (BCCD). In response to the above noted requirements Bergen County

Community Development has integrated new procedures designed to address the lead issue into the Community Development Block Grant Policy and Procedures manual .

BCCD has three licensed Lead Inspectors/Risk Assessors on staff as well as a certified Sampling Technician. Risk Assessments are now being integrated into all Home Improvement Program (HIP) projects. This program addresses code violations and lead issues in privately owned homes and is available to low/mod income residents of the county.

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

Through its homeowner rehabilitation program, the Bergen County Division of Community Development remains in compliance with the new lead-based paint regulations, set forth in the regulations 24 CFR Part 35. The Community Development staff continues to train and become certified in various Lead-Based paint related disciplines. Approximately 60 homes per year undergo risk assessments and have lead-based paint hazards. Bergen County currently owns three X-Ray fluorescence machines (XRF's), which are used to identify lead based painted surfaces. The XRF's are available for use by licensed Health officials County wide. This effort allows Bergen County Community Development to increase the amount of lead safe housing available to County residents.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

BCCD and County departments provide many services for persons who are in poverty. BCCD will also explore ways to partner with other organizations in the community who work to promote financial literacy and reduce the number of persons in poverty.

In addition to Federal, State and County funding, including the Continuum of Care Mc Kinney Vento funds, the following sources of funding are being used to address poverty in our communities:

- Funding provided through Bergen County DHS for a variety of social services programs for children, elderly, homeless, persons with disabilities and special needs
- Social Services Block Grant (SSBG) administered by Bergen County DHS
- United Way “Compassion fund” for homeless prevention financial assistance
- Funding administered by the Volunteer Center to help meet the basic needs of low income residents
- The emergency food and shelter program, FEMA administered by the United Way
- Homeless Trust Funds for homeless activities
- A variety of programs operated by Greater Bergen Community Action Partnership aimed at reducing poverty. (Head Start, CSBG, LIHEAP, Weatherization, Employment and Training services)
- Section 8 vouchers and Tenant based Rental Assistance programs administered by the HABC and other County Housing Authorities
- Victims Assistance Grant (VAG) and Federal family Violence prevention and Services(FVPSA) grant to support victims of domestic violence
- New Jersey Department of Community Affairs(NJDCA) State rental Assistance and Homeless prevention programs
- NJDHS DDD support services for the developmentally disabled
- Municipal welfare agencies provides general assistance services such as homeless prevention, permanent housing services, resources and referral to social services
- Bergen Regional Medical Center (BRMC) provides a comprehensive set of quality services including long term care, behavioral health care and acute care to communities.

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

BCCD plans to assist with housing rehabilitation through the Home Improvement program so that low/moderate income homeowners may maintain their assets. Also, we will continue to increase the supply of affordable housing by partnering with CHDO’s and housing developers to provide affordable housing opportunities to the extremely low income (<30% AMI) and very low income (<50% AMI) populations, which can help increase their financial stability and help them out of poverty. The Division

is also committed to continued funding of direct rental assistance programs that provide rental subsidies and security deposit assistance to those income groups as well.

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

Bergen County's Division of Community Development is responsible for monitoring grant recipients for compliance with contractual requirements and applicable regulations for the CDBG, HOME, and ESG programs. Monitoring by Community Development is an on-going process of planning, implementation, communication, and follow-up so as to avoid problems and improve the performance of the sub recipient. Bergen County has a program compliance review system that begins with project applications and follows through its completion. There are five contract administrators who review applications at the time of submission for program eligibility. Since Bergen County fiscal year is July 1 through June 30, applications are handed out a year a head of time in June. Applications are due in October and awards are made in May. After each award is made, the five CDBG and the HOME administrators visit their projects to ensure they abide by affordability criteria and is in acceptable condition, if it is housing related. The ESG administrator reviews for program compliance.

There are five contract administrators who work with sub recipients to ensure a project is moving forward successfully. Four administrators cover the CDBG program, while one individual handles all Public Service projects. HOME programs are covered separately by one administrator. Monthly, an administrator is communicating with sub recipients to ensure programmatic and financial compliance with Federal Regulations, so at least one monitoring visit is conducted each year. These administrators work with our Compliance Monitor who actually conducts onsite-monitoring visits. HOME, ESG, and CDBG programs have checklists that the compliance monitor uses when conducting onsite monitoring. The public service projects which are funded for \$10,000 or less will be monitored every 24 months, while those funded above \$10,000 and new projects will be monitored annually.

With construction projects for CDBG and HOME, the visits are far more frequent including all pre-construction meetings, onsite fair labor standards checks, employee interviews, and so on. These projects will be monitored upon completion. Sub recipients are monitored in the fashion described unless there are indications that a project is not moving forward, there may be a violation under the regulations, or if the sub recipient is a new grantee. Program administrators forward issues with vouchers (i.e. concerns about funds being spent), contractors, etc. to the compliance monitors who follow up with the sub recipients. In these cases, monitoring is done far more frequently and findings are made if necessary. When a sub-recipient is presented with any negative findings, concerns, corrective actions or recommendations, they have thirty days to provide Community Development with a corrective action plan. At that time, if a finding has not been corrected, funds in the project are required to be paid back to Community Development and/or no additional funds will be given to the project. In some cases, Bergen County sanctions sub recipients by freezing funds. If the sub recipient has more than one project, all are frozen until program compliance is met.

Bergen County has set a timeframe on funds that haven't been spent. If a sub recipient has funds that are more than two years old, any new applications submitted will not be considered for additional funding. In this case, Bergen County requires that the sub recipient submit a work plan with corrective action timeframes. This workout plan is either accepted or denied. If accepted, the plan must be carried out in the manner described in such plan.

Expected Resources

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

Introduction

The following are the anticipated resources for the CDBG, HOME and ESG Programs in FY 2015.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	8,179,618	550,873	0	8,730,491	CDBG funds finance housing, public facilities and improvements, public services, and economic development assistance activities. CDBG funds are combined with many public and private funds to create a greater impact in neighborhoods.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,812,740	0	53,534	1,866,274	0	HOME funds will be used for acquisition of affordable housing through American Dream Program. Rental assistance will be provided through TBRA and Security Deposit Assistance Programs and affordable unit production will be funded through both rehabilitation and new construction

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	737,505	0	0	737,505	Organizations applying for ESG funding must provide a 1 to 1 match for the ESG funds they receive and are selected through a competitive application process

Table 54 - 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

BCCD will use a combination of public and private funding to carry out affordable housing activities during the period covered by this Plan. BCCD “American Dream” Homebuyer Program leverages HOME funding through a second mortgage which is non-interest bearing with pay back deferred until the property is sold or the property title transferred, CDBG funding in matching down payment assistance which is forgivable after ten years with private funding including equity from the home buyer and private mortgage loans from banks with whom we partner. CDBG funds

are also used to leverage the Home Improvement Program for rehabilitation of one and two family homes through a deferred loan with no payments on the loan until the home is sold or title transferred.

Non Housing community development activities also leverage BCCD federal funds, State, County, local government, and private/foundation funds to execute the activities identified in the Plan.

ESG Match: ESG matching requirement is one to one match and will be satisfied with CDBG funding from BCCD , in kind and private funding.

HOME Match: Match for the HOME program will be calculated annually during the underwriting and subsidy layering review of each HOME application. Matching funds will come from a variety of sources including, but not limited to private and local funds, donated land, PILOT's and interest subsidy for below market rate loans.

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

Currently, there are no parcels of County owned land that will be used to address the needs identified in the Plan. The Bergen County Housing, Health and Human Services Center (BCHHHS) is owned by the County and will be used to address the needs of the homeless. This BCHHHS Center is Bergen's One stop, single point of entry for the homeless in the County.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Enhance quality of life through public service	2015	2016	Homeless Non-Homeless Special Needs Non-Housing Community Development	WALKER ST FAIRVIEW/CLIFFSIDE PK NEIGHBORHOOD REVITALIZATION County-wide	Public Service Needs	CDBG: \$1,145,146	Public service activities other than Low/Moderate Income Housing Benefit: 28469 Persons Assisted
2	Revitalize communities	2015	2016	Non-Homeless Special Needs Non-Housing Community Development	County-wide	Addressing Neighborhood Needs Improvement of Neighborhood Facilities	CDBG: \$4,001,249	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4001249 Persons Assisted
3	Foster community economic development	2015	2016	Non-Housing Community Development	County-wide	Economic Development Needs	CDBG: \$81,195	Jobs created/retained: 71 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Reduce Homelessness	2015	2016	Homeless	County-wide	Homeless Needs	ESG: \$737,505	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted Homeless Person Overnight Shelter: 3000 Persons Assisted Homelessness Prevention: 125 Persons Assisted
5	Rental Assistance	2015	2016	Affordable Housing	County-wide	Assistance for Renters	HOME: \$385,000	Tenant-based rental assistance / Rapid Rehousing: 74 Households Assisted
6	Affordable Housing production	2015	2016	Affordable Housing	County-wide	Assistance for Homebuyers Assistance for Renters	HOME: \$1,300,000	Rental units constructed: 11 Household Housing Unit
7	Homeowner Rehabilitation	2015	2016		County-wide	Assistance for Homeowners	CDBG: \$1,008,273	Homeowner Housing Rehabilitated: 22 Household Housing Unit
8	Public Housing Modernization	2015	2016	Public Housing	County-wide	Assistance for Renters	CDBG: \$218,500	Rental units rehabilitated: 570 Household Housing Unit
9	Single/Multi unit Housing Rehabilitation	2015	2016	Homeless Non-Homeless Special Needs	County-wide	Assistance for Renters Homeless Needs	CDBG: \$210,762	Rental units rehabilitated: 55 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

Consolidated Plan

BERGEN COUNTY

1	Goal Name	Enhance quality of life through public service
	Goal Description	
2	Goal Name	Revitalize communities
	Goal Description	
3	Goal Name	Foster community economic development
	Goal Description	
4	Goal Name	Reduce Homelessness
	Goal Description	
5	Goal Name	Rental Assistance
	Goal Description	
6	Goal Name	Affordable Housing production
	Goal Description	
7	Goal Name	Homeowner Rehabilitation
	Goal Description	
8	Goal Name	Public Housing Modernization
	Goal Description	
9	Goal Name	Single/Multi unit Housing Rehabilitation
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects have been included in the plan based on the Consolidated Plan priorities and public input. Projects align directly with BCCD primary initiatives which include: Eliminate homelessness, revitalize communities, foster community economic development and enhance the quality of life. For Fy2015, BCCD will engage in community development activities through increasing the availability and quality of affordable housing, the delivery of public services, investment in neighborhood facilities and economic development opportunities

Projects

#	Project Name
1	Public Facilities and Infrastructure Improvements
2	Public Services
3	Housing Rehabilitation
4	Economic Development
5	Homeowner Rehabilitation
6	CDBG Planning and Administration
7	HOME Program
8	Emergency Solutions Grant

Table 56 – Project Information

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

BCCD has made FY2015 allocations based on priorities set forth in the 2015-2019 Consolidated Plan, citizen and community input also, the regional committees recommendations. Additional factors that contributed to targeting funds to specific activities are:

- The stated needs, analysis and objectives in the FY 2015-2019 Consolidated Plan
- Priorities stated in each program's award guidelines
- Compliance with HUD entitlement grants (CDBG, HOME, and ESG) regulations.
- BCCD will continue to partner with the COC and other organizations in Bergen County. Ending homelessness is a priority for the County and the public service allocation included projects serving the homeless population, especially in a way that promotes permanent supportive housing.

Obstacles to meeting the underserved needs:

- Community Development 15% public service cap is an obstacle in providing funding for essential services which assist the elderly, homeless, persons with disabilities and the special needs population in the community.
- CDBG funding and the impact of inflation which erodes the purchasing power of CDBG
- Level of subsidy needed to serve the lowest income households
- High cost of living in the County and Region

Actions to address obstacles:

- Community Development public service funding will be used for the most needed programs to provide funding for essential services which assist the elderly, homeless, persons with disabilities and the special needs population in the community.
- Community Development Associations nationwide (NJCDA – NJ) and NACCED will continue to lobby any proposed reduction in CDBG funding.
- Continue to provide affordable housing for low-income persons through the HOME and the American Dream Program.

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Facilities and Infrastructure Improvements
	Target Area	County-wide
	Goals Supported	Revitalize communities
	Needs Addressed	Improvement of Neighborhood Facilities Addressing Neighborhood Needs
	Funding	CDBG: \$4,430,601
	Description	Public facilities and infrastructure improvements throughout Bergen county.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The planned activities are as follows: street improvements, sidewalks, road resurfacing, park improvements, sewer and drainage improvements, ADA accessibility and rehabilitation of homeless and special needs facilities
2	Project Name	Public Services
	Target Area	WALKER ST FAIRVIEW/CLIFFSIDE PK NEIGHBORHOOD REVITALIZATION County-wide
	Goals Supported	Enhance quality of life through public service
	Needs Addressed	Public Service Needs
	Funding	CDBG: \$1,145,146
	Description	Enhance the quality of life through the provision of public services.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	The planned activities are senior services, homeless services, youth services, child care, support services for the homeless, disabled and special needs, counseling, legal services and health services. The NRS plan will provide emergency food pantry services, case management and support services as well as legal services.
3	Project Name	Housing Rehabilitation
	Target Area	County-wide
	Goals Supported	Public Housing Modernization
	Needs Addressed	Assistance for Renters
	Funding	CDBG: \$429,352
	Description	Public Housing modernization, single and multi unit rehabilitation.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Modernization of public housing units such as emergency generator, rehabilitation of restrooms and other interior improvements.
4	Project Name	Economic Development
	Target Area	County-wide
	Goals Supported	Foster community economic development
	Needs Addressed	Economic Development Needs
	Funding	CDBG: \$81,195
	Description	Foster community economic development
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Job training, job education and child care activities.
5	Project Name	Homeowner Rehabilitation

	Target Area	County-wide
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	Assistance for Homeowners
	Funding	CDBG: \$2,089,163
	Description	Rehabilitation of homeowner units
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Rehabilitation of homes by the Home Improvement program staff.
6	Project Name	CDBG Planning and Administration
	Target Area	County-wide
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$1,635,924
	Description	Planning and administration support for the CDBG program Bergen County administers.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Planning and Administration
7	Project Name	HOME Program
	Target Area	County-wide
	Goals Supported	Rental Assistance Affordable Housing production
	Needs Addressed	Assistance for Renters Assistance for Homeowners
	Funding	HOME: \$1,866,274

	Description	Implementation of HOME program projects and administration.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Tenant based rental assistance and security deposits for low/moderate income persons or families and the creation of affordable housing units.
8	Project Name	Emergency Solutions Grant
	Target Area	County-wide
	Goals Supported	Reduce Homelessness Rental Assistance
	Needs Addressed	Assistance for Renters Homeless Needs
	Funding	:
	Description	ESG assistance for shelter operations and outreach, those at risk of homeless and rapid rehousing of the homeless.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Shelter operations and outreach, financial assistance:rental arrears, rental assistance and security deposits, housing specialist and case management activities.

AP-50 Geographic Distribution – 91.220(f)

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

For most programs, assistance is made available to all areas of the County. Eligible applicants from jurisdictions within the County may apply for and be awarded program funding. Please see attached County map which identifies the locations where “Area Benefits” projects can be undertaken by the jurisdiction. Bergen County was authorized by HUD to use the “upper quartile” of 39.57%, eligible area benefit projects which serve low/moderate income populations were recommended for FY 2015 funding. Other entitlement funds, related to public services, economic development, housing rehabilitation/development activities and homelessness will be funded in in other areas because of the great need in communities throughout the County.

Geographic Distribution

Target Area	Percentage of Funds
WALKER ST FAIRVIEW/CLIFFSIDE PK NEIGHBORHOOD REVITALIZATION	1

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County is divided into six geographic regions:

1. Northwest
2. Pascack Valley
3. Central
4. Northern Valley
5. Southeast

6. SouthwestThese regions each have a committee made up of two representatives from each participating municipality. The committees review applications for funding, presentations are made on all applications, and recommendations of funding are made by committees to the Division of Community Development. Finally, the County Executive proposes the recommendations to the Board of Chosen Freeholders for approval.The Countywide committee is made up of chairpersons from each region and five at-large members. The Division has a regional contract administrator assigned to each of the six regions, who first reviews applications to determine eligibility under the HUD regulations. This individual also provides technical assistance and logistical support to each committee to ensure eligible activities are funded.

Discussion

The majority (99%) of CDBG funds will be spent County-wide. The two most important factors that will determine if an activity is funded is if it is an eligible activity and meets a national objective. HOME and ESG funds are also spent on a Countywide basis and must also meet the various eligibility criteria for each respective grant program.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The provision of affordable housing is a high priority for Bergen County. The Division of Community Development funds a variety of activities that address this need. These activities include homebuyer assistance, homeowner rehabilitation, the construction of new rental housing for special needs and veterans communities, and direct rental assistance to low income renters. Both CDBG and HOME dollars will be utilized in undertaking these activities in FY 2015.

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

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

One Year Goals for the Number of Households Supported Through	
Rehab of Existing Units	59
Total	59

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Bergen County remains one of the most expensive places to live in the country. Rising housing costs, high property taxes and unaffordable rents make affordable housing nearly impossible for many residents, especially for low and moderate income households. Therefore, the provision of affordable housing opportunities for low income households will continue to be a high priority.

AP-60 Public Housing – 91.220(h)

Introduction

Bergen County has 8 public housing authorities located throughout the County. Seven are municipal housing authorities and are located in the following towns:

Cliffside Park

Edgewater

Englewood

Fort Lee

Garfield

Hackensack

Lodi

The Bergen County Housing Authority serves the remainder of the County's municipalities. These housing authorities have numerous public housing facilities that serve the elderly, disabled and family populations. The primary goal for these agencies is to provide and expand affordable housing opportunities for their residents and clients. This is achieved through a combination of public housing facilities, rental and security deposit assistance programs that help provide affordable units for low income tenants.

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

The Division of Community Development has committed funding to a number of capital improvement projects as well as rental assistance programs. Public housing modernization projects activities are being undertaken with CDBG funds by the Fort Lee, Englewood and Cliffside Park Housing Authorities. In addition, ESG and HOME dollars are being used to fund direct rental assistance programs aimed at low income, public housing residents.

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

The Fort Lee Housing Authority's Family Self Sufficiency Program provides families on Housing Choice Voucher programs job training, career counseling, education and social services to help them to achieve and maintain self sufficiency. In conjunction, the Division of Community Development educates and encourages public housing residents to learn more about the County's American Dream Program that

provides financial assistance to low income, first time homebuyers.

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

Discussion

The high cost of living in Bergen County makes the continued support of our public housing authorities a high priority for the Bergen County Division of Community Development. Numerous capital improvement and rental assistance programs are funded annually to help meet the needs of public housing residents throughout Bergen County.

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

Introduction

The activities for the next year focus on strategies to end chronic and veteran homelessness as well as expanding rapid rehousing programs to end family homelessness. Additional activities include improving rapid rehousing outcomes and generating system-wide performance expectations based on the implementation of a coordinated access system.

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

Goal 1: End Chronic Homelessness

- Successfully achieve our goals to end chronic homelessness in 2016, under the ZERO:2016 initiative
- Create and implement a new coordinated placement system that identifies and prioritizes the most vulnerable individuals for housing
- Use the coordinated placement system to connect veterans to permanent housing with appropriate supports
- Continue to appeal to the VA to target Veterans Administration Support Housing (VASH) vouchers to the chronically homeless and most vulnerable in Bergen County
- Continue to target Support Services for Veterans Families (SSVF) to rapidly rehouse all other homeless veteran households

Goal 3: Prevent and End Family and Youth Homelessness

- Expand the Rapid Rehousing program
- Use the coordinated placement system to rapidly reconnect homeless families with permanent housing and supports
- Expand access to quality affordable housing
- Expand access to employment programs
- Implement a change management process to support broad system shifts, collaborations, and capacity building
- Support the creation of appropriate permanent housing options for non-chronically homeless single individuals to enable more system-wide diversion and prevention activities.

Addressing the emergency shelter and transitional housing needs of homeless persons

Bergen County has a number of emergency shelter and transitional housing projects available to homeless persons in the County, as referenced in the attached Housing Inventory Chart (HIC) for the County. In addition, the County has been working with the agencies to utilize other forms of interventions, such as rapid re-housing to move individuals/families out of the homeless programs and into permanent housing quicker; to not only end that household's homelessness, but also to allow other households with emergency housing needs to enter projects that are available.

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

Bergen County has a number of strategies it implements in an attempt to end homeless. As mentioned above, Bergen County is taking part in the Zero:2016 initiative in hopes of ending veteran homelessness by the end of 2015, and chronic homelessness by the end of 2016. The Zero:2016 initiative allows collaboration among, not only homeless service providers, but SSVF, the VA, and public housing authorities to move households out of homeless as quickly as possible and provide them the wrap around services needed to keep the household in their 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

Bergen County has a number of prevention projects throughout the County that are available for households that are imminently at risk of becoming homeless. These projects work with households to provide them with financial and service related assistance to help them remain in housing and avoid entering into the homeless service system.

BCCD will fund several agencies that deliver homeless prevention assistance from federal and state grants, which include:

- Short-term financial assistance to defray rent arrears and rental assistance for families that have received eviction notices or are experiencing a hardship that may lead to homelessness
- Security /Utility deposits to permit homeless families to move into their own apartment Preventing homelessness, especially family homelessness, is a priority for Bergen County. The BCCD assists Bergen’s homeless service providers, many of whom are CDBG and/or ESG sub recipients, to help families implement strategies that keep them stabilized and resolve their financial issues before being identified as “homeless”. While local nonprofit and faith-based organizations provide basic needs and rent/utility assistance that divert families at imminent risk, Bergen County Board of Social Services 24/7 homeless services hotline and 211 refers and connects families to providers with immediate help and mainstream resources. As part of the planning process for community-wide coordination of ESG implementation and restructuring of the COC funding process, the ESG program is administered at the BCHHS Center, Bergen’s one stop. The BCHHS Center currently has memorandum of understanding (MOU) with mainstream and other homeless service providers on the behalf of the homelessness prevention system, in order to help clients link to mainstream and homeless supportive services outside of the ESG programs. The purpose of developing MOUs is to help clients easily access mainstream services that might have a cumbersome application process or lengthy waitlist.

In addition, Bergen County works with the Foster Care, Health Care, Mental Health and Correction facilities and partners throughout the County to ensure proper discharge planning for households that do not have a residence upon discharge from any of these institutions. All of these partners have discharging protocols and community agencies work to provide assistance in finding housing for households being discharged from these institutions when they do not have a stable, permanent location to go to.

Discussion

BCCD partners with the BC Department of Human Services and as the COC lead agency we manage efforts related to ending homelessness and chronic homelessness for individuals/families in Bergen County. BCCD continues to support the County and COC efforts by providing funding from CDBG and ESG for:

- Implementing and operating the Homeless Management Information System (HMIS)
- Developing and implementing a Ten Year Plan to End Chronic Homelessness
- Planning and prevention activities
- Continuum of Care Collaborative Grant Application
- Performance Measurement of COC funded programs and projects
- Developing Coordinated Access for COC system

- COC Steering Committee
- Housing inspections and environmental reviews on all COC funded properties Bergen County Department of Human Services continues to administer the Homeless Management Information System (HMIS) and the annual Point in Time survey for the County. HMIS has grown to become the major repository of homeless assistance and prevention data. Most non-profit agencies are required to participate in HMIS, especially those who operate out of the BCHHHS Center. The data is regularly used for various aggregated reports and analyses. During 2014 and in 2015 two Bergen County initiatives relied primarily on the HMIS data for outcome measurement, the 100,000 Homes Campaign which is an effort to identify and help chronically homeless people obtain and maintain permanent housing and ZERO:2016 an initiative to end veterans homelessness by attaining functional zero December 2015 and chronic homelessness by December 2016. HMIS will be an important part of the Coordinated Access system in several important ways:
 - To create the common client-housing registry with priority information
 - To enable the housing eligibility module that matches clients with the appropriate residential programs
 - To facilitate the Coordinated Access referral and feedback process between the assessors, housing providers, and case managers
 The Coordinated Access assessments and placement tool when implemented, will include transitional, rapid rehousing and homeless prevention programs.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Proximity to New York City has made Bergen County a desirable urban, metropolitan area. Most naturally, the result of being a prime commuting community into New York City has made the cost of doing business in Bergen County higher than most other urban areas in the country. Consequently, the cost of providing “affordable” housing and related services to lower-income populations requires tremendous subsidy.

Bergen County remains one of the more expensive places in the U.S. to own a home. The current 203 (b) mortgage limit for Bergen County, which is based on the calculation of 95% of the Area’s Median Sale price is \$460,750.

Unfortunately, household incomes have not kept the pace with the housing market. That, combined with the subsidy requirements necessary make a house purchase affordable for a low income family, makes it difficult for low-income families and individuals to find housing that would be considered affordable.

Therefore, tremendous subsidy from various sources is required to make housing affordable. Most specifically, Bergen County’s HOME program generates match credit through many of these sources: below-market conventional lending interest rates, forbearance of fees (most often in the case of payments in lieu of taxes (PILOT), donated real property, proceeds from multifamily and single family bonds, and the direct cost of supportive services provided to families residing in HOME-assisted units.

Cost of Housing

Bergen County’s median household income in 2013 was \$83,794, down from \$87,500 in 2006. However, 45% of the households in Bergen County earn less than \$50,000 annually. The majority of these are in the Southeast and Southwest areas of the County. 27.4% of the households earn between \$50,000 and \$100,000. Given that almost 85% of all occupied housing units have a value greater than \$300,000, it is virtually impossible for Low and Extremely Low Income home owners to afford homeownership.

NIMBY

The “Not in My Back Yard” (NIMBY) syndrome is visible in Bergen County. Neighborhood resistance continues to frustrate efforts to expand housing opportunities. Property owners and residents often emotionally resist the establishment of alternative living sites such as group homes, as well as affordable housing in general. The Bergen County Affordable Housing Task Force recommended that “better educational efforts should be made to inform local officials of the need and possible solutions” for affordable housing for special populations. Special needs populations have surpassed racial change as a

concern which can generate irrational fear and resident hysteria during a NIMBY protest. This is particularly true for those with HIV/AIDS, the mentally ill, the developmentally disabled, homeless, and sex offender populations.

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

Development and support of affordable housing requires concerted efforts by multiple parties including government agencies, housing organizations, non-profits, advocates and real estate professionals. An examination of what proportion of units is affordable will assist in setting actual and attainable goals for affordable housing. Bergen County will continue to collaborate with municipalities and other entities in order to encourage the creation of affordable housing in new development.

CDBG funds are allocated annually towards low and moderate income (80% or less of the MFI) housing rehabilitation projects. CDBG funds are also used to fund improvements to publicly owned infrastructure for new affordable rental housing for low- and moderate-income persons.

The County also will continue to utilize HOME Program funds to help create affordable housing for very low and low-income persons by funding various affordable housing construction and rehabilitation projects. HOME funds will also be used to assist low income, first time homebuyers with the purchase of a new home through the Division's American Dream First Time Homebuyers Program.

Discussion:

The creation and retention of affordable housing is a complicated endeavor to undertake in Bergen County. The high cost of living, combined with major cuts in funding and the reluctance of towns and their residents to support affordable housing projects in their neighborhoods are just some of the barriers that contribute to this difficult process. In addition, each municipality has its own set of zoning ordinances, land use controls and policies which need to be taken into consideration when planning an affordable housing project

AP-85 Other Actions – 91.220(k)

Introduction:

The following describes the planned actions or strategies that Bergen County will pursue in the next year to

- Address underserved needs
- Foster and maintain affordable housing
- Evaluate and reduce lead-based paint hazards
- Reduce the number of poverty-level families
- Develop institutional structure
- Enhance coordination

Actions planned to address obstacles to meeting underserved needs

The underserved are LMI households that have a member that is elderly, is a child, has a disability, or has a quality of life limiting medical condition. The underserved also include individuals experiencing homelessness or victims of domestic violence. Characteristics of the underserved population may include fixed incomes, unemployment or underemployment, living in aging housing stock, language barriers, and physical limitations to access services.

In FY 2015 BCDD will strive to overcome the three main obstacles of the underserved by:

• Leveraging resources

o BCDD will continue to support funding applications for various non-profit agencies. HCDD will continue partnering with housing and service organizations to create supportive housing units for the homeless, persons with disabilities and special needs.

o HCDD will continue to work with HABC to efficiently utilize funds to provide housing for extremely low- and low-income residents.

• Assisting households increase income and assets

o HCDD will continue to fund public services including job training programs and other assistance programs,

like childcare, to help individuals secure a job to increase their family income.

o Helping families build assets, the American Dream, Homebuyer Assistance Program provides financial assistance to income eligible households that otherwise could not afford to purchase a home due to the lack of

funds for down payment and other fees associated with a home purchase.

o HCDD will continue to help families maintain their homes through the Home Improvement program.

• Making housing and services available for the underserved

o BCDD will prioritize housing and services to those in most need including populations with special needs. Rapid re-housing activities using ESG funds will target homeless individuals, families and victims of domestic violence.

o HCDD will continue to address rental housing needs of the underserved by giving preference to developments that serve the elderly, persons with a disability, or persons who have experienced homelessness in the selection process.

Actions planned to foster and maintain affordable housing

BCCD will continue to lead an effort to develop permanent affordable housing to help the low income population in Bergen County. The County will continue to collaborate and partner with public and private housing developers, builders, and finance agencies to foster decent, safe, and affordable housing.

BCDD continuously works to solicit and finance new housing developments that maximize the use of available funds through leveraging, to not only create new affordable rental housing, but also to ensure the preservation of existing rental housing. In FY2015 BCCD will create 5 new HOME assisted affordable units, rehabilitate 653 existing affordable housing units, and provide rental assistance to 74 low income households.

Actions planned to reduce lead-based paint hazards

BCCD has licensed Lead Inspectors/Risk Assessors and risk assessments are integrated into all Home Improvement Program (HIP) projects. This program addresses code violations and lead issues in privately owned homes and is available to low/mod income residents of the County. In FY2015, we will

continue to reduce the homes containing lead based paint hazards through the housing rehabilitation programs.

Bergen County currently owns three X-Ray fluorescence machines (XRF's), which are used to identify lead based painted surfaces. The XRF's are also available for use by licensed Health officials County wide. This effort allows Bergen County Community Development to increase the amount of lead safe housing available to County residents.

Actions planned to reduce the number of poverty-level families

BCCD provides funding for many services for persons who are in poverty. However, BCCD efforts are also intended to help reduce the number of persons in poverty. The following strategies and actions over the next year to help families achieve financial stability:

ii. Increasing income

- Fund job training and educational programs to increase a person's potential income
- Fund daycare programs which will provide for families an opportunity attain income

Acquiring Assets

- Provide direct homeownership assistance to potential homebuyers to help increase a household's assets

Actions planned to develop institutional structure

is the lead agency in the Annual Action Plan development process, BCCD continues to share a common vision with its partners in the public and private housing and social service sectors. That vision promotes community development and the leveraging of resources to maximize program outcomes.

HCDD will continue to enhance coordination efforts between housing and social service agencies. Some of the efforts are described below:

ii. BC Department of Human Services: . BCCD provides funds for HMIS, the primary data system maintained by Human Services, used to track information related to the County's homeless population. Such data informs

efforts to address the needs of the chronically homeless in the County in cooperation with agencies. BCCD will support efforts to analyze HMIS data to enhance coordination between service providers and homeless housing providers through the continued development of a coordinated access system. Recently added to the HMIS system is the HOPWA Program which will help to coordinate housing and

services between homeless and HOPWA providers.

ii. Continuum of Care and Addressing Homelessness: The COC brings together local units of government, housing providers, and service providers to strategize and plan for future activities to address homelessness in the County. As the lead agency, member of the COC Leadership Committee and various COC workgroups, BCCD will work to fully implement a coordinated assessment placement tool by partnering with social services agencies, federally qualified health centers, mental healthcare providers, and homeless service providers. BCCD will work with and fund housing providers creating or rehabilitating units that serve the homeless. The Ten Year Plan to End Chronic Homelessness is committed to provide S+C vouchers and Tenant based rental assistance to support permanent housing for the homeless under the Housing First initiative.

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

BCCD will continue to work with the Department of Human Services and other County departments to end chronic homelessness in the Bergen County. We will be working closely with Human Services to implement the Coordinated Assessment tool for the homeless which is required under the HEARTH regulations for COCs. We will continue to coordinate efforts to assess the needs and provide funding to the Public Housing Authorities and social services agencies, so they may address the needs of the elderly, homeless, disabled, special needs and the low/moderate income populations of Bergen County.

Discussion:

Bergen County is continuously refining its strategies to foster affordable housing, reduce lead-based paint hazards, reduce the number of families in poverty, develop institutional structure, and enhance coordination. By enhancing coordination and developing greater collaboration, the County will work to create an environment in which affordable housing including supportive housing is supported and encouraged.

Program Specific Requirements

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

Introduction:

The following addresses the program specific requirements for the Annual Action Plan and 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	550,873
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:	550,873

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.	98.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

Bergen County does not plan on using any additional investments beyond eligible activities as

identified in Section 92.205.

Bergen County will use county employees through its American Dream program to provide homebuyer assistance to first time homebuyers. Recapture provisions are detailed in the purchase agreement signed by all program participants. Eligible applicants include for-profit developers, non-profit developers, non-profit organizations designated as Community Housing Development Organizations (CHDOs), and municipalities in cooperation with any of the above are eligible to apply for HOME funds. Applicants can obtain application packages at our annual application workshop or by requesting one to be emailed from our office.

There are no plans to limit or give preference to a particular segment of the low-income population. Assistance provided will be dependent on available funding levels.

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:

Homebuyers that receive direct assistance from HOME funds are subject to recapture. A mortgage and note in the amount of the direct subsidy provided to acquire the house are recorded. This lien pledges the property as repayment of HOME program debt in the case of default. The HOME program debt established is subordinate only to the homeowner's first mortgage. The mortgage and note reflect the homeowner's obligation to repay the debt upon sale of the home, transfer of title or use of the property other than their primary residence. The program does not limit this obligation to a statutory period of affordability but allows for recapture in perpetuity until triggered. This option allows the seller to sell to any willing buyer at any price, at any time during ownership of the house. Upon trigger, Bergen County recaptures the entire amount of the direct HOME subsidy provided to the homebuyer. The amount recaptured is limited to the net proceeds available from the sale. Net Proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs. If the net proceeds available at the time of sale are insufficient to recapture the entire HOME subsidy, Bergen County will recapture the remainder of net proceeds. Recaptured funds are then used to assist other prospective first time homebuyers.

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:

Any HOME assisted, owner-occupied unit with indirect development subsidy will be subject to resale restrictions. All HOME units subject to these restrictions will cap the resale price of the unit in order to effectuate a sale price that is affordable to a new, low-moderate income purchaser and generate a fair return for the owner of sale. Affordable as defined by the PJ is a maximum percentage of a low/moderate purchaser's income that can be used to pay fixed housing costs of principal, interest, taxes and insurance (PITI). Subsequent buyers must meet HOME income restrictions. Resale is enforced through a deed restriction on the property. For all HOME assisted rental units, affordability is maintained by a recorded mortgage and note on the property in the amount of HOME assistance. The term of the lien coincides with the affordability period. If any of the HOME assisted units fail to remain affordable, the note becomes due and payable in full.

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:

The County does not plan to use HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

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

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

See Appendix in AD-25

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

See Appendix in AD-25

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).

See Appendix in AD-25

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.

See Appendix in AD-25

5. Describe performance standards for evaluating ESG.

See Appendix in AD-25

The County of Bergen continues to work together with the CoC and other ESG subgrantees to review and update standards of performance and service delivery as needed.

Attachments

Citizen Participation Comments

Countywide

STATE OF NEW JERSEY
COUNTY OF BERGEN
DIVISION OF COMMUNITY DEVELOPMENT

IN THE MATTER OF PUBLIC HEARING :
ON THE ACTION PLAN FY2015-2019 :
HELD ON : TRANSCRIPT
WEDNESDAY, MAY 20, 2015 : OF
6:30 P.M. : PROCEEDINGS

ORIGINAL

Hearing Location:
BERGEN COUNTY COMMUNITY DEVELOPMENT
ONE BERGEN COUNTY PLAZA
HACKENSACK, NEW JERSEY 07601

BEFORE:

ANGELA DRAKES, Interim Director of Community
Development

MICHELLE POPLIN, Executive Assistant

Reported by:
Jane Kellett, C.S.R.

CALDARELLA, FENECK & ASSOCIATES
Certified Court Reporters
Phone: 201-797-8801
Fax: 201-797-8064
schedule@caldarellafeneck.com

CALDARELLA, FENECK & ASSOCIATES (201) 797-8801

1 MS. DRAKES: I'd like to open the public
2 hearing for the Bergen County Community
3 Development fiscal year 2015-2019 Consolidated
4 Plan and the fiscal year 2015 action plan.

5 The Consolidated Plan serves as the County's
6 application for federal funds from the U.S.
7 Department of Housing and Urban Development for
8 the following programs: Community Development
9 Block Grant; Emergency Solutions Grant and a HOME
10 Investment Partnership. As part of the plan
11 Bergen County Division of Community Development
12 must identify the County's housing, community and
13 economic development needs and then develop goals
14 and objectives to address those needs.

15 The County is requesting your assistant to
16 help identify the housing, community and economic
17 needs for the County. Your responses will help us
18 determine the County's -- how the County's funding
19 will be prioritized over the next five years.

20 In order to obtain your input, Community
21 Development has scheduled regional meetings to
22 obtain public input on the housing and community
23 development needs. This is the final public
24 hearing for the County-wide region.

25 If you are unable to testify this afternoon,

CALDARELLA, FENECK & ASSOCIATES (201) 797-8801

1 you have the option of completing a survey which
2 can be found on the County website
3 www.co.bergen.nj.us.

4 I'd like to open the public hearing to the
5 public and to any of the committee members if they
6 would like to make a testimony.

7 MR. DERIENZO: John Derienzo,
8 D-e-r-i-e-n-z-o, Chairman, Bergen County Community
9 Development.

10 I've testified previously, but from the
11 recommendations all of us it's obvious we need
12 help from HUD and do not need to be cut in the
13 future.

14 MS. DRAKES: Anybody else?

15 MR. RENNIE: Doug Rennie, R-e-n-n-i-e,
16 from Ramsey. I also have testified in the local
17 version of this, and it's always the same. We
18 need help for seniors in all kinds of things. We
19 need some type of a facility for them. Like all
20 the towns in our area, the infrastructure is old
21 and worn out and all needs to be redone and, of
22 course, if somebody can find a way to do this
23 without increasing our taxes, we would appreciate
24 it very much.

25 MR. O'BRIEN: Patrick O'Brien Pascack

CALDARELLA, FENECK & ASSOCIATES (201) 797-8801

1 Valley, O-B-r-i-e-n. I've testified before, but
2 today this is my first trip to the entire Bergen
3 County group, and the work and the effort that has
4 to go into appropriating the funds in a proper way
5 is enormous. I want to welcome Mr. Esposito in
6 his new position, difficult position, and thank
7 all the members at Bergen County for their service
8 to all the local communities. BCCD monies is
9 really a well-spent program. You can't say that
10 about a lot of them. So I have mixed emotions as
11 I see the commitment from the federal government
12 to this program distinguishing even in light of
13 facts of the taxes getting less, the pay back in
14 this program is enormous compared to others and
15 it's an investment. That usually isn't the case
16 with tax dollars. So I'd like to see it because
17 every dollar that they give is leveraged, every
18 dollar is required to be leveraged and all the
19 applications come in that way and the stewards
20 that they have in Bergen County have done an
21 excellent job in ensuring that happens.

22 MS. DRAKES: Well, now I'd like to close
23 the public hearing for the Consolidated Plan and
24 the action plan for physical year 2015. Thank
25 you.

CALDARELLA, FENECK & ASSOCIATES (201)797-8801

(Whereupon matter is concluded at 6:40

p.m.)

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I, JANE KELLETT, license No. X101681, a Certified Court Reporter of the State of New Jersey, certify that the foregoing is a true and accurate transcript of the hearing taken by me at the place and on the date hereinbefore set forth.

I further certify that I am neither attorney nor counsel for, nor related to or employed by, any of the parties to the action in which this deposition was taken, and further that I am not a relative or employee of any attorney or counsel employed in this case, nor am I financially interested in the action.



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C.O.C Public Hearing

STATE OF NEW JERSEY
COUNTY OF BERGEN
DIVISION OF COMMUNITY DEVELOPMENT

IN THE MATTER OF PUBLIC HEARING :
ON THE ACTION PLAN FY2015-2019 :
HELD ON : TRANSCRIPT
WEDNESDAY, APRIL 8, 2015 : OF
10:30 A.M. : PROCEEDINGS

ORIGINAL

Hearing Location:
BERGEN COUNTY DEPARTMENT OF HUMAN SERVICES
ONE BERGEN COUNTY PLAZA
HACKENSACK, NEW JERSEY 07601

BEFORE:

ANGELA DRAKES, Interim Director of Community
Development
LAURA SALANDRA, Contract Administrator
KATELYN CUNNINGHAM, Monarch Housing Association

Reported by:
Jane Kellett, C.S.R.

CALDARELLA, FENECK & ASSOCIATES
Certified Court Reporters
Phone: 201-797-8801
Fax: 201-797-8064
schedule@caldarellafeneck.com

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1 MS. DRAKES: This is the opening of the
2 public hearing. Bergen County Community
3 Development fiscal year 2015-2019 Consolidated
4 Plan and Annual Action for year 2015 which is the
5 plan for the need of the homeless.

6 The County of Bergen Community Development is
7 in the process of developing a fiscal year
8 2015-2019 Consolidated Plan and Annual Action Plan
9 for fiscal year 2015. The Consolidated Plan
10 serves as the County's application for federal
11 funds from the U.S. Department of Housing and
12 Urban Development for the following programs:
13 Community Development Block Grant, HOME Investment
14 Partnership and Emergency Solutions Grant. As
15 part of the plan, Bergen County Division of
16 Community Development must identify the County's
17 housing, community and economic development needs.
18 Then development goals and objectives to address
19 those needs.

20 Community Development is requesting your
21 assistance to help identify the housing, community
22 an economic development needs for Bergen County.
23 Your responses will help us to identify how County
24 funding will be prioritized over the next five
25 years. In order to obtain your input, Community

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1 Development has scheduled regional meetings,
2 besides this meeting, and if you need to know
3 exactly where they're located I can give you the
4 information, and we are doing it throughout the
5 County.

6 This forum would allow anyone desiring to
7 make a comment or discuss policies to participate.
8 And a court reporter is present to take your
9 testimony which will become a part of our five
10 year Consolidated Plan. You also have the option
11 if you are unable to testify to complete a survey
12 which is on a County website www.co.bergen.nj.us
13 and it is in both English and Spanish. All
14 responses must be received no later than April 30,
15 2015.

16 The first person to testify is Julia Orlando
17 from the Bergen County Housing Health and Human
18 Services Center.

19 MS. ORLANDO: Julia Orlando,
20 O-r-l-a-n-d-o.

21 Good morning. One of the most important
22 commitments made by the County of Bergen has been
23 the formation and continued development of the
24 Housing Health and Human Services Center. This
25 collaborative one-stop model based on a housing

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1 first approach has become a model for emergency
2 shelter here in New Jersey and nationally.

3 Over the past five years this center and its
4 partners have returned 800 individuals to
5 permanent housing and has prevented hundreds of
6 families from falling into homelessness. For our
7 work to continue as we strive to achieve
8 functional zero in chronic and veteran
9 homelessness, the federal voucher programs must be
10 fully funded to help us to continue to assist our
11 most vulnerable clients and Bergen County needs to
12 be a priority for HUD vouchers prevention programs
13 including ESG is a critical tool in our ability to
14 prevent homelessness and rapidly rehouse those
15 individuals and families that present for
16 services.

17 Lastly, funding for housing services is
18 greatly needed to quickly and successfully assist
19 individuals and families to return to the
20 community. Thank you.

21 MR. SIVIK: My name Christopher Sivik,
22 S-i-v-i-k. I'm interning at CSP, Collaborative
23 Supporting Programs, and at this time I'm trying
24 to attempt to meet all the individual members up
25 to each agency, most of them which are here today,

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1 MCL CSP at this moment doesn't have much of a
2 housing department within Bergen County. It's
3 making it very difficult for members with mental
4 illness, veterans and even those who are about to
5 become homeless -- it's making it very difficult
6 for them to remain in Bergen County which is what
7 they want. We're also are facing at this moment
8 -- the most we can do is send them to the shelter
9 which then is doing -- is an extension with the
10 Section 8 helping us, but what we really do need
11 is any form of more housing at a cheaper cost for
12 the members who are only on SSI, SSD since it's
13 not that much. CSP is also in Southern New Jersey
14 and Central New Jersey and a little bit with Essex
15 and Passaic County. What we're trying to do is
16 send members to each of the programs and having
17 which member qualifies for what agency -- of the
18 different agencies that are here today and
19 whichever one they qualify for would -- we're now
20 trying to send them to the agencies. Thank you.

21 MS. DRAKES: Thank you. Elaine
22 Meyerson.

23 Ms. Meyerson: E-l-a-i-n-e,
24 M-e-y-e-r-s-o-n.

25 I want to thank the Community for all their

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1 support over the years for our emergency shelter
2 and all of our expansion of programs to help the
3 needs of Bergen County victims of domestic
4 violence. Our emergency shelter, over the last
5 few years, has probably on an average held at
6 least thirty women and children. We have expanded
7 to up to thirty-eight beds and many times we've
8 had been quite teetering on that number. Over the
9 last couple of years our length of stay has
10 increased from about sixty-five days, the average,
11 there are people who leave after a few days, to up
12 to eighty-five days. So why is that? That is
13 because there's insufficient housing, affordable
14 housing and permanent housing for our women. For
15 our women, majority are not mentally ill, majority
16 are not disability, therefore, are ineligible for
17 some of the vouchers that exist in the County.
18 You know, we continue to ask if domestic violence
19 could be a priority. Some of our women will return
20 home, return to a violent situation just to get a
21 roof over their head. As you're aware with, you
22 know, single women with children, particularly if
23 they don't have a roof over their head, you know,
24 they can't start thinking about training and
25 self-sufficiency and really raising healthy

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1 children. We work with a significant number of
2 out reach and follow-up clients, follow-ups of
3 former residents particularly now that we've
4 expanded that service in our facility. Many of
5 them have been on that wait list for five plus
6 years and have been couch surfing or sharing with
7 possibly inappropriate partners or friends just to
8 be able to provide their children with a roof over
9 their head. So housing continues to be the number
10 one priority, permanent housing, you know.

11 Another issue, of course, is the temporary
12 rental assistance that many of our women are able
13 to access that, however, TRA ends within a certain
14 number of years and then we've seen many of our
15 women, once again, become homeless. If there's
16 anyway to develop a system where when temporary
17 rental assistance ends and Section 8 vouchers can
18 begin, we would strongly recommend that.

19 And, you know, also, you know, I guess our
20 greatest concern is particularly for our clientele
21 when they finally get that strength to leave and
22 start life anew and to end up back in the
23 homelessness is really, really a shame and it's
24 our responsibility to provide those safety nets,
25 you know. We also have a continuing concern

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1 because we get so many calls from the community of
2 having a more stable family shelter where women
3 and children, women and men who are earning
4 insufficient funds can have a place to be and,
5 again, it's all about for all of us to break the
6 next generation, create a healthy environment for
7 our children where they don't feel like they're
8 moving with their suitcases everyday, in and out
9 of the facilities and so that I've seen as an
10 ongoing concern.

11 Also, again, it's Welfare. I don't know our
12 ability to make those changes but, you know, we've
13 seen clients who receive 140 and \$210 a month from
14 Welfare and still expected to pay a piece of that
15 for their rent, a piece of that, you know, for
16 their utilities and somehow manage to survive.
17 You know, I've been around twenty-eight years and
18 the Welfare check has not changed since the mid
19 80's. So I don't know that Bergen County has full
20 ability to make those changes and so I thank you
21 all for your time.

22 MS. DRAKES: Thank you. Did anyone
23 change there mind? Would you like to make a
24 testimony on any needs for the community.

25 MR. MAZZA: The community has a lot of

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1 needs and resources are limited and that's the
2 problem. Rocco Mazza, M-a-z-z-a. We need -- we
3 need the usual stuff. We're talking about we need
4 transportation and we need housing. Those are the
5 two number one demands that the County gets all
6 the time and they're the two demands we cannot
7 meet and that's the problem. So there are
8 definitely needs, those are the two priority needs
9 among the million other things, but those are the
10 two priorities.

11 MS. DRAKES: Thank you.

12 MS. PARKER: Lizette Parker,
13 P-a-r-k-e-r, Administrative Supervisor of Social
14 Work, Bergen County Board of Social Services.

15 One of the programs that we administer at the
16 Board is an emergency assistance program which
17 Elaine just spoke about which is the temporary
18 rental assistance program. We have approximately
19 six to 700 clients currently that we're housing in
20 a temporary housing program, and one of the issues
21 that we are facing is as the state is becoming
22 more stringent with the requirements and requiring
23 us to cutoff benefits, there's no transportation
24 after temporary rental assistance. There's no
25 affordable housing in Bergen County and I think

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1 that that's something that really needs to be
2 discussed and we really need to find for when
3 clients transition for SI benefits as they're
4 waiting for Social Security Disability. Sometimes
5 their benefits are only about \$800 and there's
6 nothing in Bergen County -- there are rooming
7 houses, but even those are limited and quite
8 honestly I wouldn't want to live in a rooming
9 house so I feel uncomfortable referring people to
10 rooming houses. And sometimes they're just not
11 appropriate for the clientele based upon mental
12 health needs. But I think that as a County, as a
13 community we really need to really tackle
14 affordable housing. It's a true barrier for women
15 and children and single adults, as well.

16 MS. DRAKES: Thank you. Anyone else?

17 MS. GIGILO: Trish Gigilo, G-i-g-i-l-o,
18 from Family Promise of Bergen County. I very
19 strongly agree with what Lizette said and Elaine
20 just said about the TRA. We often at Family
21 Promise get called from clients who are coming off
22 TRA and are unable to maintain their apartments.
23 We operate a rotational shelter with limited
24 hours. We have a small capacity of fourteen
25 people and we find we are unable to really service

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1 the needs of the working families. If they're
2 working on shifts, we cannot accommodate them and
3 our mere capacity really limits our ability to
4 help people often coming off of TRA. The adults
5 in the family will be earning twelve, thirteen,
6 fourteen dollars an hour with a self-sufficiency
7 wage for a two bedroom apartment is in the
8 twenty-four to twenty-five dollar an hour range.
9 So we are tasked with either acquiring a Section 8
10 voucher. Where that does happen on occasion, we
11 cannot rely on it. After that we are tasked with
12 raising that person's wage from twelve to
13 twenty-four dollars an hour which is near
14 impossible and certainly impossible within the
15 stay of a shelter period which might be three to
16 six months. There's a real need for help in this
17 area whether it be Section 8 vouchers or
18 affordable housing, but I think there needs to be
19 a priority set in this area.

20 In addition, one of the needs that we run into
21 is parents who are trying to fill the needs of
22 their special needs children. Special needs
23 children have disabilities and their disabilities
24 becomes their parents' disability. The amount of
25 time and effort that it takes to secure services

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1 for these children, and they have to fight for
2 them, and constant attention that these children
3 need makes it very, very difficult for a parent to
4 maintain not only a job, but a job where they
5 might have to earn twenty-four or twenty-five
6 dollars an hour which is a demanding position. So
7 there's a missing piece there, you know, something
8 has to change in that area.

9 Let's see, what else we got. We have
10 transportation for families. When you're talking
11 about a mother with three or four children having
12 to take a bus, you know, from work to school to a
13 shelter, that not only is really difficult to
14 manage, but expensive, you know. There's got to
15 be a way to help these people whether it be
16 through Access Link or some kind of discount
17 through public transportation, but that is a huge
18 issue for our families, as well.

19 Just to mention also something that we have
20 been seeing recently are calls from senior
21 citizens who are displaced, who have nowhere to
22 go, often times extended families, people who have
23 been over crowded for years and they have lost
24 their place. We just got a call from a family of
25 ten which is grandmother, grandfather, two adult

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1 children and their children. They're just coming
2 in these huge groups so, you know, that senior
3 piece right now is starting to become more of an
4 issue.

5 MS. DRAKES: Thank you.

6 MS. PARKER: Can I add one thing?
7 Lizette Parker, Bergen County Board of Social
8 Services:

9 The one thing to -- that I didn't mention is
10 that you have to be eligible for public
11 assistance in order to qualify for temporary
12 rental assistance which is an important point. So
13 we don't even capture the number of families in
14 Bergen County that are working and don't qualify
15 for our benefits that are in need of affordable
16 housing. I just wanted to add that.

17 MR. SIVIK: It was mentioned before that
18 individuals make -- needing at least twenty-four
19 to twenty-five dollars to be able to live.
20 There's a few individual members at the center
21 that I'm working with that are trying to get
22 housing, aren't making enough and making about
23 twelve to thirteen which is not enough for
24 anything, but individuals who are making more are
25 also losing benefits which is what they're all

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1 afraid of. They're trying to become -- trying to
2 live in any decent place to live in Bergen County,
3 but when they make the money to become on their
4 own, they're losing the benefits which is
5 something I'm not understanding. How is it
6 possible that we're trying to help these
7 individuals to become independent, to believe . .
8 to make the money they need to make, but at the
9 same time when they finally make the money they
10 lose the benefits which then brings them back down
11 to having nothing? So what exactly can be done
12 when they finally make the money that they have to
13 make and then be able to still have the benefits
14 without having no benefits that the government is
15 giving these poor individuals. What exactly would
16 be done to make the money, to collect benefits, to
17 be able to -- finally be able to live healthy,
18 which I'm sure everyone agrees that everybody
19 deserves a life -- a healthy good life no matter
20 they have an illness or whatever disability that
21 they might have, what exactly can be done about
22 this?

23 MS. MEYERSON: Elaine Meyerson.

24 We talked about the elderly. I'm glad you
25 mentioned that. If you are aware, when a hundred

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1 year old man is killing his eighty-eight year old
2 wife in Elmwood Park, we have a problem. So I
3 think we need to look as far as services. We've
4 been able to provide minimal services over the
5 last few years with some funding for the elderly
6 who are the victims of violence. We need to look
7 closer to improve funding for APS.

8 Also, one of the issues we have is when there
9 are vouchers available for our clients and find
10 the apartments, and we've had many a client lose
11 there voucher because of the time limit on the
12 voucher and they're losing it because the landlord
13 either doesn't want Section 8, we need realtor
14 fees, only realtors will look for -- most have
15 credit issues, you know. So possibly considering
16 some form of that case management through the
17 housing authority or one of the housing programs.
18 We lost the funding for our part time housing
19 person, but possibly somebody in the County to be
20 helping our clients or all of our clients, you
21 know, access housing or working with landlords to
22 be open and, of course, we have not mentioned is
23 there's, of course, a smaller vacancy rate because
24 of Sandy and, you know, hopefully over time maybe
25 there will be more openings as it improves for

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1 some of the Sandy victims.

2 Lastly, we have so many women who work so
3 hard and are making not enough money to pay a full
4 rent because they have a couple of kids and some
5 of them are making, unfortunately, what our staff
6 are making, maybe twenty, \$25,000 and are still on
7 the list or can't even get on the list for Section
8 8 and it's that constant need for affordable
9 housing.

10 MS. DRAKES: Thank you. Anyone else?

11 Thank you for your testimony. We will now
12 close the public hearing.

13 (Whereupon hearing is concluded at 10:45
14 a.m.)

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I, JANE KELLETT, License No. XIO1681, a Certified Court Reporter of the State of New Jersey, certify that the foregoing is a true and accurate transcript of the hearing taken by me at the place and on the date hereinbefore set forth.

I further certify that I am neither attorney nor counsel for, nor related to or employed by, any of the parties to the action in which this deposition was taken, and further that I am not a relative or employee of any attorney or counsel employed in this case, nor am I financially interested in the action.



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Action Plan Public Hearing

Page 1

STATE OF NEW JERSEY
COUNTY OF BERGEN
DIVISION OF COMMUNITY DEVELOPMENT
Thursday, June 4, 2015
Commencing at 6:00 p.m.

ORIGINAL

IN RE: :
PUBLIC HEARING ON THE : TRANSCRIPT
CONSOLIDATED PLAN FOR : OF
FISCAL YEARS 2015-2019 AND: PROCEEDINGS
ANNUAL ACTION PLAN FOR
FISCAL YEAR 2015 :

County of Bergen
Division of Community Development
One Bergen County Plaza
Hackensack, New Jersey

B E F O R E:

ANGELA DRAKES - Deputy Director

Reported by:
MARY BAUMANN, CCR, RPR

CALDARELLA, FENECK & ASSOCIATES
Certified Court Reporters
Phone (201) 797-8801
Fax (201) 797-8064
schedule@caldarellafeneck.com

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1 MS. DRAKES: This is the Bergen
2 County Community Development public hearing for the
3 consolidated plan for fiscal 2015-2019 and action
4 plan 2015-2016. It is 6:10 and we are opening the
5 public hearing. There are no public present at
6 this time, but I will start with the Bergen County
7 Executive James J. Tedesco III hereby announces an
8 application to the U.S. Department of Housing and
9 Urban Development for funding under the Community
10 Development Block Grant, HOME Investment
11 Partnership and the Emergency Solutions Grant
12 programs.

13 The application will fund Bergen County's
14 one-year action plan for fiscal year 2015-2016 in
15 an effort to meet the identified needs and
16 objectives outlined in the new five-year
17 consolidated plan for fiscal year 2015-2019.
18 A copy of the draft consolidated plan and action
19 plan will be made available at the Community
20 Development office, One Bergen County Plaza, fourth
21 floor, Hackensack, New Jersey.

22 The consolidated plan input of the community
23 assists Community Development in making decisions
24 on behalf of the citizens of Bergen County. The
25 one-year action plan consists of the proposed use

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1 of funds to address those needs through the CDBG,
2 HOME and ESG programs. The mission of the plan is
3 to enhance the development of viable communities by
4 assisting in the provision of decent housing, a
5 suitable living environment, and expanding economic
6 opportunities, primarily for persons who have low
7 or moderate income.

8 Bergen County proposes to fund the following
9 projects totaling \$11,334,270 for fiscal year
10 2015-2016. Included in this amount is \$8,179,618
11 in new CDBG funds, \$550,873 in program income from
12 previous CDBG funded projects, for a total of
13 \$8,730,491 for CDBG activities. The HOME program
14 includes \$1,812,740 in new funds and \$53,534 in
15 reprogrammed funds for a total of \$1,866,274 and
16 ESG \$737,505.

17 The CDBG program provides funds for
18 Community Development activities including, but not
19 limited to, public infrastructure improvements,
20 housing activities, economic development, job
21 training programs and public service activities.
22 The total amount allocated to this program is
23 \$8,730,491.

24 The HOME program provides funds for down
25 payment and/or closing cost assistance for home

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1 buyers, the construction or rehabilitation of
2 single or multifamily housing units, along with
3 other types of housing assistance, primarily for
4 low and moderate income persons or for special
5 needs housing. The total amount for this program
6 is \$1,866,274.

7 The ESG program provides funds for emergency
8 shelters, homeless prevention/rapid rehousing
9 activities, Homeless Management Information System
10 administration, and other activities for homeless
11 individuals and families. The total amount for
12 this program is \$737,505.

13 The annual action plan, as with the new
14 2015-2019 consolidated plan, is an integrated
15 document that describes the interdependence yet
16 collaborative strategies of each entitlement
17 jurisdiction within the context of the entire
18 county. The specific investments are presented
19 according to the five-year goals that they are
20 intended to impact. Housing and homeless goals and
21 strategies as presented countywide. Other
22 Community Development strategies specific to each
23 municipality are presented independently, allowing
24 each municipality to respond to the individual
25 needs within the community with its CDBG funds.

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I, MARY BAUMANN, License Number XI01271, a Certified Court Reporter, a Registered Professional Reporter and Notary Public of the State of New Jersey, certify that the foregoing is a true and accurate transcript of the proceedings at the place and on the date hereinbefore set forth.

I further certify that I am neither attorney nor counsel for, nor related to or employed by, any of the parties to the action in which this deposition was taken, and further that I am not a relative or employee of any attorney or counsel employed in this case, nor am I financially interested in the action.



A Notary of the State of New Jersey
Notary No. 3782
My Commission Expires 3/7/19

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<p style="text-align: center;">A</p> <p>accurate 6:8 action 1:7 2:3,14,18,25 4:13 6:12,16 activities 3:13,18,20,21 4:9,10 address 3:1 administration 4:10 allocated 3:22 allocations 5:1 allowing 4:23 amount 3:10,22 4:5,11 and/or 3:25 ANGELA 1:14 announces 2:7 annual 1:7 4:13 application 2:8,13 5:3,5 assistance 3:25 4:3 assisting 3:4 assists 2:23 ASSOCIATES 1:20 attorney 6:10,14 available 2:19</p>	<p>2:24 Bergen 1:1,9,10 2:1,6,13,20,24 3:8 Block 2:10 buyers 4:1</p> <p style="text-align: center;">C</p> <p>CALDARELLA 1:20 case 6:15 CCR 1:18 CDBG 3:1,11,12,13,17 4:25 Certified 1:21 6:5 certify 6:7,10 citizens 2:24 closing 3:25 5:10 collaborative 4:16 Commencing 1:3 Commission 6:23 committee 5:5 committees 5:4 communities 3:3 community 1:2,9 2:2,9,19,22,23 3:18 4:22 4:25 community-wide 5:2 consists 2:25 consolidated 1:6 2:3,17,18,22 4:14 construction 4:1</p>	<p>context 4:17 copy 2:18 cost 3:25 counsel 6:11,14 county 1:1,9,10 2:2,6,20,24 3:8 4:18 County's 2:13 countywide 4:21 Court 1:21 6:5</p> <p style="text-align: center;">D</p> <p>date 6:9 decent 3:4 decisions 2:23 Department 2:8 deposition 6:13 Deputy 1:14 describes 4:15 development 1:2,9 2:2,9,10,20,23 3:3,18,20 4:22 Director 1:14 Division 1:2,9 document 4:15 draft 2:18 DRAKES 1:14 2:1</p>
<p style="text-align: center;">B</p> <p>B 1:13 BAUMANN 1:18 6:4 behalf</p>		<p style="text-align: center;">E</p> <p>E</p>

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<p>1:13,13 economic 3:5,20 effort 2:15 emergency 2:11 4:7 employed 6:11,15 employee 6:14 enhance 3:3 entire 4:17 entitlement 4:16 environment 3:5 ESG 3:2,16 4:7 Executive 2:7 expanding 3:5 Expires 6:23</p> <p style="text-align: center;">F</p> <p>F 1:13 families 4:11 Fax 1:22 FENECK 1:20 financially 6:15 fiscal 1:7,8 2:3,14,17 3:9 five-year 2:16 4:19 floor 2:21 following 3:8 foregoing</p>	<p>6:7 forth 6:9 fourth 2:20 fund 2:13 3:8 funded 3:12 funding 2:9 5:6 funds 3:1,11,14,15,17,24 4:7,25 further 6:10,13</p> <p style="text-align: center;">G</p> <p>goals 4:19,20 Grant 2:10,11</p> <p style="text-align: center;">H</p> <p>Hackensack 1:10 2:21 hearing 1:6 2:2,5 5:7,10,11 hereinbefore 6:9 home 2:10 3:2,13,24,25 homeless 4:8,9,10,20 housing 2:8 3:4,20 4:2,3,5,20</p> <p style="text-align: center;">I</p> <p>identified 2:15 III 2:7 impact 4:20 improvements 3:19 Included 3:10 includes</p>	<p>3:14 including 3:18 income 3:7,11 4:4 independently 4:23 individual 4:24 individuals 4:11 Information 4:9 infrastructure 3:19 input 2:22 integrated 4:14 intended 4:20 interdependence 4:15 interested 6:16 Investment 2:10 investments 4:18</p> <p style="text-align: center;">J</p> <p>J 2:7 James 2:7 Jersey 1:1,10 2:21 6:7,21 job 3:20 June 1:2 jurisdiction 4:17</p> <p style="text-align: center;">K</p> <p style="text-align: center;">L</p> <p>License</p>
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<p>6:4 limited 3:19 living 3:5 low 3:6 4:4</p>	<p>M</p>	<p>one-year 2:14,25 opening 2:4 opportunities 3:6 outlined 2:16</p>	<p>P</p>	<p>3:11,13,17,22,24 4:5,7,12 programs 2:12 3:2,21 projects 3:9,12 proposed 2:25 proposes 3:8 provides 3:17,24 4:7 provision 3:4 public 1:6 2:2,5,5 3:19,21 5:7,10,10,11 6:6</p>	
<p>making 2:23 Management 4:9 MARY 1:18 6:4 meet 2:15 mission 3:2 moderate 3:7 4:4 multifamily 4:2 municipality 4:23,24</p>	<p>N</p>	<p>p.m. 1:3 parties 6:12 Partnership 2:11 payment 3:25 persons 3:6 4:4 Phone 1:21 place 6:8 plan 1:6,7 2:3,4,14,17,18,19,22,25 3:2 4:13,14 Plaza 1:10 2:20 present 2:5 presentations 5:6 presented 4:18,21,23 5:1 prevention/rapid 4:8 previous 3:12 primarily 3:6 4:3 proceedings 1:6 6:8 process 5:3,4 Professional 6:5 program</p>	<p>Q</p>	<p>R</p>	<p>R 1:13 recommendations 5:6 regional 5:3 Registered 6:5 rehabilitation 4:1 rehousing 4:8 related 6:11 relative 6:14 Reported 1:17 Reporter 6:5,6 Reporters 1:21 reprogrammed 3:15 respond 4:24 result 5:2</p>
<p>needs 2:15 3:1 4:5,25 neither 6:10 new 1:1,10 2:16,21 3:11,14 4:13 6:6 6:21 Notary 6:6,21,22 notification 5:2 Number 6:4</p>	<p>O</p>				

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<p>8</p> <p>8,179,618 3:10 8,730,491 3:13,23</p>		
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Grantee Unique Appendices

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

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
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).
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.
5. Describe performance standards for evaluating ESG.

Discussion:

Program Specific Requirements for Emergency Solutions Grants (ESG)

Funding Priorities

The Bergen County Ten Year Plan serves as the road map for determining the most effective way of structuring the homeless services system in the County. The plan was developed through an extensive community planning process which included the input of a wide variety of key stakeholders. The specific goals identified in the Bergen County Ten Year Plan to End Chronic Homelessness include:

- Development of Permanent Housing
- Improve Availability and Delivery of Services
- Develop Comprehensive Discharge Procedure
- Educate the Community and Advocate for the Homeless Population
- Restructure County Funding to work in a coordinated fashion
- Ensure the Success of Model Projects Including Housing First, Rapid Re-housing and Single Point of Entry

The goals identified in the Bergen County Ten Year Plan fully support Opening Doors: The Federal Strategic Plan to End Homelessness. The key elements of the Federal Strategic Plan include:

- End chronic homelessness in 5 years
- End veterans homelessness in 5 years
- End youth and family homelessness in 10 years
- Set a path to end all types of homelessness

This will be accomplished through focusing on 5 key areas:

1. Increase leadership, collaboration, and civic engagement
2. Increase access to stable and affordable housing
3. Increase economic security
4. Improve health and stability
5. Improve health and stability

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Retool the homeless crisis response system

Bergen County has committed to restructuring the County's funding to work in a more coordinated fashion which supports the federal strategic theme of increased leadership, collaboration and civic engagement. The Bergen County Division of Community Development has worked to ensure ESG funds are used to support the broader county goal of ending homelessness. In order to accomplish this, the Division of Community Development has used the Ten Year Plan to End Chronic Homelessness as the foundation from which to determine the most appropriate uses for ESG funds. The Division of Community Development conducted a full review of available funding sources within Bergen County committed to ending homelessness and identified the parts of the homeless service system most appropriate to support with ESG funds. After a thorough review of the most effective use of ESG funds, the Division of Community Development sought input from community stakeholders directly involved in the homeless planning process including the Bergen County Continuum of Care Committee. Considering the similarities between the Homeless Prevention and Rapid Re-housing Program (HPRP) funded through the American Recovery and Reinvestment Act 2009 (ARRA) and the new Emergency Solutions Grant activities, the Division of Community Development reviewed HPRP sub-grantee performance and capacity in determining the funding priorities and allocation process.

The bulk of the ESG funds have been allocated to the Housing Development Corporation for use through the Bergen County Housing Health and Human Services Center supporting the improvement of availability and accessibility of services identified in the Bergen County Ten Year Plan to End Homelessness and setting a path towards ending all types of homelessness through retooling of the crisis response system in the Federal Strategic Plan to Prevent and End Homelessness. The remaining funds have been allocated to organizations that interact with households in need who currently work with the Bergen County Housing Health and Human Services Center. The ESG program regulations require that persons receiving assistance outside of the Bergen County Housing Health and Human Services Center are connected with the Center to ensure access to the full array of services available in the County.

Data from the Bergen County HMIS reveals the average length of stay for emergency shelter and transitional housing programs in Bergen County was about 57 days in FY2012, which is a significant decline from FY2011 of 180 days. As Bergen County moves towards implementation of the HEARTH Act and improved achievement according to the new performance measures outlined in the HEARTH Act, the County is working to significantly decrease the length of homelessness for households in Bergen County. Strengthening the implementation of Rapid Re-housing will enable the County to achieve the goal of shortening the length of homelessness and connecting households to permanent housing. The Homeless Prevention and Rapid Re-housing (HPRP) funds provided the County an opportunity to implement and refine a rapid re-housing program that works for Bergen County. As the County continues to evaluate the effectiveness of rapid re-housing implementation, the proportion of funds allocated towards this activity will likely expand in the future.

Emergency Solutions Grant Program Policies & Procedures

Program Eligibility & Documentation

Individuals or families seeking assistance for prevention or rapid re-housing services must meet the following eligibility criteria:

Currently homeless or at risk of homelessness as defined by HUD through the ESG interim regulations and the homeless definition final rule. (See Appendix A below)

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Willingness to participate in an initial consultation and eligibility screening
Ability to provide required documentation to verify eligibility and determine level of assistance

Households interested in receiving prevention or rapid re-housing assistance must complete an initial eligibility screening with the Bergen County Housing Health and Human Services Center (The Center). Households found to be eligible for prevention or rapid re-housing assistance will be scheduled for a consultation appointment and be provided with a checklist of necessary documentation to verify program eligibility and complete enrollment in the program. During the consultation appointment, the program intake worker will review program requirements with the household seeking assistance, review documents provided for program enrollment, complete program intake (standard form collecting required HMIS universal data elements) and complete a full household assessment to determine the scope of household needs and eligibility for programs available in Bergen County.

Program intake workers must document household eligibility by collecting the documents identified in the Prevention and Rapid Re-housing checklist (please see Appendix B). Homeless or At Risk of Homelessness eligibility must be documented in participant files according to the Homeless Documentation Matrix (please see Appendix C in the ESG Substantial Amendment). Intake Workers must clearly indicate in participant files the definition of homelessness or risk of homelessness under which the household qualifies.

The program intake worker will complete the Universal Assessment Referral form to determine household eligibility for all financial assistance programs available in Bergen County. The Universal Assessment Referral form determines eligibility for the following programs:

Continuum of Care SHP, SRO & S+C programs
TANF or General Assistance (for individuals)
Medicaid
SNAPS
NJ Social Services for the Homeless Program
FEMA assistance fund
NJ Homeless Prevention Program
NJ SHARES/LIHEAP

The program intake worker will obtain confirmation from the household regarding all programs to which applications have been submitted. If applications have not been submitted to programs for which the household is eligible to receive assistance, the intake worker will provide the household the necessary information in order to complete applications. The program intake worker must directly contact all programs which the household has applied to or intends to apply to prior to consultation appointment in order to determine status of application and level/type of assistance (if any) that will be approved for the household.

Once the household is fully enrolled in prevention or rapid re-housing assistance they will meet with the program case manager to develop a housing stabilization plan. At that time the Case Manager will review all programs the household is eligible for and work with the household to identify the appropriate programs to connect the household to. The program case manager will refer the household to appropriate community programs according to needs identified through the assessment and housing stabilization plan.

ESG recipients must coordinate with the Bergen County Housing Health and Human Services Center and refer all households enrolled in prevention and rapid re-housing services to The Center to streamline access to the full array of community services available in Bergen County. The Bergen County Housing Health and Human

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Services Center serves as the Bergen County single point of entry system and is the one stop location for housing and services in the community. The Center coordinates with providers throughout the county to offer information, screening and services to persons utilizing facility. Through partnership agreements with over 20 agencies, the center offers the following services on-site:

Temporary shelter
Housing search, location & placement services
Case Management Services
Health Education
Medication management & review
Health screenings & immunizations
HIV counseling & testing
Meals – available to shelter guests & community residents
Alcoholics Anonymous & Narcotics Anonymous
Eligibility screening & application assistance for TANF, GA, SNAPs, Medicaid & other mainstream benefits
Veteran's Services
Re-entry Services
Employment training & services
Legal Services
Rape Crisis Services
Education services

All ESG recipients must actively participate in the Bergen County community planning process and attend monthly COC meetings.

Targeting of Prevention & Rapid Re-Housing Funds

Rapid Re-housing Assistance
Households meeting the basic eligibility requirements for rapid re-housing will be prioritized as follows:

First Priority:
Households ineligible for any other financial assistance programs in Bergen County

Second Priority:
Households approved for other financial assistance program requiring minimal assistance to facilitate movement into permanent housing and full enrollment in program – i.e. security or utility deposits for those with rental assistance vouchers. Assistance to households receiving financial assistance from other programs will only be allowable if and only if ESG funds are used to provide an alternate form of assistance – for example ESG funds cannot be used to provide rental assistance if another program is providing rental assistance at the same time

Third Priority:
Households without a certifiable disabling condition and/or households that do not require long term supportive services

Other households that do not meet the above priorities will be considered for assistance on a case by case basis.

Prevention Assistance:
Households meeting the basic eligibility requirements for prevention will be prioritized as follows:

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First Priority: households with a warrant of removal

Second Priority: households with court eviction notice with hearing date

Third Priority: households evicted from doubled up living situations

Financial Assistance Determination

Households enrolled in prevention and/or rapid re-housing assistance will be eligible to receive up to 6 months of financial assistance. ESG funds will cover 100% of monthly housing costs (rent & utility deposit as needed) for enrolled households. Program case managers will work with enrolled households to determine the appropriate length of financial assistance necessary to stabilize housing. Case managers must use the Income Determination form to determine the level of annual household income.

Length of Program Participation

All households enrolled in the program may receive a maximum of 6 months of assistance within a 12 month period. Households approved for 6 months of assistance must complete a re-certification process at the end of the 3rd month to verify continued eligibility, household need and determine additional services and/or programs that may assist the household in stabilizing their housing.

Households receiving 6 months of assistance within a 12 month period may re-enroll in the program no earlier than 12 months from date of previous enrollment. Households re-enrolled in the program may only receive a maximum of 18 months of assistance within a 3 year period. Households seeking to re-enroll in the program must have the ability to demonstrate sustainability. Program case managers must certify households re-enrolled in the program have reasonable sustainability plans. Households seeking re-enrollment in the program after 3 episodes of assistance will be referred to other community programs with the ability to provide longer term and/or more intensive assistance.

Program participants must report any changes in income and will receive a re-evaluation/re-certification at that time. Should the household continue to qualify for the program; the case manager will work with the household to determine if the level and type of assistance is still appropriate given the change in income.

Housing Stabilization and Relocation Services

The scope and duration of housing stabilization services will be determined based on assessment completed at program entry and the housing stabilization plan. Program case managers will work with each household to ensure they maximize use of mainstream benefits for which they are eligible. In addition, households will be connected to community based services that will aid in strengthening their housing stability such as financial management services, employment & training services, transportation, childcare, and any other needs identified through the initial assessment.

Households that wish to re-enroll in the program must show sustainability in order to be eligible. They may not exceed 18 months of assistance in a 3 year period. Households that have exited the program may re-enroll provided that they continue to meet the program eligibility requirement and have not exceeded 18 months of assistance in a 3 year period.

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Appendix A: Homeless and At Risk Eligibility Requirements:

Homeless Prevention Eligibility:

Individuals or Families seeking assistance for homeless prevention must be at 30% of the Area Median Income (AMI) or below and meet one of the following definitions for At Risk of Homelessness or Homelessness:

At Risk of Homelessness :

- 1) Individual or Family
 - a. 30% of AMI or below
 - b. Insufficient resources or support networks immediately available to prevent household from moving into an emergency shelter, hotel or motel placement or place not fit for human habitation
 - c. Meets one of the following conditions:
 - i. 2 moves in the past 60 days due to economic hardship
 - ii. Living doubled up due to economic hardship
 - iii. Possess written notice terminating current living situation within 21 days of application
 - iv. Living in hotel or motel paid for by household income
 - v. Living in crowded conditions: SRO or Efficiency with more than 2 people or larger unit with more than 1.5 people per room
 - vi. Exiting publically funded institution
 - vii. Living in housing with characteristics associated with instability and increased risk of homelessness
- 2) A child or youth qualifying as homeless under one of the following:
 - a. Runaway and Homeless Youth Act
 - b. Head Start Act
 - c. Violence Against Women Act
 - d. Public Health Service Act
 - e. Food and Nutrition Act
 - f. Child Nutrition Act
- 3) A child or youth qualifying as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parents or guardians of that child or youth living with them

Homeless:

1. An Individual or Family who will imminently lose their primary nighttime residences
 - a. Primary nighttime residence will be lost in 14 days of application for assistance
 - b. No subsequent residence has been identified
 - c. Household lack resources or support networks needed to obtain permanent housing
2. Unaccompanied youth under age 25 or family with children & youth who
 - a. Qualify as homeless under one of the following: Section 387 of Runaway and Homeless Youth Act; Section 637 of the Head Start Act; Section 41403 of the Violence Against Women Act; Section 3 of the Food and Nutrition Act of 2008; Section 17b of the Child Nutrition Act of 1966; Section 725 of the McKinney-Vento Homeless Assistance Act
 - b. Have not had a lease, ownership interest or occupancy agreement in permanent housing at any time during the past 60 days
 - c. Have had 2 or more moves in the past 60 days
 - d. Housing instability expected to continue for an extended period of time due to one of the following:
 - i. Chronic Disabilities

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- ii. Chronic physical health or mental health conditions
- iii. Substance addiction
- iv. History of domestic violence or childhood abuse (including neglect)
- v. Presence of child or youth with disability
- vi. Two or more barriers to employment
 - a) Lack of high school degree or GED
 - b) Illiteracy
 - c) Low English proficiency
 - d) History of incarceration or detention for criminal activity
 - e) History of unstable employment
- vii. Individual or Family who:
 - a. Is fleeing domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening condition related to violence against family member in which return to primary nighttime residence threatens household safety
 - b. Has no other residence
 - c. Lacks resources or support networks to obtain other permanent housing

Rapid Re-Housing Eligibility:

Individuals or families seeking rapid re-housing assistance must be literally homeless and meet one of the following definitions:

1. An individual or family who lacks a fixed, regular and adequate nighttime residence
 - a. Primary nighttime residence is a public or private place not designed for human habitation (including car, park, abandoned building, bus or train station, camping ground)
 - b. Supervised publicly or privately operated shelter providing temporary living arrangements (including congregate shelters, transitional housing, hotel/motel paid for by an agency)
 - c. An individual exiting an institution where they resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately prior to entering the institution
2. Individual or Family who:
 - a. Is fleeing domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening condition related to violence against family member in which return to primary nighttime residence threatens household safety
 - b. Has no other residence
 - c. Lacks resources or support networks to obtain other permanent housing
 - d. Is currently living in an emergency shelter, transitional housing, hotel or motel paid for by an agency, place not meant for human habitation or an institution in which they have resided for 90 days or less and resided in an emergency shelter or place not meant for human habitation immediately prior to entering the institution.

Appendix B

**BERGEN COUNTY COMMUNITY DEVELOPMENT
EMERGENCY SOLUTIONS GRANT (ESG) PROGRAM**

CLIENT FILE CHECKLIST

NAME: _____
(Head of Household)

Client ID No.: _____ DATE: _____

Client Information (Section 1)

- ___ Intake/Assessment (Determine Prevention or Re-housing)
- ___ Housing Plan
- ___ Case Notes
- ___ Identification Documentation
- ___ 214 Status (ESG Form No. 1 – Prevention & Re-housing)

Documentation (Section 2)

- ___ Homeless Certification (ESG Form No.2 – Prevention & Re-housing)
- ___ Documentation of Eviction
- ___ Documentation of Utility Shut-off
- ___ Letters substantiating other Prevention applications
- ___ Staff Certification of Eligibility for ESG Assistance

Income (Section 3)

- ___ Calculation Worksheet (ESG Form No. 3 – Prevention & Re-housing)
- ___ Self Declaration of Income (ESG Form No. 3A –Prevention & Re-housing)
- ___ Verification of Income (ESG Form No. 3B Prevention & Re-housing)
- ___ Verification of Income/Quarterly Review
(HPRP Form No. 4 – Prevention & Re-housing)
 - Documentation of Income Change
- ___ Adjustment Notification to Landlord (Prevention & Re-housing)

Housing Documents (Section 4)

- ___ Self Declaration of Housing Status (ESG Form No.5 – Prevention & Re-housing)
- ___ Lease
 - ___ Rent Reasonableness (ESG Form No. 6 – Prevention & Re-housing)
 - ___ HUD HQS Inspection Form (ESG Form No. 7 – Shelter, Prevention & Re-housing)
 - ___ Lead-Based Paint Inspection (where applicable)
(ESG Form No. 7A- Shelter, Prevention & Re-housing)
- ___ W-9 Landlord Tax ID# (ESG Form No. 8 – Prevention & Re-housing)

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Appendix C

Homeless Documentation Matrix

meless	Place not meant for human habitation; emergency shelter; transitional housing; hotel/motel placement by agency	1st level - third party documentation	Written observation by outreach worker OR written referral by emergency/transitional housing provider
		2nd level - intake worker observation	Intake staff certification & documentation of efforts to verify history in case notes
		3rd level - self certification	household self certification & intake worker documentation of efforts to verify household history
	exiting institution in 90 days or less	Institutional Stay - 1st level	Discharge paper work or written referral from institution indicating start date & end date of time of institutional stay
		Institutional Stay - 2nd level	oral referral from institution indicating start date & end date of institutional stay recorded by intake worker
		Institutional stay - 3rd level	written documentation of intake workers attempts to verify lengths/dates of institutional stay and households self certification of length/dates of institutional stay
		Prior homelessness - 1st level	Written observation by outreach worker OR written referral by emergency/transitional housing provider
		prior homelessness - 2nd level	Intake staff certification & documentation of efforts to verify history in case notes
		prior homelessness - 3rd level	household self certification & intake worker documentation of efforts to verify household history
	imminently losing housing	Eviction - 1st level	court order, eviction notice, notice to quit or notice to terminate indicating household must vacate property within 14 day of application for assistance
		Eviction - 2nd level	written certification from owner/renter indicating household must vacate residence within 14 days of application OR oral statement from owner/renter indicating household must vacate residence - recorded by intake worker
		Eviction - 3rd level	oral statement by household indicating they must vacate residence within 14 days of application AND Certification from intake worker indicating statement is credible AND

		written documentation of intake worker's due diligence to contact owner/renter to verify household statement & written certification from household seeking assistance that statements provided are true and complete
	household exiting hotel/motel paid for by household funds	documentation of households income & cash on hand for next 14 days AND copy of most recent bill from hotel/motel AND calculation of income/cash on hand necessary to retain hotel/motel unit for 14 days
	no additional residence identified	household self certification no subsequent residence identified
	lacks resources/support	documentation of household income & cash on hand AND calculation of rental start-up costs (moving, average security deposit, current FMR for appropriate unit size, average utility deposit) AND household self certification no resources or supports available to obtain permanent housing AND written documentation of intake worker's efforts to identify/connect to potential household support networks
homeless under other federal regulations or doubled up households	homeless under other federal regulation	certification of homeless status by agency responsible for administering federal program
	lack of lease within previous 60 days - 1st level	referral by provider agency or written observation by outreach worker
	lack of lease within previous 60 days - 2nd level	household self certification
	persistent housing instability	household self certification of 2 moves within past 60 days AND written or oral statements from owner/renter, shelter/housing provider, case worker or appropriate agency/institution staff where household lived indicating dates of tenancy OR intake worker documentation of efforts to verify household housing placements in previous 60 days
	barriers to housing stability	written certification from professional licensed to treat condition OR

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			<p>Intake worker recorded observation of disability that is confirmed by a professional licensed to treat condition within 45 days of date of application</p> <p>OR</p> <p>employment records</p> <p>OR</p> <p>department of corrections records</p> <p>OR</p> <p>literacy or English proficiency tests</p> <p>OR</p> <p>other reasonable documentation verifying housing barrier</p>
	Victims of domestic violence or other dangerous or life threatening situation	<p>verification of domestic violence, dangerous or life threatening situation & no safe, appropriate housing available & no resources or available support networks</p>	<p>oral statement indicating household is fleeing violence, dangerous or life threatening situation</p> <p>OR</p> <p>certification from victim service provider if receiving shelter or services</p> <p>AND</p> <p>written certification, referral or documentation from organization household has sought assistance from <i>only if it does not jeopardize household's safety</i></p> <p>AND</p> <p>written observation by intake worker <i>only if it does not jeopardize safety of household</i></p>
risk of homelessness	Household at risk	30% of AMI or below	documentation of household income
		insufficient resources or support networks	documentation of household income & cash on hand
			calculation of rental start-up costs (moving, average security deposit, current FMR for appropriate unit size, average utility deposit)
			household self certification no resources or supports available to obtain permanent housing
2 moves in past 60 days	written documentation of intake worker's efforts to identify/connect to potential household support networks		
	household self certification of 2 moves within past 60 days		
			written or oral statements from owner/renter, shelter/housing provider, case worker or appropriate agency/institution staff where household lived indicating

		dates of tenancy
		intake worker documentation of efforts to verify household housing placements in previous 60 days
living doubled up		written or oral certification from educational institution or organization currently assisting household verifying doubled up living conditions
		household self certification indicating doubled up living conditions
		written or oral statement from owner/renter verifying doubled up living conditions
		intake worker documentation of efforts to verify doubled up living conditions
termination of living arrangements within 21 days		court order, eviction notice, notice to quit or notice to terminate indicating household must vacate property within 21 day of application for assistance
		oral statement by household indicating they must vacate residence within 21 days of application
		Certification from intake worker indicating statement is credible
		written certification from owner/renter indicating household must vacate residence within 21 days of application
		oral statement from owner/renter indicating household must vacate residence within 21 days - recorded by intake worker
		written documentation of intake worker's due diligence to contact owner/renter to verify household statement & written certification from household seeking assistance that statements provided are true and complete
Living in hotel/motel paid for by household income		copy of most recent bill from hotel/motel - covering period immediately preceding request for assistance
living in overcrowded conditions		written or oral certification from institution/organization/agency currently assisting household verifying overcrowded living conditions - must include number of rooms in unit & number of people currently living in unit
		household self certification indicating over crowded living conditions - must include number of rooms in unit & number of people currently living in unit

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		written or oral statement from owner/renter verifying overcrowded living conditions - must include number of rooms in unit & number of people currently living in unit
		Intake worker documentation of efforts to verify overcrowded living conditions
		Discharge papers, referral or written certification individual is exiting institution - must indicate date of exit
		household self certification no resources or supports available to obtain permanent housing
		Intake workers documentation of efforts to verify no support networks available
Homeless defined by other federal regulations	Exiting publically funded institution	documentation of household income/cash on hand
		calculation of rental start-up costs (moving, average security deposit, current FMR for appropriate unit size, average utility deposit)
	documentation of homelessness	certification of homeless status by agency responsible for administering federal program

Description of Continuum of Care (CoC)

The Continuum of Care system is an array of homeless prevention programs that serves people from their immediate needs of services (food, clothing, shelter) through permanent affordable housing. The U.S. Department of Housing and Urban Development (HUD) began the Continuum of Care concept as a pilot program in 1993. In 1995, HUD extended the concept of the Continuum of Care as a requirement to all communities applying for homeless services funding.

The Bergen County Division of Community Development is the lead in the Continuum of Care system for the homeless and the at-risk of homeless within the jurisdiction. The Division is a member of the new Bergen County CoC Committee. Prior to June 2014 the CoC Planning Committee and the Housing & Emergency Assistance Committee (H&EAC), met monthly as joint committees since the HEARTH regulations were released. The Division is the lead agency for the coordination of the Continuum of Care application. This process began in 1994 when the HUD developed the Homeless Continuum of Care section of the Five Year Consolidated Plan and was charged with the responsibility for the development of a plan, for the delivery of shelter and support services for the Bergen County homeless population. This coordinated effort has enabled the County to maximize benefits from collective problem solving and coordinated activities. The Division is also responsible for coordinating the CoC committee meetings, which are held monthly and bi monthly with the CoC Leadership committee. The Continuum of Care system includes the entire spectrum of support services and housing options for the homeless and chronically homeless populations.

Centralized or Coordinated Assessment System

The Bergen County Housing Health and Human Services Center serves as the one stop location for housing and services in Bergen County. The Center is centrally located in the County's largest city in close proximity to many of the community service providers and accessible by public transportation. Persons entering the Center receive a full assessment to determine service needs and are matched to appropriate programs and services on-site or in close proximity to the Center.

In addition to the centrally located one-stop center, Bergen County COC has selected a sub-committee to discuss the development and implementation of a coordinated assessment system. There have been open discussions with all agencies who are currently HMIS users at the HMIS Partnership monthly meeting. The coordinated assessment training will take place in September under the guidance of Monarch Housing Associates. All agencies will be required to use a universal assessment form to determine which programs households in need of assistance are eligible for. Oversight of the coordinated system is provided through the HMIS system operated by the Bergen County Department of Human Services.

Sub-Awards Process

The Bergen County Division of Community Development will use ESG funds for shelter/outreach, HMIS, prevention and rapid re-housing activities. The Division of Community Development receives applications from all agencies interested in providing shelter/outreach, homelessness prevention and rapid re-housing services in Bergen County, through public notice of our CDBG annual workshop where applications are distributed and guidance given on completion of the application. In addition, requests can be made via email at cdapp.co.bergen.nj.us for an application as well.

Applications are evaluated based on agency experience, capacity and proposed activities. Past performance and capacity to continue services plays a critical role in determining the allocation of ESG funds to sub-grantees. The Division of Community Development consults with the Continuum of Care Planning Committee that selects a subcommittee from within the group to review and make recommendations of funding on the ESG applications. Recommendation for funding is published on the County's website, in the public notice section of The Record and Korea Times and El Especialito newspapers.

Homeless Participation

The Division of Community Development partners with the new Bergen County COC Committee which replaced the Housing & Emergency Assistance Committee (H&EAC) and the Continuum of Care (CoC) Planning Committee, to develop the ESG funding priorities, program regulations and performance standards. Membership for the committee includes non-profit organizations (housing, mental health, social services, food pantries, education, hospitals), local government, public housing authorities and homeless or formerly homeless persons. The general committee meets monthly and the Leadership committee six times a year. Several subcommittees will be established to complete any task of the continuum.

Performance Standards

The Division of Community Development worked in coordination with the Bergen County CoC Committee to develop the following performance standards for homeless service programs within Bergen County.

Outreach & Engagement

100% persons connected to the Bergen County Housing Health and Human Services Center for services & assessment

70% assisted in obtaining/maintaining housing/shelter

5% or less of those assisted return to shelter or the streets

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80% of persons create housing stabilization plan

Emergency Shelter

Average length of program stay 150 days

25% of individuals in shelter exit to permanent housing

30% of families in shelter exit to permanent housing

90% of households in shelter develop housing stabilization plan

5% or less of households in shelter return to shelter or streets

70% of households in shelter connected to mainstream benefits

20% of households in shelter connected to employment or training

Prevention

90% will maintain or obtain housing

90% households will develop housing stabilization plan

40% of households will exit program with housing burden no more than 50% of their income

60% of households will be connected to mainstream benefits

5% or less of household will enter the shelter or the streets

70% of households will remain housed 6 months after program exit

Rapid Re-housing

40% of households will move into permanent housing within 2 months of program enrollment

50% of households will obtain housing that costs no more than 50% of their income

20% of households will be connected to employment or training

70% of households will be connected to mainstream benefits

5% or less of households will re-enter homelessness (shelters or streets)

Consultation with COC

The Bergen County Division of Community Development began the process of consulting with the Continuum of Care Planning Committee and community providers in January 2012 after the release of the interim ESG regulations. Working in partnership with the Housing Emergency Assistance Committee and the Continuum of Care Planning Committee, the Division of Community Development held joint public meetings to discuss the new ESG regulations and identify the most appropriate ways to focus program funding. The committees discussed the effectiveness of the HPRP program model and provided recommendations for improving targeting of program funds and identifying performance standards. In addition to meeting with the Continuum of Care Planning Committee and the Housing Emergency Assistance Committee, the Division of Community Development met with the HMIS Partnership Committee to discuss the impact of the new ESG regulations on the HMIS and provider agencies. The HMIS Partnership Committee provided recommendations regarding amendments to existing HMIS policies and procedures in order to successfully incorporate ESG funded programs into the system.

In June 2014, under the HEARTH regulations a new Continuum of Care committee was formed, (Bergen County COC Committee), by laws were adopted, a Leadership committee was selected and the general membership committee was selected. The Division of Community Development meets with a subcommittee which is selected by the Bergen County COC Committee to make recommendations for funding. The recommendations are brought before the BC COC Leadership committee for approval.

ATTACH MONITORING TOOL FOR ESG
Performance Standards for ESG and COC

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Project monitoring is an ongoing process of reviewing a sub-grantee's performance in meeting goals, identifying program deficiencies, and of enhancing management capacity through technical assistance or other corrective actions.

Bergen County Community Development	Agency
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BERGEN COUNTY Reviewer(s)	AGENCY STAFF(s) Interviewed
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FISCAL YEAR	ESG Grant Number	Contract begin date	Contract end date
		Contract Number	

Who is responsible for the day-to-day administration of the program(s)?	
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Last Review/date	
Summary of Findings/Concerns / Good Practices:	

Current Review/date	
Summary of Findings/Concerns/ Good Practices:	

Monitoring Letter Dated	Response from Agency/Date	Response is accepted Yes No	
Reviewer's Signature:		Date:	
Supervisor's Signature:		Date:	

ESG Monitoring Tool Created /May 2014

BERGEN COUNTY ESG ON SITE / DESK MONITORING REVIEW

1 PROJECT PROGRESS

i. Does the subrecipient have a targeting plan to assist with the success of the ESG program?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, explain targeting plan (Goals)		

ii. Is subrecipient submitting reimbursement request in a timely manner? Is the rate of draw downs consistent with the point-in-time expenditures for the grant term according to their project projections?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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iii. Has the subrecipient met the number of households served, according to their grant agreement projections?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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2 EVIDENCE OF BENEFICIARIES

i. Are all clients eligible per the ESG Homeless Definition?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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ii. How many unduplicated individual is currently being served?	#Individuals _____
	#Households _____

iii. Did the subrecipient meet goal and is it consistent with the application?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Describe Basis for Conclusion:

3 OVERALL PROGRAM MANAGEMENT

i. Which ESG program components are serving ESG eligible households using grant or matching funds? If yes please indicate below: (check all that apply)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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<input type="checkbox"/> Street Outreach	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/> Emergency Shelter	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/> Homelessness Prevention	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/> Rapid Re-Housing	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/> HMIS	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

ii. How are responsibilities for implementing and managing ESG program(s) assigned and delegated?

iii. How are responsibilities for implementing and managing ESG program assigned and delegated?

iv. Who is in charge of the day-to-day administration of the program? (include name and title)
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v. How long has the administrator been in this position? Indicate number of year(s) of experience _____

vi. What information is routinely passed to this person?
Does this person have appropriate authority to effect change or force actions to occur? Yes <input type="checkbox"/> No <input type="checkbox"/>

vii. Are records maintained describing each activity undertaken?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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viii. Does supporting documentation exist in all files reviewed (client and financial files)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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ix. Are records maintained documenting participant income for all homeless prevention and any rapid re-housing client?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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x. Is there evidence that updated income is found in each file (if applicable)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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xi. Does subrecipient retain copies on file of monthly programmatic and financial reporting requirements submitted to BC Community Development?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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4. SHELTER FACILITY INSPECTIONS:

i. Does the shelter facility have current public liability, property and worker's compensation insurance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
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ii. If applicable, are the following licenses current?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/> Certificate of Occupancy	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/> Permit for Fire Marshall	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="checkbox"/> Food Preparation	Yes <input type="checkbox"/> No <input type="checkbox"/>

iii. Does the agency have written confidentiality procedures for: <ul style="list-style-type: none"> <input type="checkbox"/> Locking and securing of files <input type="checkbox"/> Written authorization of release of information <input type="checkbox"/> Certificate of Occupancy <input type="checkbox"/> Permit for Fire Marshall 	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
iv. Do clients have a secure place to store personal items and documents?	Yes <input type="checkbox"/> No <input type="checkbox"/>
v. Is the shelter facility in compliance with all codes, general ordinances and laws, zoning, and the health department, etc.? When was the last fire and building code inspection conducted (last year (s) Fire: _____ and /or Building _____? <input type="checkbox"/> Are there any unresolved issues?	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
vi. Are there regular pest control services?	Yes <input type="checkbox"/> No <input type="checkbox"/>
vii. Is there a regular garbage removal and adequate refuse storage (such as a dumpster with a lid)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
viii. Are the housekeeping and maintenance plans adequate to assure that the facility is clean and in good repair?	Yes <input type="checkbox"/> No <input type="checkbox"/>
ix. Are clean linens provided for each client with a procedure to sanitize all linens and sleeping surfaces? If yes, how often _____?	Yes <input type="checkbox"/> No <input type="checkbox"/>
ix. Is there a bag with clean linen provided for each person?	Yes <input type="checkbox"/> No <input type="checkbox"/>
x. Are fire drills conducted at least quarterly?	Yes <input type="checkbox"/> No <input type="checkbox"/>
xi. Are fire detection and carbon monoxide systems operating and are they tested at least quarterly?	Yes <input type="checkbox"/> No <input type="checkbox"/>
xii. Are First Aid equipment and supplies available at all times?	Yes <input type="checkbox"/> No <input type="checkbox"/>
xiii. Is there adequate ventilation?	Yes <input type="checkbox"/> No <input type="checkbox"/>
xiv. Are food service areas adequate and sanitary?	Yes <input type="checkbox"/> No <input type="checkbox"/>
xv. Are interior and exterior lighting adequate?	Yes <input type="checkbox"/> No <input type="checkbox"/>
xvi. Are entrances and exits clear of debris, ice and other hazards?	Yes <input type="checkbox"/> No <input type="checkbox"/>

xvii Do clients have sufficient shower/bath basin and toilets in proper operating condition?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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5. POLICIES AND PROCEDURES

i. Does the program have an eligibility policy, including provisions for ineligible clients?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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iii Does the program have a confidentiality policy, safeguarding individuals information and records? Explain systems in place to ensure that confidentiality of persons provided services for family violence treatment prevention, homeless services, etc	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Describe Confidentiality Systems.	
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iv. Does the program have a Terminations policy, including an Appeals procedure? (Is there a formal due process in place that recognizes the rights of individuals receiving assistance when terminating assistance?)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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v. If yes, is it posted in the shelter(s) and/or agencies and does it state that an appeals can be made verbally or in writing? Is it given to applicants at intake?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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vi. Does the program have a Complaints policy, including an Appeals Procedure?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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vii. Does the program have an Equal Opportunities policy or Affirmative Action Employer policy, which includes provisions under the Fair Housing Act?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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viii. Have any personnel employed in the administration of the ESG funded program been used for political activities, sectarian or religious activities, lobbying and political patronage? and nepotism activities?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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ix Does the program have a procedure to approve housing that includes Lead Based Paint inspections, Habitability Standards, and Rent Reasonableness?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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x. Does the program have a written Reimbursement procedure that meets the ESG good practices?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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xi. Does the organization follow the Drug Free Workplace requirements?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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xii Is the organization a religious organization, and if so, does it offer all ESG services, regardless of religion or religious belief?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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6. CONTRACT MANAGEMENT

i. Does agency have a program administrator? Staff Implementing the program? Have a copy of current contract to references?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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ii. Is the project (s) /program (s) operating within the stated Scope of Work and Contract attachments?	Yes	No
iii. Is the Program Delivery being executed as stated in the Contract?	Yes	No
iv. Have any significant changes been made to the program* (i.e. staff changes, budget revisions, scope of services)?	Yes	No
v. Where these changes approved by the State?	Yes	No
vi. Does subrecipient maintain documentation of State approval applicable amendments/revisions to the Subrecipient Agreement? (if applicable)	Yes	No

7 EVIDENCE OF ADEQUATE FINANCIAL MANAGEMENT SYSTEMS

i. Does the subrecipient have original invoices on file for expenses submitted for reimbursement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Describe Basis for Conclusion:

ii. Is there a system for tracking payables to assure that reimbursements are not duplicated?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Describe Basis for Conclusion: Expenditure controls are in place and the accountant reviews the general ledger on a monthly basis to prepare invoices to BC Community Development for expenditures incurred the prior month.

iii. Subrecipient is keeping a master spreadsheet to maintain cumulative months served each client.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Describe Basis for Conclusion:

iv. Subrecipient is justifying how expenses are divided between activities for staff and is documented with monthly timesheets.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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BERGEN COUNTY ESG ON SITE / DESK MONITORING REVIEW

Describe Basis for Conclusion:

v. Subrecipient maintains separate records of clients assistance under Homeless Prevention and Rapid Rehousing activities.

Yes No

Describe Basis for Conclusion:

vi. Reimbursement requests submitted in a timely manner?

Yes No

Describe Basis for Conclusion:

vii. Has an annual agency audit been conducted in accordance with Generally Accepted Governmental Auditing Standards?

Yes No

viii. Are Grant funds deposited in a non interest bearing account?
(if not, Explain)

ix. Who makes bank deposits and how often? Is subrecipient in compliance?

x. Are checks required to be restrictively endorsed immediately upon receipt?

xi. Who reconciles the bank receipts and how often?

xii. Does the organization maintain a General Ledger?

BERGEN COUNTY ESG ON SITE / DESK MONITORING REVIEW

8. HMIS & DATA TRACKING AGENCY STANDARDS (DESKTOP OR ON SITE REVIEW)

i. Is there a list of active authorized HMIS or Data Tracking users?	Yes	No
ii. Do HMIS / Data Tracking users have access to adequate computer technology and tools, such as internet access, printers, data analysis software, etc.?	Yes	No
iii. Do computers used to access the CHIN / Data Tracking system have a locking screen saver?	Yes	No
iv. Does the agency have a privacy policy?	Yes	No
v. Is the privacy policy posted; either in office or on website?	Yes	No
vi. Is there a Release of Information on file for clients entered in HMIS / Data Tracking System?	Yes	No
vii. Is there a Refusal of Authorization on file for anyone not entered into HMIS/ Data Tracking System?	Yes	No
viii. Client Data Reports entered accurately and timely?	Yes	No
ix. Client Summary Reports submission done timely with accuracy?	Yes	No
x. Annual Performance Report Submitted timely?	Yes	No

9. AGENCY STANDARDS

i. How often are there staff meetings to discuss client progress and subrecipient issues? What level staff (ex Front Line, Supervisors, or Management)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
ii. Does subrecipient have a schedule for doing self-review/internal review of client files and / or do they partner with another ESG funded agency to review client files on a regular basis? If yes, how often:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
iii. How long after intake or discharge does it take to enter client information into HMIS / Data Tracking System?	Client data is entered into HMIS at intake. Yes <input type="checkbox"/> No <input type="checkbox"/>	
iv. Does the client have updated Income section for homelessness prevention and rapid re-housing activities?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
v. Are there household defined goals, with regular progress updates?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
vi. If the client has left the program has there been an attempt to make a 90 day follow up?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

BERGEN COUNTY ESG ON SITE / DESK MONITORING REVIEW

Further Information:

10. MATCH REQUIREMENTS

i. Does the subrecipient properly document the Match requirement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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ii. Does the match requirement include cash or in-kind? If yes, note here _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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iii. Did subrecipient document both cash and in-kind to the general ledger on a monthly basis?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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v. Are in-kind contributions valued in the following:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
1. Is the value of donated property being properly charged to the appropriate grant? Was the value determined? (For space, the value may not exceed fair market value of comparable space in the same locality. For non-expendable personal property, the value may not exceed the fair market for equipment of the same age and condition. For loaned equipment, the value may not exceed the fair rental value.)	Yes <input type="checkbox"/>	No <input type="checkbox"/>

vi. Are volunteer services recorded to show <input type="checkbox"/> The same information kept for volunteer services as is kept for subrecipient employees (Must have evidence of timesheets)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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vii. Are all services valued according to work done per hour?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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11. RECORD RETENTION

i. Does subrecipient have a system in place to retain records for five (5) years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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ii. Does the subrecipient maintain a grant file on the each program?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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iii. Does the subrecipient maintain an application file?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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iv. Does the subrecipient maintain client files? If yes, where are they stored?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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BERGEN COUNTY ESG ON SITE / DESK MONITORING REVIEW

*****BC COMMUNITY DEVELOPMENT USE ONLY*****

13. IDS

i. Did the inspection of the records validate the information contained in IDIS and/or the subrecipient's most recent reports for the activity?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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ii. Does the financial information (e.g., drawdowns, unexpended balances) recorded in IDIS match the official accounting records of the subrecipient for the periods covered by the last performance report?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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iii. For each of the questions above, is the subrecipient's in-house information consistent with the information the Grantee entered into IDIS for the time period reviewed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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16. ANNUAL ACTION PLAN AND CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT (CAPER)

i. Does the subrecipient have a HMIS to collect the following data for the Consolidated Annual Performance and Evaluation Report (CAPER), with regard to the use and investment of ESG resources?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Bergen County Continuum of Care Performance Standards

The Performance Standards outlined in this document were established to ensure the forward progress of the Bergen County Continuum of Care in the goal of ending homelessness. The standards are a combination of those released and required by the Department of Housing and Urban Development and those identified as important by the community. These Performance Standards will be utilized, evaluated and updated based on the policies and procedures outline in the Performance Standards Policies and Procedures for the Continuum of Care. Unless otherwise specified in the standard, all performance standards will be evaluated using HMIS data. Because domestic violence projects are prohibited from entering data into the HMIS, domestic violence projects will be asked to submit data from their comparable database to be included in the performance evaluation.

The following measures will be used to evaluate the performance of the Bergen County Continuum of Care in 2015:

The thoroughness of grantees in reaching homeless individuals and families.

This measure will demonstrate the effectiveness of agencies in reaching and engaging individuals and families that are homeless. To meet this performance measure, Bergen County will strive to:

- Demonstrate a 5% decrease in the number of unsheltered families and individuals counted in the Point in Time Count when compared to those found in 2014.
- Demonstrate a 5% decrease in the percent of unsheltered families and individuals that are not receiving any income or mainstream benefits as counted in the Point in Time Count when compared to those found in 2014.
- Ensure that the HMIS is collecting information for at least 86% of the homeless housing projects provided throughout the County.

Demonstrate and maintain appropriate project utilization.

This measure will demonstrate the utilization and appropriateness of the projects that compose the Bergen County Continuum of Care. To meet this performance measure, Bergen County will:

- Look to have all homeless projects maintain at least an 85% utilization average for the year.

Overall reduction in the number of homeless individuals and families.

As the overall goal of the Bergen County Continuum of Care is to end homelessness, this performance measure will gauge the success of the continuum in decreasing homelessness. The measure will be met if:

- Bergen County is able to demonstrate a decrease of at least 5% in the homeless families and individuals counted in the Point in Time Count when compared to the number counted in 2014.

Success at reducing the number of individuals and families who become homeless.

This measure is used to focus on the effectiveness of prevention projects in helping families and individuals remain in permanent housing and avoid entering the homeless service system. This measure will be met if:

- Bergen County is able to demonstrate a decrease of at least 10% in the number of first time homeless households that enter housing projects.

Successful placement from street outreach.

This performance measure will be used to demonstrate the effectiveness of the outreach projects funded in Bergen County to connect the unsheltered homeless population to housing services and projects. To meet this standard:

Approved April 8, 2015

- Bergen County will show that at least 60% of households served by street outreach projects enrolled in emergency shelter, transitional housing or permanent housing projects or destinations upon exit from the outreach project.

The length of time individuals and families remain homeless.

It has been determined that the longer a family or individual remains homeless, the more likely they are to experience additional trauma or stressors that may present as barriers to finding and maintaining permanent housing in the future. For this reason, this measure will be used to determine the ability of the County to move households out of homeless situations and into permanent housing in a short time frame. For this measure to be met:

- Bergen County will show that projects have successfully reduced the average length of project stay by:
 - 5% for emergency shelter projects; and
 - 10% for transitional housing projects

Job and income growth for homeless individuals and families.

In order for households to maintain permanent housing in the community, Bergen County is working to ensure households are being connected to and receiving services that assist them in obtaining and increasing their income from all sources. These performance measures will be used to demonstrate the ability of Bergen County to assist households in increasing their total income. For this performance measure to be met, Bergen County will look to:

- Show that at least 54% of families and individuals receive some form of earned or unearned income
- Show that at least 20% of adults that are not enrolled in SSDI/SSI process, will have some level of earned income
- Show that at least 54% of households have increased their level of income from project entry to exit (or update)

Successful connection of homeless individuals and families to eligible mainstream non-cash benefits.

In addition to income, there are many mainstream non-cash benefits that are available to homeless households in the community. Bergen County is looking to ensure the homeless system is assisting families and individuals in obtaining mainstream non-cash benefits. For this performance measure to be met, Bergen County will look to:

- Show that at least 56% of families and individuals are connected to mainstream non-cash benefits
- Show that at least 56% of households obtained mainstream non-cash benefits from project entry to exit (or update)

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

As it is always the goal of the Bergen County Continuum of Care to move families and individuals from homelessness into permanent housing, this performance measure will look at the ability of projects to discharge families and individuals into permanent housing placements. For this measure to be met, Bergen County will:

- Show that 25% of households being discharged from emergency shelters move on to a permanent destination
- Show that 65% of households being discharged from transitional housing projects move on to a permanent destination; and
- Show that 80% of households will remain in permanent housing projects or be discharged to a permanent housing destination

Approved April 8, 2015

Decrease in families and individuals being discharged from projects due to project related barriers.

As it is important to make sure the projects within the community are being utilized, Bergen County feels it is important to ensure that project regulations are not preventing households from obtaining the services they need in the community. For this reason, Bergen County will use this measure to ensure households are not being discharged at a high rate due to project related issues. For this measure to be met, Bergen County will:

- Show that less than 10% of households are being 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.

In addition to households being placed in permanent destinations, it is essential for the community to make sure that a large number of households are not returning to the homeless service system after discharge. Because there is currently no efficient way to capture recidivism, for this year, Bergen County will evaluate recidivism by:

- Showing that less than 20% of households discharged from emergency shelter projects are discharged to another emergency shelter or to a place not meant for habitation
- Showing that less than 10% of households discharged from transitional housing projects are discharged to another transitional housing project, an emergency shelter or a place not meant for habitation
- Showing that less than 10% of households discharged from permanent housing projects are discharged to transitional housing, emergency shelter or a place not meant for habitation

Approved April 8, 2015



COUNTY OF BERGEN
DEPARTMENT OF HUMAN SERVICES
One Bergen County Plaza • 2nd Floor • Hackensack, NJ 07601-7076
(201) 336-7474 • FAX (201) 336-7450

Kathleen A. Donovan
County Executive

Jane C. Linter
Department Director

August 23, 2011

Ms. Karen Amy
President
DACKKS Group
PO Box 702
Ramsey, NJ 07446

RE: Letter of Participation – Bergen County's Homeless Management Information System

Dear Ms. Amy:

This letter will confirm your participation in the Homeless Management Information System (BC-HMIS) Partnership to the Bergen County Division of Planning and Contract Administration from January 1, 2011 through December 31, 2011.

The DACKKS Group will:

- Provide staff time at no cost to the County;
- Provide the names of up to 14 staff who will access to Foothold Technology's AWARDS, the web-based HMIS software, and who will keep passwords secret to preserve the privacy of client information and the security of the HMIS database;
- Prominently post the Personal Information sign wherever clients are interviewed and include use of HMIS in the agency's Release of Information form;
- By the 10th working day of each month, input and/or download HMIS information for the prior month:
 - Include information for programs that serve individuals who are homeless or at-risk of homelessness and are funded by the U.S. Department of Housing and Urban Development (HUD), Housing Opportunities for Persons With AIDS (HOPWA), Federal Emergency Management Agency (FEMA), Social Services for the Homeless (SSE), Emergency Services Grant (ESG), Community Development Block Grant (CDBG), the County of Bergen, or other funders as required;
 - Complete intake, household information, service contact, and discharge modules, as appropriate, for each client;
 - Forward all questions regarding data base use and client data corrections via the message system inside the HMIS;
- Send an agency-designated representative to bi-monthly BC-HMIS Partnership meetings;
- Attend HMIS trainings as offered (group and individual) to refresh and introduce HMIS users; and
- Coordinate through the HMIS Administrator with State and Federal funders, Foothold Technology, and the HMIS partners.

If you have any questions, comments or suggestions, please do not hesitate to contact Su Nottingham at (201)

www.co.bergen.nj.us

336-7461.

Please sign, date, and return one copy of this letter in the enclosed envelope. This will confirm your participation in the above noted service for the Bergen County Division of Planning and Contract Administration.

Sincerely,

Bari-Lynne Schwartz
Planning Officer
Director, Division of Planning and Contract Administration

IT IS UNDERSTOOD THAT THE PROVIDER SHALL INDEMNIFY AND HOLD HARMLESS THE COUNTY OF BERGEN, ITS AGENTS, SERVANTS AND ADMINISTRATORS FROM ANY AND ALL CLAIMS THAT MAY BE FILED EITHER IN EQUITY OR IN LAW ARISING FROM NEGLIGENCE, ACTIONS OR OMISSIONS WITH REGARD TO THE PERFORMANCE OF THE CONTRACT.

Provider: **The DACKRS Group**

Signature: _____

Print Name: _____

Title: _____

Date: _____