



THE HOUSING AUTHORITY OF BERGEN COUNTY

PHA PLAN

FISCAL YEAR 04/2021
ANNUAL PLAN

Table of Contents

EXECUTIVE SUMMARY	3
ANNUAL PLAN FISCAL YEAR 4/2021	4
Housing Needs.....	4
Current Program Statistics	5
Affordable Housing.....	7
List of Programs and Buildings	8
FINANCIAL RESOURCES	9
Fiscal Audit	10
References	10

Attachments

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

EXECUTIVE SUMMARY

The PHA Plan is a comprehensive guide to public housing agency (PHA) policies, programs, operations, and strategies for meeting local housing needs and goals. Established by Section 5A of the United States Housing Act of 1937 (42 U.S.C. 1437 et seq.) and amended by the 2008 Housing and Economic Recovery Act (HERA), the PHA Plan requires PHAs that have a combined unit total of 550 public housing units and section 8 vouchers; and is not designated troubled under section 6(j)(2) of the 1937 Act, the Public Housing Assessment System (PHAS), nor as a troubled public housing agency during the prior 12 months; and does not have a failing score under the Section 8 Management Assessment Program (SEMAP) during the prior 12 months must identify the way and means for which they will meet local housing needs with available resources.

The Housing Authority of Bergen County (HABC) submits for review this Annual PHA Plan for fiscal year April 1, 2021.

The HABC provides Federal rental assistance to 4,130 families. The Authority is committed to creating and preserving affordable housing, positively impacting the number of homeless families in Bergen County and creating avenues for self-sufficiency for all low income families in the County.

Major upcoming initiatives include:

- Construction of 70 affordable rentals for senior & special needs households in Upper Saddle River, NJ
- Construction of 35 affordable rentals for families in Closter, NJ

The HABC will also explore new opportunities to partner with other communities and agencies to expand additional affordable housing opportunities for low income, elderly, non-elderly disabled, homeless, veteran and family populations.

HABC continues to meet targeted projections established in our most recently submitted 5-yr Plan for the years 2020-2025. Our project based assistance awards to the Upper Saddle River and Closter projects, in addition to construction projects in Hackensack, North Arlington, Woodcliff Lake and Fort Lee which are presently in planning or predevelopment planning stages are commitments toward our goals and Authority mission. These construction projects, along with our standing commitment setting aside 20% of our tenant based rental assistance subsidies to homeless households, has firmly established the Housing Authority of Bergen County as a true community solution for housing the County's most vulnerable and at-risk populations as well as being a true community resource and partner.

ANNUAL PLAN FISCAL YEAR 4/2021

HOUSING NEEDS

Section 8 Housing Choice Voucher Program

The HABC currently provides tenant-based rental assistance to 3,482 families and RAD rental assistance to 498 families. The number of households fluctuates throughout the year, as families are removed and added program due to new admissions, portability and termination. The HABC currently has approximately 352 applicants on the HCV wait list. The wait list was last opened January 19, 2019 and selected 350 applicants by lottery, there were 12,679 applicants to the lottery. Further, the list generated from our previous opening in 2007 will be entirely exhausted in 2020.

HABC is located in a HUD mandated Small Area Fair Market Rent jurisdiction, consequently we apply 73 different payment standards throughout our operating area to promote housing choice in high income areas. We continue to maximize voucher utilization, lease up timeframes and program expenditures for the program to aid in meeting local housing needs.

Mainstream

The Authority has been awarded two Mainstream awards of 35 and 11 vouchers per award for a total \$285,222. Mainstream assistance is targeted assistance for non-elderly, disabled, homeless or at-risk of homelessness households. This assistance is issued to eligible households on the County Housing Prioritization List (CoC Coordinated Assessment List / VS-SPDT). This program is presently leasing at 74%.

Rental Assistance Demonstration Program (RAD)

The HABC has 498 RAD units in 6 building, only 65 units are family housing. Waits list for these units remain closed though a comprehensive update and separation of the elderly/disabled wait list into 4 lists, by building, was completed in 2019. Current applicant lists were last opened in 1999 and are as follows:

Boiling Springs Gardens – 142 unit senior/disabled building - 200 applicants on wait list
 Carucci Apartments – 99 unit senior/disabled building – 261 applicants on wait list
 David F. Roche Apartments – 99 unit senior/disabled building – 233 applicants on wait list
 Highlandview Apartments – 94 unit senior/disabled building – 518 applicants on wait list
 Mahwah Ramsey Family Housing – 65 family units (63 3BR, 2 2BR*)
 2 bedroom – 544 applicants on wait list
 3 bedroom – 454 applicants on wait list

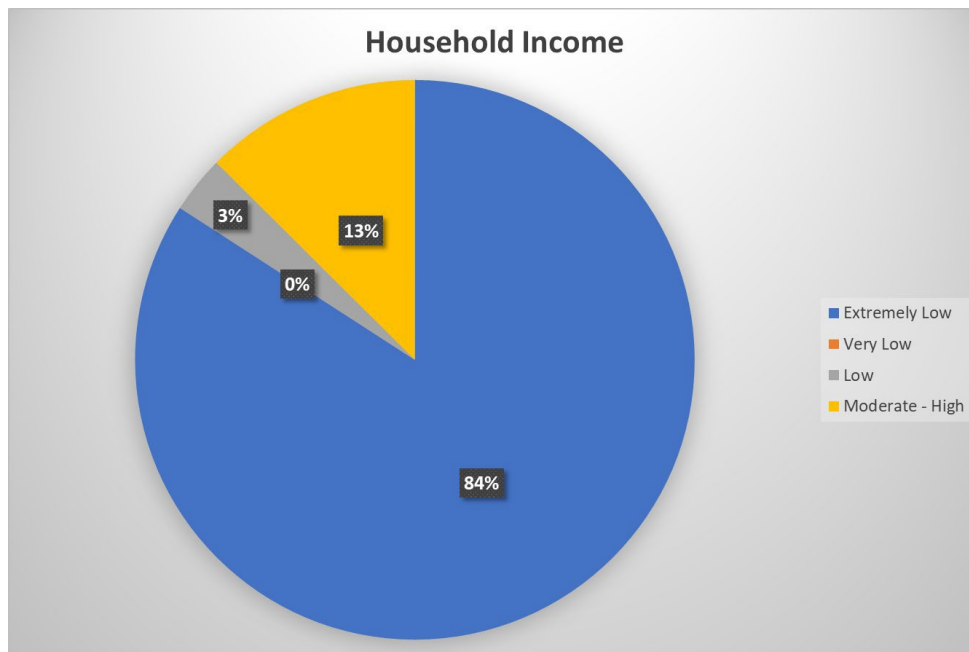
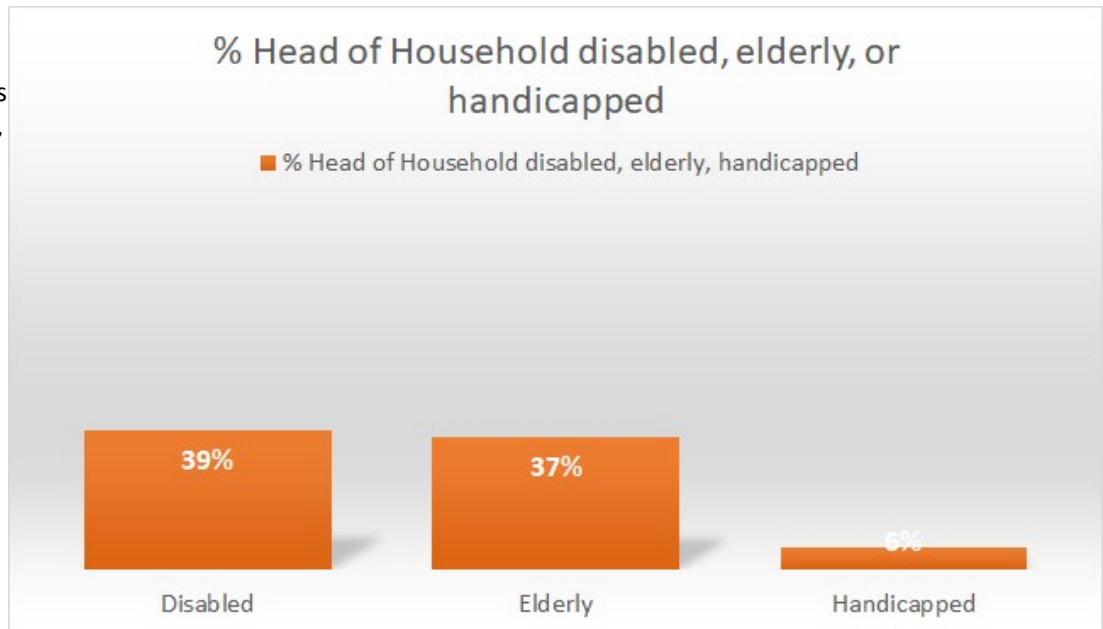
*Two bedroom units are fully ADA compliant units

The Boiling Springs wait list for studio apartments is expected to open in December 2020.

CURRENT HCV PROGRAM STATISTICS

Bergen County remains one of the least affordable areas to live in the country, and maintains a steady increasing housing cost.

The data collection exemplifies the need for affordable housing and rental assistance in Bergen County.



The largest portion of participants on HABC programs remains disabled and elderly households. The majority of our participants are extremely low income households with gross annual incomes less than 30% of the Area Median Income. The demand for both housing units or rental assistance for this population continues to FAR exceed the production of affordable units and availability of rental assistance.

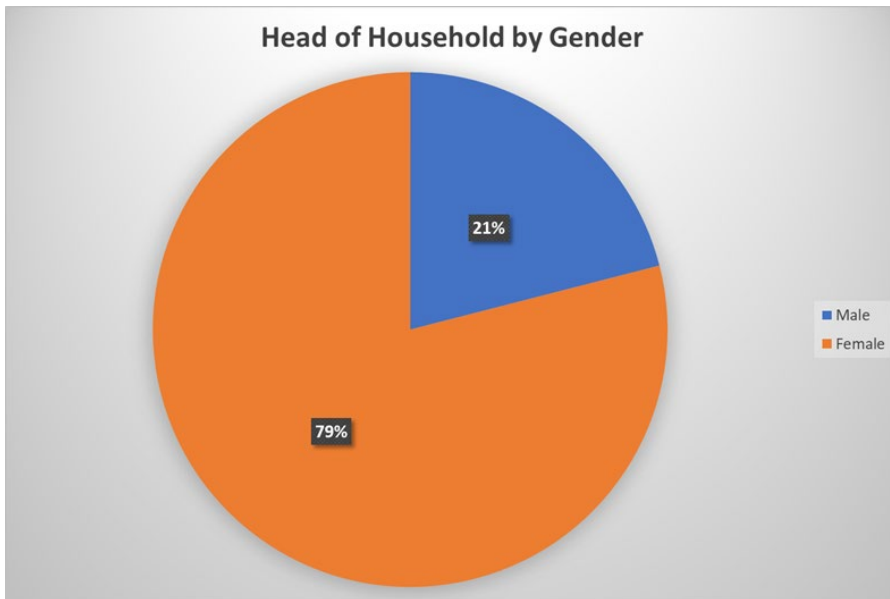
Extremely low-income levels increased 7% from last year and the very low income level decreased 7%, this data point alone is stark and telling – the poor are getting poorer.

As reported in the Census American Community Survey the median household income for Bergen County in 2019 was \$108,827. The US Census estimates that 6.8% of the Bergen County population is living below the poverty level.

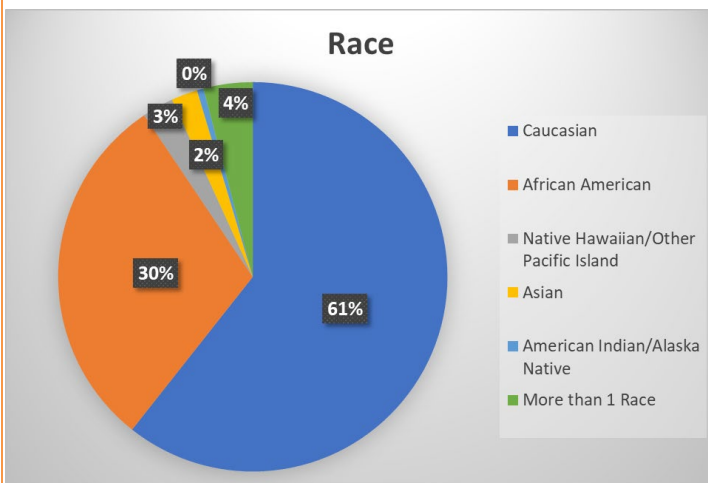
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The HABC utilized information available on the United States Census Bureau [website](#) to obtain the following statistical information regarding Bergen County. This information is based on the 2010 Census of Population and Population Estimates Program updated July 1, 2019.

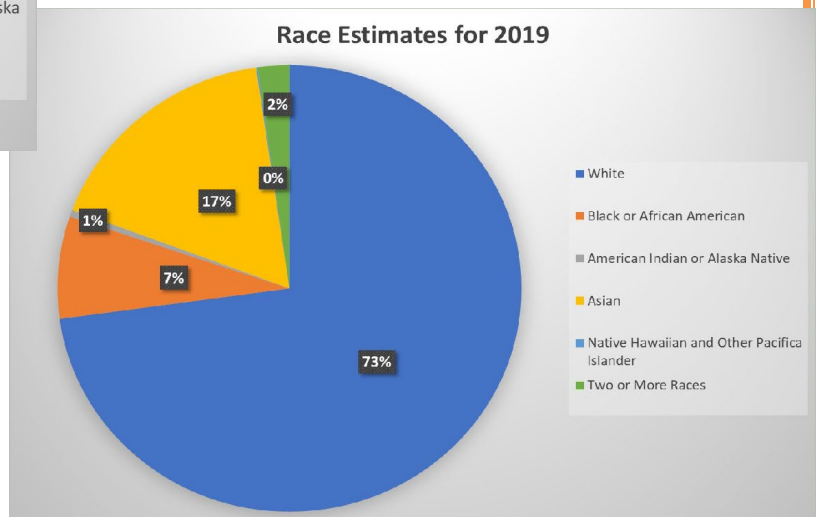
The current report estimates that the population for Bergen County is **932,202** and there are 360,816 housing units in the county of which 64.4% are owner-occupied. Therefore, we estimate that 35% of the housing market is open to renters. The median gross rent estimated between 2014 and 2018 is \$1,454. In addition, estimates show that the population of Bergen County has increased 3% from 2010 to 2019.



The female population of Bergen County has held steady at around 51.4%.



The percentage of Hispanic persons is estimated to be 21% in 2019. Bergen County has an estimated population of 72.9% White and 7.4% African American in 2019

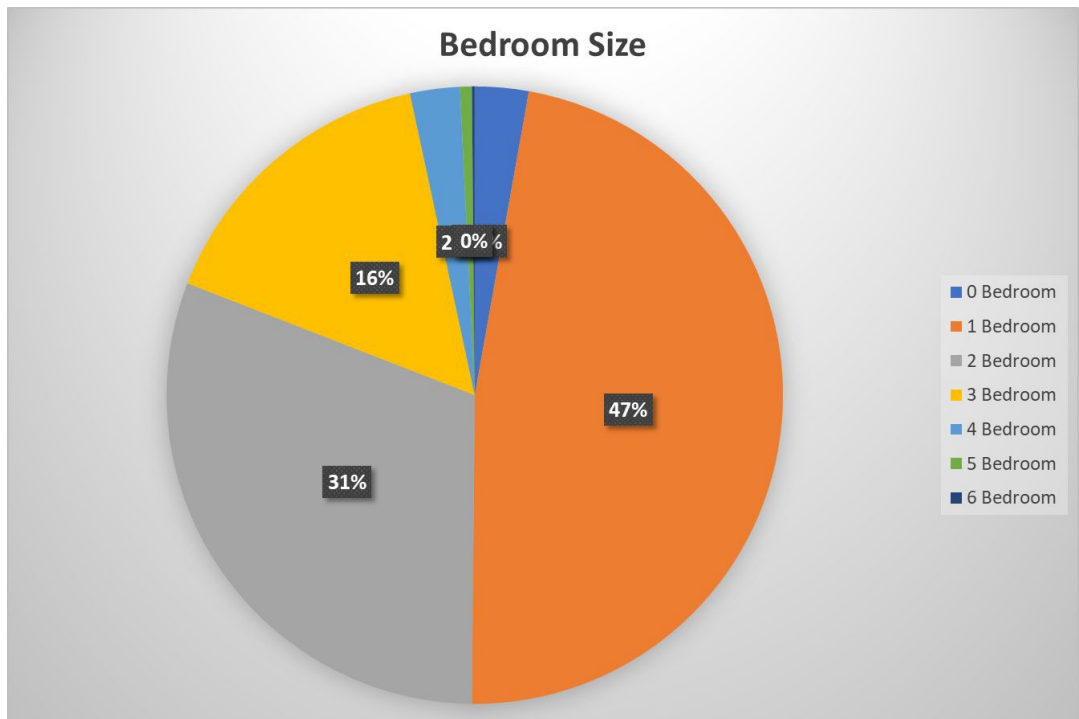


HABC PHA PLAN 2021

Across all rental assistance program administered by the Housing Authority of Bergen County the largest number of participant households are in one-bedroom units.

Given that the overall reported universe of bedroom rentals for Bergen County is 2 bedroom units, this data point suggests that assisted households are either smaller in size or are underhoused.

The HABC has established preference for the following household types for all our units or assistance programs:



Homeless, Elderly, Disabled, and Veterans that live, work or train in Bergen County. Resident homeless families can be added to the Section 8 HCV wait list at any time and will remain on the list if added any time after the wait list has been closed so long as they continue to meet HUDs definition of homeless.

Most importantly, the HABC continues to review and adjust payment standards to increase program participation within funding limitations to meet the demand for affordable housing within the county for these vulnerable populations. Further the Authority is an active participant and leader in the County's Continuum of Care (CoC) and utilizes the Vulnerability Index — Service Prioritization Decision Assistance Tool (VI-SPDAT) — referred to locally as the "prioritization list" — which is an assessment tools used to allocate assistance to homeless households. The prioritization list is a strong tool relied upon to produce consistent results and target limited resources to the most vulnerable households. Countywide, all stakeholder agencies have faith in the assessment tool and its predictive value.

AFFORDABLE HOUSING

In addition to the rental assistance programs and formerly public housing units converted under RAD, the Housing Authority of Bergen County, in partnership with our non-profit real estate development entity – the Housing Development Corporation of Bergen County (HDC) – manages additional affordable rental units throughout the County. This portfolio is comprised of units construction through HUDs Office of Multi-Family Housing and the Low Income Housing Tax Credit Program. The total portfolio including RAD projects is 26 buildings/1112 units. Annual vacancy rate for the entire portfolio is 1.42% for the most recent 12 months passed. Turnover is exceptionally low and average re-leasing is 45 days.

Most recent data points relative to leasing demands are as follows:

30 units – Saddle Brook Senior Housing: wait list opened 75 minutes – 100 applicants

10 units – Franklin Heights Senior Housing: wait list opened 50 minutes – 100 applicants

135 units – Brookside Gardens Senior Housing: wait list opened 180 minutes* - 264 applicants

**Application site crashed 3 times due to volume*

List of Programs and Buildings

Tenant-based rental assistance	No. leased	Voucher Allotment
Housing Choice Voucher	3,234	3,586
Continuum of Care (CoC) Tenant-based	85	85
CoC – Sponsor-based	19	19
CoC – Project-based	7	8
TBRA – HOME program	24	33
HOPWA	36	41
Project-based rental assistance	No. of Units	Location
<u>Housing Development Corp. owned</u>		
RAD Units		
Boiling Springs (RAD)	142	East Rutherford, NJ
Carucci (RAD)	98	Lyndhurst, NJ
David F. Roche (RAD)	99	Dumont, NJ
Highland View (RAD)	94	Palisades Park, NJ
Mahwah (RAD)	54	Mahwah, NJ
Ramsey (RAD)	11	Ramsey, NJ
PBV Units		
Hasbrouck Heights	31	Hasbrouck Heights, NJ
Grove St (Tax credit)	25	S. Hackensack, NJ
Silver Maple Gardens	20	Bogota, NJ
Fairview Gardens	9	Fairview, NJ
Saddle River	18	Saddle River, NJ
Northvale Senior Residence (Tax credit)	29	Northvale, NJ
Northvale	21	Northvale, NJ
Old Tappan	29	Old Tappan, NJ
Saddle Brook Senior Housing	30	Saddle Brook, NJ
MLK Senior Center	1	Hackensack, NJ
Emerson Veterans	14	Emerson, NJ
Multi-family Section 202 Units		
River Vale Senior Residence (Tax credit)	49	River Vale, NJ
Brookside Gardens	134	Bergenfield, NJ
Ridgecrest Apartments	129	Ridgewood, NJ
Lehmann Gardens	35	Park Ridge, NJ
<u>Private / Non-profit owned</u>		
PBV Units		
The Heritage	145	Lyndhurst, NJ
Montvale Commons	10	Montvale, NJ

FINANCIAL RESOURCES

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

1	Federal Grants		
a	Annual Contributions for HCV/Section 8		
	HCV Section 8	\$	41,027,737
	Program Administration Fees	\$	4,193,586
	RAD PBV HAP	\$	2,286,456
b	Emergency Solutions Grant	\$	466,290
c	Home Investments Partnership	\$	375,000
d	Shelter Plus Care Program	\$	1,693,702
e	Section 8 Mainstream Vouchers	\$	552,924
2	Prior Year Federal Grants (unobligated)	\$	-
3	RAD Development Dwelling Rental Income	\$	1,791,228
4	Other Income		
	HOPWA	\$	452,845
	Management Fees	\$	1,739,543
5	Non-Federal Sources:		
	County Funds - HHH Center	\$	646,043
	County Funds - MLK Senior Center	\$	106,728
	State Funds	\$	200,000
	Total Resources	\$	55,532,082

Fiscal Audit

The HABC most recent audit for fiscal year ending March 31, 2020 conducted by an independent auditor found that the HABC must improve internal controls to ensure proper archiving of required documents for the Section 8 Housing Choice Voucher Program.

HABC was late in filing 1099 and 1096 forms for the years 2017,2018, and 2019. The HABC will implement proper internal controls to ensure the timely filing of the 1099 and 1096 forms.

References

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

The [2020-2024 Consolidated Plan \(Final Draft\) of State of New Jersey by the Department of Community Affairs](#) was used in assessment and development of the HABC PHA Plans