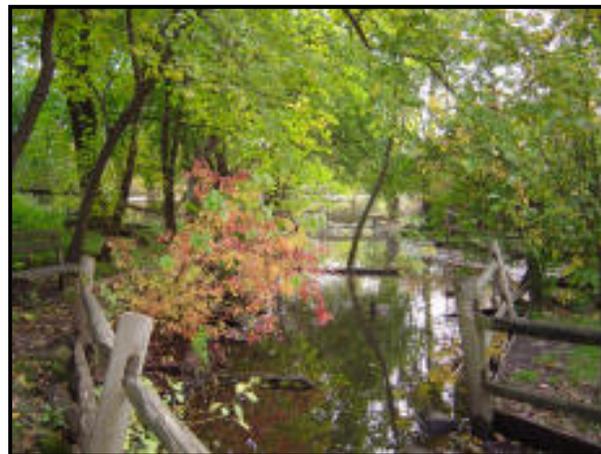


**PASSAIC COUNTY, NJ
FIVE YEAR CONSOLIDATED PLAN**

EXECUTIVE SUMMARY

**FOR THE PERIOD FY 2008 – 2012
AND
FY 2008 ANNUAL ACTION PLAN**



**September 2008
Addendum November 2008**



EXECUTIVE SUMMARY

Passaic County was notified that it will be a federal Entitlement Community under the Community Development Block Grant program beginning in Federal Fiscal Year 2008. The grant period will begin September 1, 2008. The purpose of the Five Year Consolidated Plan is to outline the goals and objectives that the County expects to achieve through the use of the federal funds made available to it through this program and other federal, state and community resources.

Passaic County is comprised of 16 municipalities over 185 square miles. The cities of Passaic, Paterson and Clifton and Wayne Township receive funding directly from the U.S. Department of Housing and Urban Development (HUD). The remaining 12 communities – Bloomingdale, Haledon, Hawthorne, Little Falls, Pompton Lakes, Prospect Park, Wanaque, West Milford, and West Paterson – chose to participate in the County's entitlement program.

The Five Year Consolidated Plan provides a detailed analysis of the housing and homeless needs in the County, outside the four separately entitled municipalities, and a Housing Market Analysis. Specific attention is paid to the needs of moderate-, low- and very low-income households experiencing housing problems, needs of special needs populations, and the needs of the homeless in the County. A strategic plan describes the goals of the County with respect to housing and non-housing community development needs.

In summary, the Housing and Homeless Needs Analysis of the County details the needs of the 51,028 households, 16,719 (32.8 percent) of whom have housing problems. Twenty-nine percent (4,873) of the households with problems are renters, although renters comprise only twenty-five percent of the households. Households with housing problems are overwhelmingly low-income, with annual incomes at or below 80 percent of MFI. 11,031 (66 percent) of the households with housing problems are low-income. Among the 5,984 low-income renters, 4,394 (73.4 percent) have a housing problem. Very low-income renters have the highest rate at about 87.5 percent, followed by extremely low-income renters at 85.4 percent. Among renters with income above 80 percent of MFI, just 7.2 percent have a housing problem.

Among the 9,415 low-income owners, 6,637 (70.5 percent) have a housing problem. Extremely low-income owners have the highest rate of households with problems at 88.6 percent. Among owners with income above 80 percent of MFI, just 18 percent have a housing problem.

One of the largest contributing factors to housing problems is cost-burden, in which the household is paying 30 percent or more of their income for housing. Thirty-five percent of the 12,674 renter households are cost burdened. Among low-income renters, 70 percent are cost burdened, while just 4.3 percent of renter households with income above 80 percent of MFI are cost burdened. Likewise, nearly 30 percent of the 38,354 owner households are cost burdened. Among low income owners, 69.7 percent are cost burdened, while only 16.7 percent of owner households with income above 80 percent of MFI are cost burdened.

HUD defines special needs households as those with mental, emotional, and physical disabilities, the frail elderly, those with substance abuse addictions, HIV/AIDS, and public housing residents. The needs of each population are described in the Five Year Plan.

Elderly:

- 20.3 percent of the non-institutionalized elderly had disability that limited their ability to go outside their home. Sixty-nine percent were age 75 and over.
- 1,620 (9.1 percent) of the non-institutionalized elderly had a self-care disability limiting their ability to dress, bathe, or get around inside the home. About 72 percent were age 75 and over.

Disabled

- Among the working age population (age 16-64), the census reports 24,238 total disabilities. Some individuals have more than one disability. 9,719 (40 percent) had a condition that limits the ability to work. 3,195 (32.9 percent) of the working age persons with an employment disability were unemployed.
- 3,013 (14.7 percent) of the disabled persons had a self-care disability that limits the ability to dress, bath, or get around inside the home.
- 1,676 (7.9 percent) of the disabled persons had income below poverty.

Substance Abuse

- A 2002 study prepared by the National Institute on Alcohol Abuse and Alcoholism (NIAAA), completed through a survey done by the Census Bureau as part of the 2000 Census, found that 4.65 percent of adults abused alcohol and 3.81 percent were alcohol dependent. No local data was available.

HIV/AIDS

- The New Jersey Department of Health Division of HIV/AIDS Services reports that as of December 31, 2007, there were 4,105 persons in Passaic County living with AIDS and 1,537 persons who are HIV positive.
- Thirty-seven percent of the persons with HIV/AIDS are between the ages of 35 and 44.

- Sixty-four percent of Passaic County residents with HIV/AIDS are men.
- Eighty-two percent of Passaic County residents with HIV/AIDS are black or Hispanic.

Public Housing

- There are 835 certificates and vouchers in use in Passaic County. The waiting list for the Section 8 certificates and voucher program is 2,450.

Homeless

- An estimated 1,500 homeless or at risk of becoming homeless individuals have sought housing and services in Passaic County between 7/14/05 and 7/14/06. (Based on countywide HMIS data)
- At a given point in time, 846 individuals and 300 individuals in families are housed in shelter, transitional housing and permanent supportive housing in programs that comprise the Continuum of Care in Passaic County.

The Housing Market Analysis examines the population and type of housing available in the County. There were 489,049 persons residing in Passaic County (outside the four separately entitled communities) at the time of the 2000 Census. Areas of the county with more than double the average number of non-White persons and low income persons are identified. Haledon and Prospect Park have concentrations of non-White persons and have some of the highest concentrations of lower income people.

Of the 52,397 units outside of Clifton City, Passaic City, Paterson City, and Wayne Township, 29,664, or 56.6 percent, were constructed prior to 1960. In addition, 21,160 (55.6 percent) of the owner occupied units were constructed prior to 1960. 7,362 (58.3 percent) of the renter occupied units were constructed prior to 1960, and 1,142 (66.5 percent) of the vacant units were constructed prior to 1960.

The Comprehensive Housing Affordability Strategy (CHAS) Data, prepared by HUD based on the 2000 Census, reports 63 vacant for-sale units and 209 vacant for-rent units in Passaic County outside of Clifton City, Passaic City, Paterson City, and Wayne Township. This vacancy rate is very low.

The County has a well-developed Continuum of Care for the homeless. H.O.P.E in Passaic County is the Ten-Year Plan to End Chronic Homelessness. This plan, developed by the Passaic County homeless coalition through the Department of Human Services, provides a framework for addressing the needs of homeless persons in Passaic County.

The Strategic Plan outlines the goals and objectives of the County with respect to the use of the federal resources. The goals and objectives are:

Objective 1: Expand homeownership among low-income households.

The homeownership programs will assist up to 15 households over the next five years. It is projected that one-third of the assisted households will be minorities.

Objective 2: Improve existing housing for low income owners.

Over the next five years, the County will reinstate the Housing Rehabilitation Program and will assist up to 20 households

Objective 3: Expand housing stock for low income renter households

Over the next five years, it is projected that up to 10 new rental units will be created.

Objective 4: Provide shelter, supportive services, and housing assistance to the homeless or those threatened with homelessness through a comprehensive continuum of care that fosters self-sufficiency.

- A. Homeless Prevention
- B. Outreach/Intake/Assessment
- C. Emergency Shelter and Transitional Housing
- D. Transition to Permanent Housing
- E. Chronic Homelessness

Objective 5: Provide supportive housing and services for persons with special needs.

Objective 6: Support improvements to or construction of public facilities.

Objective 7: Improve, maintain, and expand infrastructure.

Objective 8: Support vital public services.

Objective 9: Support for economic development and creation of decent jobs.

Objective 10: Support planning and administration of community and housing development activities

The first annual plan is included as Section 5 of the Five Year Consolidated Plan.