



**The City of Hoboken
Community Development Block Grant**

**Consolidated Plan for Program Years 2015-2019
and
One Year Action Plan for Program Year 2015**

CITY COUNCIL ADOPTED MAY 6, 2015

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EXECUTIVE SUMMARY

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

1. Introduction.

The City of Hoboken HUD Community Development Block Grant (CDBG) program assists low and moderate-income persons and families through its public facility improvement program and public service groups. The program supports a number of non-profit organizations throughout the city as well as rehabilitating recreation fields, community centers and associated infrastructure. This is the second time that the City of Hoboken qualified as an Entitlement Community through the US Department of Housing and Urban Development, although starting in 2015 is the first time Hoboken has opted to accept the entitlement grantee status. This Consolidated Planning process establishes the framework for Program Year 2015 and for the next 5-Year term. Within this framework, projects and activities will be established to extend assistance to low and moderate-income residents in their housing, non-housing and community development needs.

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

Hoboken's 5-Year Consolidated Plan and One-Year Action Plan coordinates all elements of community development including housing, public facility development and public services into a single plan and application for Federal US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds. The Hudson County Housing Consortium is the point of contact regarding the HOME Investment Partnerships Program for the City of Hoboken. Hoboken in the past has been a beneficiary of the Hudson County CDBG program.

The Consolidated Plan sets forth the City's plan to pursue the overall goals of the community development and planning programs of the Department of Housing and Urban Development (HUD). Those goals are:

- To provide decent housing;
- To establish and maintain a suitable living environment; and
- To expand economic development opportunities primarily for persons of low-to-moderate income.

The Consolidated Plan serves the following functions;

- A planning document based on a participatory process;
- An application for federal funds;
- A strategy for carrying out programs; and
- An action plan that provides a basis for assessing performance.

The Consolidated Plan is organized into the following sections:

- Process, which describes the process, lead agency, and citizen participation;

- Needs Assessment, which describes the housing and community development needs of the community;
- Housing Market Analysis, which describes the market conditions, housing needs, homeless needs and strategies and other community development needs and strategies;
- Strategic Plan, which is a Five Year outlook on future program initiatives;
- Action Plan, which describes the actions the City of Hoboken plans to undertake in FY 2015 after receipt of federal funds.

The objectives and the outcomes of the local HUD CDBG program can be measured in facility improvements which assist local residents and are completed yearly. Another form of outcome is the successful funding of various public service groups which assist low and moderate-income persons. The expected outcomes are measured in sub-contract milestones and are reported on an annual basis.

3. Evaluation of past performance.

As a past participant as a non-entitlement community under the Hudson County CDBG program, the City's accomplishments can be measured in the completion of public facility projects and persons and families assisted through the public service line-item of the program.

If the City decides to extend funding to other eligible projects, performance of completed or ongoing community development, housing projects and public service activities are monitored in various ways depending on type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance. The following is a description of the types of monitoring performed by staff:

- Performance monitoring
- Public service program income-benefit monitoring
- Financial monitoring
- Davis-Bacon Compliance
- Environmental Review Compliance

THE PROCESS

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

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
Lead Agency	HOBOKEN	
Director of Community Development	Brandy Forbes, PP AICP	Department of Community Development
Principal Planner	Christopher Brown, PP AICP	Department of Community Development

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information.

The City of Hoboken’s Department of Community Development is the point of contact and the Chief Administrative Agency for the City of Hoboken’s HUD Community Development Block Grant (CDBG) program. The Department performs planning, project identification, eligibility determination, fiscal maintenance and administrative tasks for the CDBG program.

The CDBG program is headed by the Director of Community Development for the City, located in Hoboken City Hall. Daily operational control of the CDBG program is managed under this Department. The Consolidated Plan public contact designee is:

Christopher Brown, P.P., AICP, LEED-GA
 Principal Planner
 City of Hoboken
 94 Washington Street
 Hoboken, NJ 07030
 Phone: 201-239-6642 (*no voicemail*)
 Email: cbrown@hobokennj.gov

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

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

As a member of the Hudson County CDBG Program, the City of Hoboken in the past has supported some of the identical public service organizations which benefit those in need, particularly those who are considered very low, low and moderate-income residents. Such groups include assistance to the frail elderly, youth services, domestic violence support organizations, persons with disabilities and food pantries.

Planning Process

The City of Hoboken, in that this is the first year as a formal entitlement community, in conjunction with the City Council and input from members of the public service community and the general public, worked to compile its long-term Consolidated Plan strategy and One Year Action Plan.

Consultation

The City of Hoboken Department of Community Development has initially consulted with members of the general public and the public will be invited to comment on the draft Plan.

Citizen Participation

The City operates under the guidelines of the “City of Hoboken Citizen Participation Plan” and follows those stipulated efforts of public comment and participation. A public notice followed by a local public hearing was held by the City on March 2, 2015 and received public input on funding availability. The announcement was posted on the bulletin board outside the City Clerk’s office and advertised on the City of Hoboken website. In addition to the public hearings, a Needs Assessment survey was posted on the City’s website on March 4, 2015. A total of 39 individuals/groups responded to the survey. The responses helped the City in evaluating the programs needed.

Agencies, groups, organizations who participated include the Hoboken Family Planning Center, Jubilee Center, HOPES, Head Start, Mile Square Day Care, True Mentors and residents from the Hoboken Housing Authority.

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?
City of Hoboken Citizen Participation Plan	City of Hoboken, Department of Community Development	Public comment
5 Year and One Year Consolidated Planning	City of Hoboken, Department of Community Development	HUD CDBG Planning

PR-15 Citizen Participation

Summarize citizen participation process and how it impacted goal-setting.

The newly completed “City of Hoboken Citizen Participation Plan” states:

City of Hoboken Citizen Participation Activities

The City of Hoboken Citizen Participation activities will include:

- Community Outreach;
- Public Hearings;
- Access to Information;
- Technical Assistance; and
- Timely Response to Complaints and Grievances.

Community Outreach – In order to assure that all citizens have the opportunity to participate in the planning process, the City of Hoboken will conduct community outreach on the development of the strategic plan. The objectives of outreach will be to:

- Obtain views of citizen, public agencies and other interested parties;
- Announce the availability of technical assistance and funds;
- Respond to proposals and comments at all stages of the Consolidated Plan submission process, including:
 - ❖ Identifying housing and community development needs,
 - ❖ Reviewing proposed uses of funds, and
 - ❖ Reviewing program performance.

Public Hearings – The City of Hoboken will host two (2) public hearings every year. Typically, these hearings may consist of either: 1) a meeting to gather public input and funding for current program year; 2) a meeting to open a DRAFT 5-Year Plan and One-Year Plan to the general public; and/one of the city council meetings, where legislation regarding either the strategic plan or the annual action plan is read and/or considered for approval. Also, each year, a public hearing will be held once the draft plan is complete, to solicit comments on the strategies and proposed use of funds. Public hearings will be conveniently timed and located for people who will benefit from the program funds, and will be accessible to persons with special needs.

Access to Information – Citizens, public agencies and other interest parties, including those most affected, will have the opportunity to receive information, review and submit comments on any proposed submission concerning any of the following documents:

- The proposed and final Annual Action Plans.
- The proposed and final 5-Year Strategic Plan (the “Consolidated Plan”).
- Proposed and final Substantial Amendments to either and Annual Action Plan or the Multi-Year Strategic Plan.
- Annual Performance Reports.
- The Citizen Participation Plan.

Interested parties may access these documents at no cost by the Internet, at the City of Hoboken website; at the Hoboken Public Library; or by contacting city staff. These materials will be available in a form accessible to persons with disabilities and in a style for individuals that do not speak English, when requested.

Citizens will be provided 15 days to comment on the City's annual performance report, prior to HUD submittal on May 15th of each year.

NEEDS ASSESSMENT

NA-05 Overview

Needs Assessment Overview.

This 2015-2019 City of Hoboken Consolidated Plan is a comprehensive document promoting a coordinated approach to its housing, non-housing and community development needs. Through funding established by the US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program this process coordinates the investment of CDBG dollars for planned programs and activities eligible under the Federal Program. The City of Hoboken is a HUD Entitlement Community, which means that it is a municipal jurisdiction with a population of over 50,000 persons.

This Consolidated Plan requires a detailed "needs assessment" which encompasses housing needs for the community, homeless needs, non-homeless needs, special needs and non-housing and community development needs. With limited Federal and State funding to provide those services locally, many of those needs and services are supplied outside of the local jurisdiction and the County or the State of New Jersey are the point-of-contact for such assistance. In further narrative those areas of support will be detailed.

The following plan will report on the needs and possible solutions for the City of Hoboken with the aid and assistance of its own Entitlement stream of Community Development Block Grant (CDBG) funds.

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

Summary of Housing Needs.

The City of Hoboken, through the HUD Consolidated Planning Process, is required to complete a detailed needs assessment which reviews housing needs, homeless needs, non-homeless, special needs and non-housing community development needs. Much of the data and information derived for this review is based on tabulations of the 2005-2009 American Community Survey (ACS) data or data from the Comprehensive Housing and Affordability Strategy (CHAS). This information in-turn is distilled and is pre-populated in the data sets which are depicted below. The information takes into account the overall population of the jurisdiction during the 2011 ACS review and then further distills the information along income groups. The following format based on CHAS demographic information is used within the new eCon Planning suite and creates a national format so planners and policy makers have access to the same data sets and information. NOTE: the term HAMFI is defined as HUD Area Median Family Income, which represents a percentage family income compared to the overall income groups according to the City's Census numbers.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,380	1,270	1,640	730	17,540
Small Family Households *	600	460	630	165	6,400
Large Family Households *	30	10	55	0	155
Household contains at least one person 62-74 years of age	465	310	310	140	665
Household contains at least one person age 75 or older	530	230	245	30	245
Households with one or more children 6 years old or younger *	249	240	260	75	2,160
* the highest income category for these family types is >80% HAMFI					

Table 2 - Total Households Table

Data 2007-2011 CHAS
Source:

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	0	0	10	0	10	0	10	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	0	10	0	25	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	60	20	70	0	150	0	0	25	0	25
Housing cost burden greater than 50% of income (and none of the above problems)	980	340	320	90	1,730	95	170	160	65	490
Housing cost burden greater than 30% of income (and none of the above problems)	415	210	390	225	1,240	0	0	55	45	100
Zero/negative Income (and none of the above problems)	125	0	0	0	125	10	0	0	0	10

Table 2 – Housing Problems Table

Data 2007-2011 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	1,055	360	410	90	1,915	95	180	180	65	520
Having none of four housing problems	1,100	720	980	505	3,305	0	10	65	70	145
Household has negative income, but none of the other housing problems	125	0	0	0	125	10	0	0	0	10

Table 3 – Housing Problems 2

Data 2007-2011 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	375	165	285	825	20	55	55	130
Large Related	0	0	45	45	0	0	0	0
Elderly	520	165	125	810	55	95	115	265
Other	515	225	340	1,080	20	30	70	120
Total need by income	1,410	555	795	2,760	95	180	240	515

Table 4 – Cost Burden > 30%

Data 2007-2011 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	300	65	55	420	20	55	25	100
Large Related	0	0	0	0	0	0	0	0
Elderly	290	100	25	415	55	95	90	240
Other	405	185	250	840	20	30	70	120
Total need by income	995	350	330	1,675	95	180	185	460

Table 5 – Cost Burden > 50%

Data 2007-2011 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	75	10	70	0	155	0	10	25	0	35
Multiple, unrelated family households	0	10	0	0	10	0	0	0	0	0
Other, non-family households	0	0	10	0	10	0	0	0	0	0
Total need by income	75	20	80	0	175	0	10	25	0	35

Table 6 – Crowding Information – 1/2

Data 2007-2011 CHAS

Source:

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

The 2010 Census reports that there are 26,855 housing units in the City, and 82.2% are White households. Households that are either in the very-low or low-income category require rental assistance of some type and form, while low- to moderate-income owner-occupied residents require funds to assist in the maintenance and functionality of their units. The US Department of Housing and Urban Development (HUD), through its Section 8 voucher program, offers rental subsidies to eligible persons and families, however the program has suffered through large funding cuts and the availability of additional Housing Choice Vouchers (HCV). This program

offers a form of assistance in the cost-burden or the ability to make rental payments for acceptable affordable housing for those on limited income. The City of Hoboken does not have funds delineated for housing oriented activities; however, the concentration of public facility improvements in certain areas of the city will assist the viability of the existing housing stock. Many of the initial areas of HUD CDBG investment will be concentrated in Designated Target Neighborhoods (DTN) which requires public infrastructure upgrades, such upgrades are designed to alleviate problems with the high density living conditions in Hoboken. According to the latest Census, the percentage of multi-unit structures in Hoboken is at 94.7%. City officials see the improvement of public facilities, structures, open spaces and curbs and sidewalks as priorities of CDBG investment for the immediate term. Furthermore, with the explosive growth in population in the City, from 38,577 persons in 2000 to 50,005 in 2010, this Consolidated Plan strives to ensure that Federal resources assist those low and moderate-income persons in-need of housing opportunity and support.

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.

Without specific statistics, there is a high frequency of calls into the Police Department regarding issues related to domestic violence and abuse. Mayor Dawn Zimmer recently established a special toll-free number for residents to call where specialty trained dispatchers and Police Officers are prepared to respond to such calls. The regional domestic violence organization “Women Rising” located in neighboring Jersey City, maintain the expertise, shelter, counseling and referral capabilities for women and children who turn to them for support. The City of Hoboken is dedicated to offer further assistance to all organizations and public service groups who strive to ease victims of this difficult and insidious problem.

What are the most common housing problems?

According to the above table, 1055 very low-income households in the City had either one or more housing problems, either attributable to one or more “Severe Housing Problems” such as 1) lacks kitchen or complete plumbing, 2) severe overcrowding, or 3) severe cost burden.

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

The above tables indicate that as a family’s income is less in certain sectors of the population, the cost burden is acute in the ability to afford their residences. This is particularly true among renters in Hoboken. Unfortunately, and as often the case, housing which have either one or more problems in basic systems such as heat and hot water, tend to be more affordable to those who are most desperate to find shelter. The correlation between the numbers in tables above concerning ‘problems with housing’ and the ‘cost burden of housing’ run along similar proportions.

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.

The City of Hoboken does maintain a homeless shelter according to the “Hudson County Alliance to End Homelessness”. The Hoboken Shelter on Bloomfield Avenue in the City provides single beds for persons in-need of immediate shelter and foodstuffs and a fully functional soup kitchen for meals during the week. The local facilities are often at-capacity during the year. The preponderance of homeless facilities and shelters are concentrated in neighboring Jersey City. Jersey City homeless shelters and organizations also report frequent ‘at-capacity’ periods during the year.

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.

Hoboken does have a large contingent of high-priced residential housing, reporting a median value of owner-occupied housing being \$550,700, however on the other side of the spectrum, the 2010 Census reports that over 11% of the population is under the poverty level.

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.

The US Department of Housing and Urban Development (HUD) defines a disproportionately greater housing need as when a racial or ethnic group experiences problems at a rate greater than 10% than the income level as a whole. The four housing problems are: lack of complete kitchen facilities, lack of plumbing facilities, overcrowding (more than one per room), and cost burden where more than 30% of gross income is spent on housing costs.

The income levels are defined as:

- Extremely low-income: 0-30% AMI
- Low-income: 30-50% AMI
- Moderate-income: 50-80% AMI
- Middle-income: 80-100% AMI
-

Each of the following tables capture the number of housing problems by income, race and ethnicity as well as income level.

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	1,565	685	130
White	645	185	75
Black / African American	35	15	10
Asian	20	0	45
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	835	450	0

Table 8 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS

Source:

*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	745	520	0
White	475	195	0
Black / African American	20	80	0
Asian	45	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	210	245	0

Table 9 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS

Source:

*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	1,035	605	0
White	740	295	0
Black / African American	60	60	0
Asian	75	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	160	245	0

Table 10 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS

Source:

*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	420	305	0
White	345	215	0
Black / African American	35	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	75	0

Table 11 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS

Source:

*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.

An analysis of housing problems in the City of Hoboken show that the White and Hispanic populations are the most impacted by multiple housing problems in all quarters. This is not surprising, as the largest reported two population groups, according to the 2010 Census, is the White population at 82.2% and the second largest population is the Hispanic group quarter at 15.2%.

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.

Severe Housing Problems is defined as housing within the City which, according to the below description, lacks complete kitchen facilities, lacks complete plumbing facilities, has more than 1.5 persons per room and the cost of shelter is over 50% of family 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	1,150	1,100	130
White	530	300	75
Black / African American	35	15	10
Asian	20	0	45
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	535	745	0

Table 12 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS

Source:

*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	540	730	0
White	380	290	0
Black / African American	20	80	0
Asian	45	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	95	360	0

Table 13 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS

Source:

*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	595	1,045	0
White	450	585	0
Black / African American	60	60	0
Asian	45	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	365	0

Table 14 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS

Source:

*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	150	575	0
White	150	410	0
Black / African American	0	35	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	120	0

Table 15 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS

Source:

*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.

In an analysis of housing cost burden in Hoboken, once again the White group and the Hispanic group sections are most affected by severe housing problems. However, the issue does not seem to be that overwhelming in any of the group quarters as listed above. The issues with severe housing problems are usually with the city’s rental housing stock in lower-rent districts of the city.

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.

The following information breaks down the needs of severe housing problems by different ethnic populations in Hoboken. The below tables also break those ethnic populations down into various percentages of income along income groups which dedicate the stated percentages to housing costs versus other living costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,200	1,405	2,280	130
White	12,945	2,710	1,890	80
Black / African American	305	135	70	10
Asian	1,020	175	135	45
American Indian, Alaska Native	10	0	0	0
Pacific Islander	0	0	0	0
Hispanic	2,185	820	615	0

Table 16 – Greater Need: Housing Cost Burdens AMI

Data 2007-2011 CHAS
Source:

Discussion.

Of all residential units analyzed, residents who are considered very-low to low- income seem to have the greatest challenge in maintaining their dwellings, in Hoboken that trends toward the rental housing stock. This is especially true for residents who must dedicate a large portion of their income to afford shelter and housing in Hoboken. This is true for residents within the 0-30% and the 30% - 50% AMI categories. It would be reasonable to suggest that the more problems which are identified within the unit make it more affordable to persons who have less income as a family to pay the rent or purchase residential housing. These severe housing problems are noted as 1) lacks complete kitchen facilities, 2) lacks complete plumbing facilities, 3) more than 1.5 persons who occupy any one room, and 4) the unit is a cost burden, or is ½ of their overall income. The 2010 Census indicates that the majority of housing in Hoboken is not owner-occupied, but rather rental multi-family types throughout the city.

NA-35 Public Housing – 91.205(b)

Introduction.

The Hoboken Housing Authority services the immediate city as well as the metropolitan region. Based on a survey response provided by HHA, there are a total of 1,356 units of public housing in five (5) facilities. The HHA headquarters is located at 400 Harrison Street in Hoboken. There are also 185 tenant-based vouchers or Housing Choice Vouchers associated with the HHA. The following tables provide more detail on public housing units and the tenant based vouchers in Hoboken.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,356	185	0	185	0	0	0

Table 17 - Public Housing by Program Type

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

Data PIC (PIH Information Center)
Source:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	17,829	14,224	0	14,224	0	0
Average length of stay	0	0	14	9	0	9	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	510	57	0	57	0	0
# of Disabled Families	0	0	231	24	0	24	0	0
# of Families requesting accessibility features	0	0	1,264	185	0	185	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 18 – Characteristics of Public Housing Residents by Program Type

Data PIC (PIH Information Center)
Source:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	974	171	0	171	0	0	0
Black/African American	0	0	284	14	0	14	0	0	0
Asian	0	0	3	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 19 – Race of Public Housing Residents by Program Type

Data PIC (PIH Information Center)

Source:

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	0	766	101	0	101	0	0	0
Not Hispanic	0	0	498	84	0	84	0	0	0

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

Table 20 – Ethnicity of Public Housing Residents by Program Type

Data PIC (PIH Information Center)

Source:

The following is a summary of the Hoboken Housing Authority facilities, they are:

Andrew Jackson Gardens is located in the western part of the Hoboken Housing Authority's main campus along Harrison, Marshall and Jackson streets. Consisting of affordable family housing constructed in 1952, Andrew Jackson Gardens is comprised of two primary building types: three-story garden apartments and seven-story T, or cross-plan, high-rises. There are a total of 11 three-story garden-style apartments with 210 dwelling units and eight seven-story high-rises with 338 units. Andrew Jackson Gardens has a total of 601 units in 512,750 square feet.

Christopher Columbus Gardens consists of two high-rise buildings located in the third ward. The buildings are located at 460 8th Street and 455 9th Street. A total of 97 units, composed of 1, 2 and 3 bedroom units are located there. Each seven story building has a total square footage of 43,050 square feet. Columbus Gardens are used for family housing. They feature new community and laundry rooms which are now handicapped accessible. There is also a central picnic area and playground.

Fox Hill Gardens, located at 311 13th St., is a 10-story building which features newly-repaired balconies. The high-rise boasts 243,000 square feet. The 200 units include studios, one- and two-bedroom apartments. The building is only used for senior housing. It features a community room with a large screen television for tenants' enjoyment.

Adams and Monroe Gardens are located at 220 Adams St. and 221 Jackson St. They are both nine stories high and designated as senior housing. There are of 125 units in each building, comprised of studios, one- and two-bedroom units. A total of 98,000 square feet makes up the two buildings. The parking lot has recently been repaved with new curbs and new handicapped spots.

Harrison Gardens is located in the southeastern part of the Hoboken Housing Authority's main campus, abutted by Harrison, Marshall and Jackson streets. It consists of family housing constructed in 1959. Harrison Gardens is comprised of two 10-story H-plan high-rise apartment buildings each subdivided into two separate buildings. There are a total of 208 dwelling units and support spaces housed within 192,700 square feet.

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

The needs of public housing residents and housing choice vouchers are fairly consistent with the needs of population at large. All tenants are concerned about the quality and affordability of their existing housing. Cost burden is actually more of an issue for low-income households who do not live in public housing but are in possession of a voucher or housing subsidy. This is because Federal Public Housing provides many amenities and services not normally found in the outside rental housing market at rents affordable to very-low and low-income people. There are consistently waiting-lists at all local and regional housing authorities. Input from city officials and housing advocates and an analysis of the local and regional homeless population confirms the need for smaller units for individual and small-family homeless or persons in-danger of becoming homeless.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction.

According to a 2009 report from “The Hudson County Alliance to End Homelessness”, the stated focus of the planning and solutions document was to implement a program of prevention, identify resources, point to existing or proposed permanent and supportive housing and specific areas where such support activities and programs can be sustained. One of the problems identified in the report was the huge disparity between the relatively small chronic homeless population which typically were noted as ‘heavy users’ of costly public resources such as medical services, psychiatric treatment, detox facilities, homeless shelters and the constant attention of law enforcement and correction personnel. The objective of a lasting and sustained homelessness policy and program strives to lessen the overall burden upon public resources and also provide pathways for the intermittent homeless person and family as well as those cited as being chronically homeless.

The HCAEH report advocates a “Housing First” model, the model has been widely endorsed by local and regional homeless practitioners. The philosophy centers on the process of providing shelter first and foremost and will then be more likely and capable of utilizing and benefiting from supportive services. As the report indicates, “(research has shown that Housing First has a very high success rate for individuals maintaining the housing that they are given”. The challenge is to find adequate funding resources and areas for development of such facilities for the homeless. The plan also points to hurdles in finding adequate affordable housing in the existing housing stock and how those factors contribute to homelessness.

However, in the interim short term homeless services are provided on a local basis by such providers as the Hoboken Shelter on Bloomfield Avenue. The following information is an excerpt from their weekly schedule:

The Hoboken Shelter offers its guests a number of educational and life-enriching programs.

Please find below the description and statistics for the four programs:

1. *Food & Shelter Program;*
2. *Change & Independence Program;*
3. *Homelessness Prevention Program; and*
4. *Permanent Supportive Housing Program.*

1. FOOD & SHELTER PROGRAM:

Dinner is served at 7:15pm/7:30pm every evening to approximately 100 people. Breakfast & lunch is served daily to 50 Shelter Guests (Residents). An additional Breakfast is provided during the morning drop-in hours on weekdays for 50-75 people. An additional Lunch is provided daily at 1:30pm for 50-75 people. We serve 450 meals daily. Overnight shelter is provided to 50 men & women. The guests receive the following case management services:

- Drug & Alcohol Counseling,
- Budget Counseling,
- Medication Counseling, and
- Emergency Clothes.

Dinner is prepared & served to 100 guests nightly, by 6,000 volunteers throughout the year. We always welcome new faces. The demand services dramatically increased daily since serving 54,593 meals in 2005, which increased to 165,908 meals in 2013. 145 Shelter Guests moved from the streets to the shelter.

2. CHANGE & INDEPENDENCE PROGRAM:

The Integrated Living Program (ILP) has been in operation since 1998 & was re-developed in October 2008 to become the Change & Independence Program (CIP). The program provides job readiness & life skills training in conjunction with creative workshops to help participants heal from the isolating, demoralizing experience of homelessness while learning how to articulate personal goals & build self-esteem. The program is centered on the following vocational, educational, & recreational elements: *Financial Literacy; Social Services; Health & Hygiene; Job & Employment Issues; Current Events; Computers Literacy; Tutoring & Mentoring; Alumni Support; Visual Arts; Creative Writing; Movies & Discussion; Bingo, Chess, & Games; Music & Movement; Spiritual Discussion; Women's Group; Men's Health & Grooming Group; Outreach Team; Housing Group; Recovery at the Crossroads Group; & Culinary Arts.*

3. HOMELESSNESS PREVENTION PROGRAM:

The Homelessness Prevention Program provides security deposits to Shelter Guests; rental or utility assistance to people facing imminent eviction; counseling for tenant rights; and referrals to appropriate agencies. 83 individuals/families received assistance in order to stay in their homes & prevent their homelessness in 2013.

4. PERMANENT SUPPORTIVE HOUSING PROGRAM:

The goal is to help our homeless neighbors move from the street to our shelter to their own homes. This program consists of 2 components:

First, through intensive case management services, guests are assisted with finding and applying for apartments. Additional support services are provided to former Shelter Guests to help them become housed & stay housed, which include:

- counseling for tenant rights,
- referrals to appropriate agencies,
- budget counseling,
- food provisions, and
- furniture and house ware supplies.

Second, through partnerships with affordable housing programs & government project-based vouchers (PBV) for rental subsidies, Shelter Guests are provided with their own apartment along with clinical supervision provided by the Shelter:

- Independent Living Skills Training – Assist in the development of a self-directed plan for work, education, medical, recreation, or social needs.
- Information and Referral – Provide contact information for transportation, health care, mental health, and day care resources available to disabled individuals as they seek to implement their independent living plan.
- Peer Support – Offer support network to individuals with a disability where they can share their concerns & learn about solutions. This gives members an opportunity to share their knowledge and benefit from the experience of others.
- Family & Community Education – Will help to educate the other family members who provide support for the individual with a disability so that the support network is informed & involved.
- Advocacy – Will advocate on behalf of the individual with a disability if that person has been mistreated or discriminated against by other entities or individuals.

22 Former Shelter Guests are Tenants in PSHP Apartments.

145 Shelter Guests moved from the streets to the Hoboken Shelter to their own homes in 2013.

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

Introduction.

Analyzing the needs of special needs populations can be difficult since specific data is not readily available. In the instances that data is available, the ability to measure the number of individuals seeking services or are underserved in any one category is hard to gauge in that numbers are not available as to specific hurdles that persons or families encounter to obtain such services. In any event, HUD requires that this plan speak to the needs of special needs populations which are; elderly, frail elderly, persons with disabilities, persons with alcohol or substance abuse and victims of domestic violence.

The Hoboken Family Alliance, the Hoboken Board of Education and the Hoboken Special Needs Parents Group all provide important educational and recreational resources for the children and adults with special needs.

Hudson County's largest age group, the 25-44 year-olds, accounts for roughly 36% of the population. With an increase of 16,776 or 7.6%, this group is slated to grow to the highest levels by the year 2020. However, the 65+ age group is expected to be the fastest growing age group, or 19.9%.

There is a lack of special needs population demographic information for Hoboken; however it can be stated that they are similar to totals available from Hudson County. Hudson County reports that approximately 10% of the population is elderly, 65 or older, and nearly one-half of that demographic (44.7%) is considered 'frail elderly' and in-need of special services.

The dilemma with the aging population is that oftentimes their age and inability to obtain or maintain basic services such as medical treatment and food can be difficult under the best of circumstances. The financial hardship of affording their residences on a fixed income with the onset of physical impairment exacerbates the problem.

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

Describe the jurisdiction’s need for Public Facilities and Public Services.

Public Facilities

The City of Hoboken, as part of the Hudson County Consortium, has been able to fund public facility improvements. For the purposes of this plan, “public facilities” include neighborhood facilities, senior centers, municipal buildings, libraries and homeless shelters. Such projects in the past have included the construction of an annex and retrofit of stairs and sidewalks at the Community Center, facility improvements at local senior centers, facility improvements at three (3) City parks and the installation of new curbs and sidewalks in certain “Designated Target Neighborhoods” (DTN). Many new projects are slated for CDBG Program Year 2015 and 2016.

Typically, the City Administration, Mayor and City Council, Planning Board, City Engineer and the Department of Public Works determine what areas and issues require improvement. Such objectives are then conveyed to the general public via the HUD Planning process.

Public Services- Priority Need

A Priority Need of the City of Hoboken CDBG Program is the continued support of programs and activities under the public services funding subcategory. Such groups and organizations support child care, the needs of homelessness, youth mentoring, local soup kitchens, food pantries, substance abuse counseling, educational/after school programs and seniors. CDBG rules and regulations mandate that only 15% of funds in one program year can support such programs and services. Hoboken will in the future use its cap funding to the fullest for a wide-array of public service needs of the community. The City will allocate resources to eligible recipients who serve precisely the groups which CDBG regulations state are eligible.

Public service providers have taken on an even larger responsibility during the downturn in the economy particularly among the immigrant population in Hoboken. Many public services also cater to the specific needs of women in-crisis, domestic violence and programs for the Hispanic community so they are able to integrate into the social mainstream. All stated services are available to the general public at all times.

Need Determination

The determination of needs as associated with local public services is determined by the Mayor and members of the City Council, the Community Development Department and the general public through the public hearing process. The HOME Consortium is also a great resource in terms of determining what groups, regionally as well as locally, have stated a prevalent need.

HOUSING MARKET ANALYSIS

MA-05 Overview

Housing Market Analysis Overview.

According to the 2010 US Census, the average household size in Hoboken is 2.06 while the State of New Jersey's demographic is 2.71. There are 25,041 occupied households with 1,814 total units vacant according to the 2010 Census. The 2010 Census reports that of the City's 25,041 total occupied, 8,049 are owner-occupied units and 16,992 are renter-occupied units. The 2010 Census reported that the homeowner vacancy rate is 4.5% and the rental vacancy rate is 5.1%.

The "American Community Survey" data set estimates for the years 2009 – 2013, the median house value in Hoboken is \$550,700. The median selected annual income is \$70,609 and the median household income within the same period is \$107,366. The median gross rent as of the year 2012 was \$1,757 which is much higher than the State average and other local jurisdictions. Such housing costs are not within reach of the very-low and low-income residents of the City.

Therefore according to the HUD CHAS data, housing problems can be described as being a "cost burden" (greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities). The following are breakdowns of renter and owner household totals and housing problems, cost burdens and severe cost burdens for various household income levels and types in Hoboken.

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

Introduction.

The predominant housing types in the City of Hoboken are one-unit attached or multi-unit apartments or structures. In that the population is considered young and to a certain degree affluent, the preferred type of living arrangement is the rental of multi-family dwellings. This is further supported by 2010 Census tables which indicate that the population in owner-occupied units are 16,606 persons, while in renter-occupied housing the number is 31,825. The following tables further break down that demographic.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	355	1%
1-unit, attached structure	1,210	5%
2-4 units	4,751	18%
5-19 units	8,144	32%
20 or more units	11,203	44%
Mobile Home, boat, RV, van, etc	42	0%
Total	25,705	100%

Table 21 – Residential Properties by Unit Number

Data 2007-2011 ACS

Source:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	261	4%	772	5%
1 bedroom	2,034	26%	6,993	44%
2 bedrooms	3,629	47%	5,957	38%
3 or more bedrooms	1,804	23%	2,105	13%
Total	7,728	100%	15,827	100%

Table 22 – Unit Size by Tenure

Data 2007-2011 ACS

Source:

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

Introduction.

The following tables show the costs of owner and rental type housing in Hoboken. These tables use 2005-2009 ACS data from HUD's eCon software. There have been significant increases in the below information from year to year in the City.

Cost of Housing

Rent Paid	Number	%
Less than \$500	2,263	14.3%
\$500-999	2,452	15.5%
\$1,000-1,499	2,419	15.3%
\$1,500-1,999	3,666	23.2%
\$2,000 or more	5,027	31.8%
Total	15,827	100.0%

Table 23 - Rent Paid

Data 2007-2011 ACS
Source:

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,340	No Data
50% HAMFI	2,470	0
80% HAMFI	3,935	0
100% HAMFI	No Data	24
Total	7,745	24

Table 24 – Housing Affordability

Data 2007-2011 CHAS
Source:

Discussion.

As the above tables indicate, there surely is not an adequate supply of affordable housing among all income group quarters in Hoboken. As the above table indicates, the majority monthly costs of rental housing in the City is over \$1,500, which is an overwhelming amount for people of low to moderate income.

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

Introduction.

The following section outlines “selected” housing conditions as defined by HUD CHAS data. These conditions are generally considered identifiers of substandard housing. The CHAS data defines selected conditions as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room
- Housing costs greater than 30% of household income

The predominant condition is the affordability of housing particularly in the rental housing sectors of the community.

Definitions.

Standard Condition: a housing unit that meets or exceeds HUD’s Housing Quality Standards (HQS) and all State and local codes and zoning ordinances.

Substandard: a unit which lacks complete kitchen or plumbing facilities.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,190	28%	4,529	29%
With two selected Conditions	98	1%	170	1%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	10	1%	0	0%
No selected Conditions	5,430	70%	11,118	70%
Total	7,728	100%	15,827	100%

Table 25 - Condition of Units

Data 2007-2011 ACS
Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,307	30%	2,753	17%
1980-1999	951	12%	2,074	13%
1950-1979	454	6%	3,792	24%
Before 1950	4,016	52%	7,208	46%
Total	7,728	100%	15,827	100%

Table 26 – Year Unit Built

Data 2007-2011 CHAS
Source:

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	4,470	58%	11,000	70%
Housing Units built before 1980 with children present	680	9%	679	4%

Table 27 – Risk of Lead-Based Paint

Data 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)
Source:

***Vacant Units [intentionally blank]**

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

Table 28 - Vacant Units

Note: See subsection below

***Possibility of city-wide housing rehabilitation program.**

The City of Hoboken does not anticipate commencing a rental or owner-occupied housing rehabilitation program through CDBG, at this time. However, it does reserve the right to embark upon an analysis of the condition of existing housing within the City and

determine what sort of rehabilitation would be appropriate considering the age of housing stock and average resident's needs in this service category. A collaboration of governmental officials, landlords, owners, renters would come together to design a program which is best suited for participants and in line with HUD CDBG rules and regulations.

Define reasons for lead based abatement in existing units.

Lead based paint was banned for use in residential dwellings in 1978, however many older homes have a very high-probability of containing lead in painted surfaces. Table 27 indicates that there is less than 10% risk of all housing with children occupying said units in Hoboken which may be tainted with lead based paint. It is encouraged that the City, in conjunction with the Hudson County Health Department, establishes a program to eradicate such conditions in Hoboken.

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

Introduction.

As indicated previously, there are five (5) public housing facilities as part of the Hoboken Housing Authority consisting of 1,356 units overall. There are also 326 Housing Choice Vouchers associated with the HHA.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project - based	Tenant - based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			1,356	326				0	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 29 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Within the HUD tenancy framework of a Public Housing Authority and subsidized housing, the tenant typically pays only 30% of their rent and the remainder of the rent is paid for by the Federal government. The HHA receives an operating subsidy by the Federal government as well to cover the balance of the facility’s operating costs. The fixed rent is also adjusted based on a percentage of their income.

Public Housing Condition

Public Housing Development	Average Inspection Score
Hoboken Housing Authority	67

Table 30 - Public Housing Condition

The Hoboken Housing Authority reporting indicates that although many of the facilities require upgrade and modernization, the overall state of the facilities are in good condition. Typical desired upgrades include upgrades to kitchen facilities for individual units, the upgrade of stairways and hallways with handicap capabilities and the improvement of security systems for all facilities throughout the HHA.

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

Introduction.

The following information is derived from HUD’s 2014 Continuum of Care Homeless Assistance Program report for the Jersey City/Bayonne/Hudson County, New Jersey (NJ-506) region. Although the City of Hoboken is not a designated jurisdiction in the report, the report does reflect the region’s homeless population during the “point in time” of January 28, 2014.

Facilities and Housing Targeted to Homeless Households

NJ 506 Report Jersey City/Bayonne/Hudson County Region	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	184		100		
Households with Only Adults	295		67		
Chronically Homeless Households	5				
Veterans	20				
Unaccompanied Youth	0				

Table 31 - Facilities and Housing Targeted to Homeless Households

Discussion.

The Hudson County Continuum of Care report as reflected above, as well as the Hudson County Consolidated Plan for this 5-year grant and reporting period, lists the following regional facilities for emergency shelter, transitional and permanent supportive housing:

Emergency Shelter for Adult Individuals

- Catholic Community Services Archdiocese, St. Lucy’s Shelter
- Communities of Faith for Housing Inc., Hoboken Shelter
- Hudson County Division of Welfare Hotels/Motel Placement
- Palisades Emergency Residence Corp., PERC Shelter & Drop in Center

Emergency Shelter for Homeless Families

Hope House

PERC Shelter

Hudson County Division of Motel Placements

North Hudson Community Action Corporation/Motel Placements

Housing for Homeless Families

St. Joseph's Home

Women Rising Project Home

Transitional Housing for Adult Individuals

Catholic Community Services Archdiocese Franciska Residence

EMET Realty Transitional Housing- Hudson County

The House of Faith Inc.

Transitional Housing for Youth (Under 18 yrs.)

Catholic Community Services Archdiocese Edna McLaughlin Home

Permanent Supportive Housing for Mixed Populations

Catholic Community Services Archdiocese. Cannan House & Edna McLaughlin House

Garden State Episcopal Community Development Corporation. Corpus Christi Ministries, PERC Shelter, RIST Program, Home at Last

United Way of Hudson County. Life Starts 1 & II Program

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

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

Persons with physical disabilities experience difficulties locating accessible and affordable rental housing. Transportation is also a challenge for persons with special needs and connections to high-quality public transportation that provides access to basic needs and services. Opportunities for employment can also be a challenge for people with physical disabilities.

People with developmental disabilities experience a wide range of difficulties. A combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration should be individually planned and coordinated.

Substance abuse disorders and mental health issues can often be intricately intertwined. Resources and treatment facilities are available; however they need to be improved and expanded to meet demand. Preventative efforts such as successful tobacco cessation campaigns in the area indicate that more work needs to be done to reach youth.

Persons living with HIV/AIDS may have limited access to medical care, and may be prone to homelessness due to income instability. By increasing opportunities for access to supportive services and temporary/emergency housing assistance, this vulnerable population can obtain a more stable living situation and reduce the risk of homelessness.

The City of Hoboken, in partnership with the Hudson County Division of Health and Human Services with the Continuum of Care framework, strives to provide the necessary services for this community. A wide-array of private not-for-profit organizations like Catholic Charities and the United Way also provide a strong framework.

The City also has an active Division of Senior Services which offer a litany of recreational, cultural and transportation services.

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

The Negative Effects of Public Policies on Affordable Housing and Residential Investment can be typically.

1. Segregation and Exclusion in the Housing Market

The review of 2010 Census information and fair housing complaint data suggests that there is some incidences of racial segregation within specific neighborhoods in Hoboken. Some additional population sectors within the City which may encounter bias are:

- Female headed households often face obstacles and/or difficulties in the private housing market due to low-income and the need to care for children. This may be apparent in certain rental complexes within the City, yet specific instances have not been brought to the attention of local officials.
- Non-family households are numerous in Hoboken and may also face hardships in finding adequate housing opportunity.
- Hoboken has seen a significant increase in the number of foreign born people over the last decade, many of these persons are from Latin America. Many do not speak English as their first language and may be intimidated at contacting governmental entities.
- The growing population of homeless individuals and families including single men and women, people with long-term mental health challenges, people with addictions, aging out youth, and women and children fleeing violence face significant challenges in finding and securing housing.

2. Bias in Lending

Many in the minority community find that the biggest obstacle to home ownership is qualifying for a mortgage because of poor credit history, inadequate income, or the lack of a down payment.

- Housing opportunities (purchase/rental) are often denied based on credit scores and or credit/criminal histories which disproportionately affect people of color.
- Improved job circumstances and strong evidence of rehabilitation should be taken into account.
- The presence of low-wage jobs within the municipality, coupled with the limited supply of affordable housing, leaves many workers unable to secure a place to live near their employment (within the City).

3. Limited Supply of Affordable Housing

Development and redevelopment, as it has previously been carried out, has resulted in the loss of rental and for-sale dwellings affordable by a significant segment of the community. In light of the dramatic population growth projected over the next ten years, the supply of affordable housing must also be increased.

- As the number of overall units increases with development and redevelopment, exclusion of additional affordable units makes the demand for existing affordable units higher and reduces the percentage of affordable provided.

4. Government Policies

Whatever the outcome, it is clear that New Jersey's tangled policy on affordable housing will not be resolved in the near future. The City must be vigilant in preventing City policies from becoming a barrier to affordable housing. Such issues could be:

- Zoning practices that support exclusion, isolation and displacement of lower-income minorities.
- Inadequate enforcement of local housing code and rent control ordinances resulting in violations that are not remedied, progressive deterioration, unlawful rents and the unnecessary displacement of vulnerable tenants.

5. Local Opposition

The proposed development or location of affordable housing often draws storms of criticism and opposition from neighborhood residents. This “not in my backyard” attitude affects the availability of housing for people in the protected classes and is a significant challenge to achieving fair housing objectives.

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

Introduction.

The following table shows an employment profile for the City. The information is derived from HUD 2007-2011 ACS Data specially provided for the Consolidated Plan.

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	8	0	0	0	0
Arts, Entertainment, Accommodations	2,455	2,526	9	14	6
Construction	596	236	2	1	-1
Education and Health Care Services	3,471	4,385	12	25	13
Finance, Insurance, and Real Estate	6,053	1,992	21	11	-10
Information	2,187	1,777	8	10	3
Manufacturing	972	388	3	2	-1
Other Services	913	598	3	3	0
Professional, Scientific, Management Services	5,916	1,517	21	9	-12
Public Administration	0	0	0	0	0
Retail Trade	2,099	1,779	7	10	3
Transportation and Warehousing	692	1,484	2	8	6
Wholesale Trade	1,632	341	6	2	-4
Total	26,994	17,023	--	--	--

Table 32 - Business Activity

Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	33,201
Civilian Employed Population 16 years and over	31,794
Unemployment Rate	4.24
Unemployment Rate for Ages 16-24	15.70
Unemployment Rate for Ages 25-65	3.45

Table 33 - Labor Force

Data 2007-2011 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	15,716
Farming, fisheries and forestry occupations	526
Service	957
Sales and office	7,690
Construction, extraction, maintenance and repair	448
Production, transportation and material moving	368

Table 34 – Occupations by Sector

Data 2007-2011 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,481	25%
30-59 Minutes	19,079	63%
60 or More Minutes	3,644	12%
Total	30,204	100%

Table 35 - Travel Time

Data 2007-2011 ACS

Source:

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	454	100	929
High school graduate (includes equivalency)	1,632	245	1,112
Some college or Associate's degree	2,229	235	648
Bachelor's degree or higher	23,842	590	1,848

Table 36 - Educational Attainment by Employment Status

Data 2007-2011 ACS

Source:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	42	54	53	571	999
9th to 12th grade, no diploma	183	138	143	524	492
High school graduate, GED, or alternative	607	905	621	1,463	912
Some college, no degree	1,692	809	605	1,015	182
Associate's degree	34	339	119	225	41
Bachelor's degree	2,594	11,390	3,494	1,599	196
Graduate or professional degree	93	5,425	2,968	1,404	351

Table 37 - Educational Attainment by Age

Data 2007-2011 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,207
High school graduate (includes equivalency)	40,579
Some college or Associate's degree	50,711
Bachelor's degree	78,973
Graduate or professional degree	95,436

Table 38 – Median Earnings in the Past 12 Months

Data 2007-2011 ACS

Source:

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

The top three (3) business activities according to employed persons and part of Hoboken's labor force are: 1) Finance, Insurance and Real Estate, 2) Professional, Scientific and Management, 3) Education and Health Care.

Describe the workforce and infrastructure needs of the business community.

Employers are concerned with the adequacy of infrastructure and the constant pressure to innovate in order to compete in an urban core marketplace. This is especially true along the retail, restaurant and entertainment sectors of employment in Hoboken. Educators are most concerned with dynamic and insightful teachers replacing ones who retire and with the wear and tear on educational facilities which have to keep up with the needs of the student body. The primary employment sector of finance, real estate and insurance mostly commute to New York City. The attractiveness and the affordability of housing in Hoboken, relative to New York City, ensures that this will be true for some time.

As stated in Hudson County's Consolidated Plan, the most pressing need of the local business community is the adequacy of the transportation network and infrastructure. As the population of Hoboken continues to grow, traffic congestion is a constant for residents and consumers alike. Alternative modes of transportation should be encouraged with pedestrian improvements, bike lanes, increased bus service and mass transit, to aid in the efforts of persons getting to work, school or the downtown areas.

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.

According to the Hudson County Consortium Consolidated Plan, there has been a significant amount of new market rate rental units constructed in many municipalities including Hoboken. The local need for new office space has also increased over the past ten-year period. The non-family workforce, typically those who are younger and new to the workforce, has a median income of \$96,234 which is considered 'upper-income' and subsequently drives the local housing market as well as the local retail and consumer marketplace.

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

There is no specific data on the correlation between the skills of the current workforce and local or regional employment opportunities. However, the local demographics show a healthy mix of businesses and owners of a business in Hoboken. According to the 2010 Census, there were 4,894 firms in Hoboken. Per the 2007 American Community Survey, 4.9% of those firms were owned by African-Americans and 7.3% owned by Asian proprietors, and 29% of that number were female-owned firms.

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.

The City of Hoboken does not maintain a workforce training initiative; however, Hudson County does have a fully functioning "Workforce Investment Board" and "One-Stop Career Center" which provide significant job training and job placement programs. These are supported by Hudson County Community College which collaborates with the initiative and offers other educational and training programs for those seeking new employment or looking for a career change.

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

The City of Hoboken does participate in the Hudson County CEDS program. As well, Hoboken is part of the NJ Urban Mayors Association urban focused CEDS for the North Central Region of New Jersey.

MA-50 Needs and Market Analysis Discussion

The HHA properties that provide a significant amount of affordable housing in Hoboken are generally located in southwest and western Hoboken. Those neighborhoods are predominantly residential. Although there are some services provided in that neighborhood, additional job training, retail, and support services would benefit this area.

STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview.

The City of Hoboken will continue to support local and Hudson County efforts to provide housing, non-housing and community development initiatives within the HUD framework that assists low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental “Housing Choice Vouchers”, public facility improvements and additional funding for regional and local Economic Development initiatives which ensure neighborhood stabilization and market viability for local residents and workforce. Funding will be directed toward local and regional initiatives, public service organizational support, and the maintenance and replacement of vital infrastructure as curbs, sidewalks and roads.

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

General Allocation Priorities.

The City of Hoboken, in accordance with US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) rules and regulations will allocate resources either on a low-moderate income area benefit basis (LMA) which will correspond to Designated Target Neighborhoods (DTN) service areas, low-moderate income clientele (LMC) basis or on an Urgent Needs basis.

Geographic Area.

Hoboken, Hudson County, NJ
2010 Census Blockgroups - CDBG Eligible Areas
ACS 2006-2010 Low/Mod Data



Legend

- Blockgroup
- Tract
- Railroads
- City Street/Road

Blockgroups by Low/Moderate Income Percentage

- 0.0% Less than 51%
- 89.9% 51% or More



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 Hummelstown, PA 17038
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 Source: 2014 HUD CDBG Allocation

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

5- year Priority Needs.

Priority Need Name	Priority Level	Population	Goals Addressed
Public Services	High	Low and moderate Income, Limited Clientele Benefit	Homeless and Non-Homeless not-for-profit support. Organizational social service support, such as child care services, family planning, before and after school programs, health programs, etc.
Public Facility Improvements	High	Low and Moderate Income, Area Benefit	Public facility improvement. ADA Compliance. Housing mitigation in DTN Service Areas. Critical facility improvements, streetscape improvements, curbs & sidewalks, drainage improvements.
Affordable Housing Infrastructure. Veterans Housing Inclusive of Infrastructure Support of the Hoboken Homeless Shelter	High	Low and Moderate Income, Limited Clientele Benefit	General exterior infrastructure development. Piping, sidewalks, grading.
Administration	Low	Community Development Program Administration	Support consultant, legal, in-house operational, clerical.

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)	Large waiting list for local HHA. Assist in the creation of additional vouchers and fund facility improvements at the authority.
TBRA for Non-Homeless Special Needs	Large waiting list at local and regional special needs facilities and group providers. Funds used to better support such organizations and lessen the wait time.
New Unit Production	Fund local affordable housing projects fully to satisfy the local and regional needs for affordable housing choice. Including Veterans housing. Require affordable housing contribution in new residential developments where feasible.
Acquisition, including preservation	Fund the acquisition of additional areas for public improvements, open space and affordable housing in the City of Hoboken.

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

Introduction.

This is a profile of US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds anticipated for Program Year 2015.

The fiscal year (FY)2015 allocation of Community Development Block Grant (CDBG) funds includes reallocated funds that are the subject of litigation and are currently unavailable for obligation by HUD pursuant to a court order. The outcome and timing of the litigation is currently unknown. HUD recommends that the City plan for the possibility that the reallocated funds will be unavailable when HUD is ready to issue the grant agreement for the regular formula allocation of FY 2015 funds.

Of Hoboken’s FY 2015 allocation of \$1,153,970.00, \$134,692.00 is reallocated funds subject to litigation. Because HUD is not sure if it will receive the reallocated funds, and because the action plan must match the CDBG amount in the grant agreement, HUD recommends as a contingency that this annual plan account for both the total CDBG grant amount and the amount without the reallocated funds. Thus, an adjustment would be made in annual allocation of \$134,692.00 if the reallocated funds are not made available.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Community Development Block Grant (CDBG)	US Department of Housing and Urban Development	Non-housing, Community Development and Housing Activities	\$1,153,970	0	0	\$1,153,970		To support Community Development, Non-Housing and Housing Programs and Activities

Table 39 - Anticipated Resources

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
City of Hoboken, Department of Community Development	Department of Community Development	Planning, Budgetary and Administration	City-wide

Table 40 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System.

The City of Hoboken through its HUD CDBG entitlement program will actively support a full contingent of public service entities and social service organizations.

The applications for assistance will be available late Spring/early Summer, the selection process will take place during the Summer months and awards will be announced in the Fall.

SP-45 Goals Summary – 91.215(a)(4)

5 Year- Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2015	2016	LMC	Income based	Social services	\$170,000 approx.	1
2	Program Planning and Administration	2015	2016	Admin	-	-	\$230,000 approx.	3
3	Public Facilities	2015	2016	LMA	DTN Based	Public Improvement, Community Development	\$750,000 approx.	2

Table 41 – Goals Summary

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).

N/A. The City of Hoboken participates in the Hudson County HOME Consortium rather than providing these services directly.

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) .

N/A

Activities to Increase Resident Involvements.

The City of Hoboken plans to collaborate with the local housing authority.

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

No

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing.

POSSIBLE AREAS OF LOCAL CITY-WIDE IMPEDIMENTS AND CURES TO FAIR HOUSING CHOICE- GOVERNMENTAL AND NON-GOVERNMENTAL

IMPEDIMENT- Educate the public regarding fair housing, the complaint process and local developments available for low- and moderate-income citizens.

- The City of Hoboken could advertise and publicize the availability of Fair and Affordable housing in the City by way of the City website, public notices, a prominently displayed poster-board describing what rights every citizen has in obtaining fair housing and what affordable housing opportunities are available in town. Postings at all public areas are encouraged.

IMPEDIMENT- Discrimination in Mortgage Lending

- The City of Hoboken in conjunction with a coalition of local lenders could collaborate with each other through working sessions to ensure that there are not issues of bias in lending and credit opportunity for those who qualify. NJHMFA “Live Where You Work Program”

IMPEDIMENT- Limited availability of New Section 8 Certificates

- Congress by way of the US Department of Housing and Urban Development (HUD) has NOT increased significantly the availability of Section 8 vouchers to assist very-low and low-income residents in obtaining vital subsidies in the payment of their rents. Recent modifications of the Section 8 program has the added nuance of making them “Welfare to work vouchers” or “Family Self Sufficiency” vouchers adding yet more obstacles to those who would not qualify within the new special criteria for eligibility.

IMPEDIMENT- In availability of mass transit

- The City of Hoboken will continue to support mass transit development and expansion. The City will work with NJ Transit to implement routes which serve the populations along major arteries in the City.

SP-60 Homelessness Strategy – 91.215(d)

- **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**
- **Addressing the emergency and transitional housing needs of homeless persons**
- **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.**
- **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.**

The 5-Year local policy to coordinate City policies with those of Hudson County are underway through the Hudson County Homeless Trust Fund initiatives.

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

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

The Hudson County Division of Health does have an active lead testing and lead treatment program. The City of Hoboken intends to support those efforts in ensuring that children and adults are aware of the dangers of lead poisoning.

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

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

The City intends to work together with Hudson County to implement certain policies in the eradication of poverty and make services available for those in danger of becoming considered in-poverty.

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.

The City of Hoboken Department of Community Development in conjunction with the City Administration will administer and monitor the CDBG entitlement program.

Performance of contemplated or ongoing community development or housing projects and activities are monitored in various ways depending on type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance. The following is a description of the types of monitoring performed by staff:

- Performance monitoring
- Public service program income-benefit monitoring
- Financial monitoring
- Davis-Bacon Compliance
- Environmental Review Compliance
- Federal and state program reporting
- Federal Stimulus job creation reporting
- Other Areas of Compliance

The City of Hoboken Department of Community Development will operate monitoring tasks in accordance with the monitoring protocols as designed by HUD. This will include an annual single audit in conformance with OMB Circular 133-A.

Performance Monitoring

HUD CDBG Program Monitoring activities include spot check monitoring of sub-recipients, which occurs at the time of annual invoice receipt and includes a review of reporting information to ensure compliance with the HUD requirement that beneficiaries be low-income. Comprehensive monitoring includes on-site visits, interviews, telephone contacts and reports. Sub-recipient Agreements are used to measure compliance by grant recipients.

Financial Monitoring

All project costs are paid on a reimbursement basis. A request for reimbursement must have appropriate documentation attached to verify all expenditures. A current report of program activities must also be attached to the reimbursement requisition. The combination of data from the request and the program activities report provide the information necessary to input data into the official HUD IDIS system. Collecting this data during the program year is helpful in compiling reports.

ACTION PLAN

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

Introduction

The FY 2015 allocation of Community Development Block Grant (CDBG) funds includes reallocated funds that are the subject of litigation and are currently unavailable for obligation by HUD pursuant to a court order. The outcome and timing of the litigation is currently unknown. HUD recommends that the City plan for the possibility that the reallocated funds will be unavailable when HUD is ready to issue the grant agreement for the regular formula allocation of FY 2015 funds. Of Hoboken’s FY 2015 allocation of \$1,153,970.00, \$134,692.00 is reallocated funds subject to litigation. Because HUD is not sure if it will receive the reallocated funds, and because the action plan must match the CDBG amount in the grant agreement, HUD recommends as a contingency that this annual plan account for both the total CDBG grant amount and the amount without the reallocated funds. Thus, an adjustment would be made in annual allocation of \$134,692.00 if the reallocated funds are not available.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$ <u>PY 2015</u>	Program Income: \$	Prior Year Resources: \$	Total: \$		
Community Development Block Grant (CDBG)	US Department of Housing and Urban Development (HUD)	Community Development, Non-Housing and Housing Support Programs and Activities	\$1,153,970	0	0	\$1,153,970	0	Entitlement City Expenditure of Non-Housing and Community Development Programs and Activities

Table 42 - Expected Resources – Priority Table

These HUD funds will help sub-recipients providing community programs to leverage additional funding to offer the most comprehensive services to those in need. As well, CDBG funds for public facilities may allow the sub-recipient to access additional grants in order to expand or enhance the improvements. The City already has several programs they provide for infrastructure improvements (park acquisition, curb/sidewalk improvements, investment in community facilities) that complement the improvements completed with CDBG funds.

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	Public Services	2015	2016	LMC	Income based	Social services	\$170,000 approx.	1
2	Program Planning and Administration	2015	2016	Admin	-	-	\$230,000 approx.	3
3	Public Facilities	2015	2016	LMA	DTN Based	Public Improvement, Community Development	\$750,000 approx.	2

Table 43 – Goals Summary

Goal Descriptions.

Support specific Public Facilities improvements (see Section AP-25 Projects below) and Public Services, which may include the following to serve the low- to moderate- income population for PY 2015.

- Child Care
- Youth Services
- Health Care
- Job Training / Job Creation
- Literacy program
- Recreation programs
- Education Programs
- Public Safety Services (Crime Prevention)
- Services for Senior Citizens
- Services for Homeless Persons
- Drug Abuse Counseling and Treatment
- Qualified Veteran Services
- Welfare (as defined by HUD)
- Code Enforcement Services

AP-35 Projects – 91.220(d)

Introduction.

The following projects are anticipated to be supported through HUD CDBG PY 2015 funds:

The Public Facility projects for PY 2015 will include:

- Improvements to Multi Service Center for better facilities for senior activities and events that benefit low-income populations in Hoboken.
- Possible improvements to the Hoboken Shelter to facilitate better services to the homeless and low-income populations in Hoboken.
- Possible improvements to curbs and sidewalks including the following:

Southwest Hoboken (Census Blocks 93.7 and 76.37)

6th Street and Jackson Street
5th Street and Jackson Street
4th Street and Harrison Street
3rd Street and Harrison Street
2nd Street and Harrison Street
3rd Street and Monroe Street
4th Street and Monroe Street
5th Street and Monroe Street

Southeast Hoboken (Census Block 80.25)

Newark Street and Garden Street
Newark Street and Washington Street
Observer Highway and Bloomfield Street
Observer Highway and Garden Street

North Hoboken (Census Block 68.85)

13th Street and Hudson
13th Street and Washington Street
12th Street and Hudson Street
12th Street and Washington Street
11th Street and Hudson Street
11th Street and Washington Street

Curb extensions provide an excellent opportunity to improve pedestrian safety, especially in low-mod census tracts where car ownership rates tend to be lower and pedestrian safety/accessibility is critical for accessing transit and job centers. Below are a few benefits of curb extensions:

- Reduce pedestrian crossing distances, shaving valuable seconds off the length of time that pedestrians are exposed within the roadway
- Improve visibility between oncoming drivers and pedestrians waiting to cross the street at a crosswalk, which in turn gives the driver more reaction time to stop for the crossing pedestrian
- Studies have shown that curb extensions can significantly improve the compliance rate of drivers stopping for pedestrians attempting to cross the street at an uncontrolled (i.e. no traffic signal or stop sign) crossing
- Reduce speeds of vehicles approaching the intersection by narrowing down the effective width of the roadway
- When combined with a rain garden, a curb extension can beautify an intersection and reduce stormwater flooding (this would be especially helpful in southwest Hoboken where most of the low to moderate-income census tracts also happen to be the most flood-prone area of the city)
- Depending on the size of the curb extension, bicycle racks or benches may be able to fit within the space, creating additional utility and public benefit

Another benefit of curb extensions is that there can be flexibility in the materials used to build them, which can reduce costs or accomplish additional goals, such as green infrastructure/stormwater improvements. A typical concrete curb extension can cost between \$5,000 and \$15,000 each depending on whether a drainage inlet needs to be relocated. To keep costs down, an alternative can be to use an epoxied gravel surface with striping and reflective bollards. These types of curb extensions accomplish much of the same benefits as concrete, but without the additional grading and drainage improvements. As a result, the epoxied gravel curb extensions cost around \$3,000 apiece. Lastly, if there is a strong desire to also reduce chronic stormwater flooding at a particular corner, one could opt for a “stormwater curb extension”. Stormwater curb extensions capture and delay the release of stormwater during rain events, which can help reduce sewer backups and associated flooding. Curb extension rain gardens require more complex engineering and construction, so they can cost in the range of \$20,000 to \$40,000 each.

AP-38 Project Summary

Project Summary Information.

Specific public facility improvement and open space acquisition projects will include:

- Improvements to Multi Service Center for better facilities for senior activities and events that benefit low-income populations in Hoboken.
- Possible improvements to the Hoboken Shelter to facilitate better services to the homeless and low-income populations in Hoboken.
- Possible improvements to curbs and sidewalks including the following locations:

Southwest Hoboken (Census Blocks 93.7 and 76.37)

6th Street and Jackson Street

5th Street and Jackson Street

4th Street and Harrison Street

3rd Street and Harrison Street

2nd Street and Harrison Street

3rd Street and Monroe Street

4th Street and Monroe Street

5th Street and Monroe Street

Southeast Hoboken (Census Block 80.25%)

Newark Street and Garden Street

Newark Street and Washington Street

Observer Highway and Bloomfield Street

Observer Highway and Garden Street

North Hoboken (Census Block 68.85)

13th Street and Hudson

13th Street and Washington Street

12th Street and Hudson Street

12th Street and Washington Street

11th Street and Hudson Street

11th Street and Washington Street

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.

The City of Hoboken, in accordance with US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) rules and regulations will allocate resources either on a low-moderate income area benefit basis (LMA) which will correspond to Designated Target Neighborhoods (DTN) service areas, low-moderate income clientele (LMC) basis or on an Urgent Needs basis.

Geographic Area.

Hoboken, Hudson County, NJ
2010 Census Blockgroups - CDBG Eligible Areas
ACS 2006-2010 Low/Mod Data



Legend

- Blockgroup
- Tract
- Railroads
- City Street/Road



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 246 West High Street
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 Source: 2014 HUD CDBG Allocation

AP-55 Affordable Housing – 91.220(g)

Discussion.

The City of Hoboken will continue to collaborate and support all Hudson County affordable housing initiatives through the Hudson County HOME Consortium.

The City of Hoboken is considered an Urban Aid community and is exempt from certain affordable housing quotas as required in other jurisdictions.

AP-60 Public Housing – 91.220(h)

Discussion.

The City of Hoboken will support the annual projects and activities at the local housing authority.

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

Discussion.

The City will coordinate on combatting homelessness with the efforts of Hudson County that are underway through the Hudson County Homeless Trust Fund initiatives. As well, the City will consider funding eligible project improvements to the Hoboken Shelter through the CDBG program.

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

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.

POSSIBLE AREAS OF LOCAL CITY-WIDE IMPEDIMENTS AND CURES TO FAIR HOUSING CHOICE- GOVERNMENTAL AND NON-GOVERNMENTAL:

IMPEDIMENT- Educate the public the regarding fair housing, the complaint process and local developments available for low- and moderate-income citizens.

- The City of Hoboken could advertise and publicize the availability of Fair and Affordable housing in the City by way of the City website, public notices, a prominently displayed poster-board describing what rights every citizen has in obtaining fair housing and what affordable housing opportunity in town. Postings at all public areas are encouraged.

IMPEDIMENT- Discrimination in Mortgage Lending

- The City of Hoboken in conjunction with a coalition of local lenders could collaborate through working sessions to ensure that there are not issues of bias in lending and credit opportunity for those who qualify. NJHMFA “Live Where You Work Program”

IMPEDIMENT- Limited availability of New Section 8 Certificates

- Congress by way of the US Department of Housing and Urban Development (HUD) has NOT increased significantly the availability of Section 8 vouchers to assist very-low and low-income residents in obtaining vital subsidies in the payment of their rents. Recent modifications of the Section 8 program has the added nuance of making them ‘Welfare to work vouchers’ or “Family Self Sufficiency” vouchers adding yet more obstacles to those who would not qualify within the new special criteria for eligibility.

IMPEDIMENT- In-availability of mass transit

The City of Hoboken will continue to support mass transit development and expansion. and the City will utilize NJ Transit to implement routes which serve the commuting public along major arteries in the City.

AP-85 Other Actions – 91.220(k)

Discussion.

The Hudson County Division of Health does have an active lead testing and lead treatment program. The City of Hoboken intends to support those efforts in ensuring that children and adults are aware of the dangers of lead poisoning.

The City intends to work together with Hudson County to implement certain policies in the eradication of poverty and make services available for those in danger of becoming considered in-poverty.

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

Introduction.

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 section. 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.
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.
3. The amount of surplus funds from urban renewal settlements.
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Appendices

**City of Hoboken 2015-2019 Consolidated Plan Survey and Results
Consolidated Plan Public Hearing Notes – March 2, 2015**

39 responses

[View all responses](#)

Summary

1. Please provide the intersection you live closest to:

Second Street and Madison Street

Jackson and Marshall Drive

Willow Ave and 7th St

First

9th and Hudson

10th Street and Willow Ave

Third and Garden Street

Jefferson St and First Street

Fifth and Adams

13th and Garden

6th and Jackson

11th and Washington.St

8th and Jackson

12th Jefferson Street

4th and River

Twelfth street and Jefferson street

14TH & Bloomfield Street

Fifth and Jackson

Fifth street and Jackson street

9th st. and Park Ave.

8th and Willow

First Street and Newark Street

3rd and Jackson

1203 Willow Ave

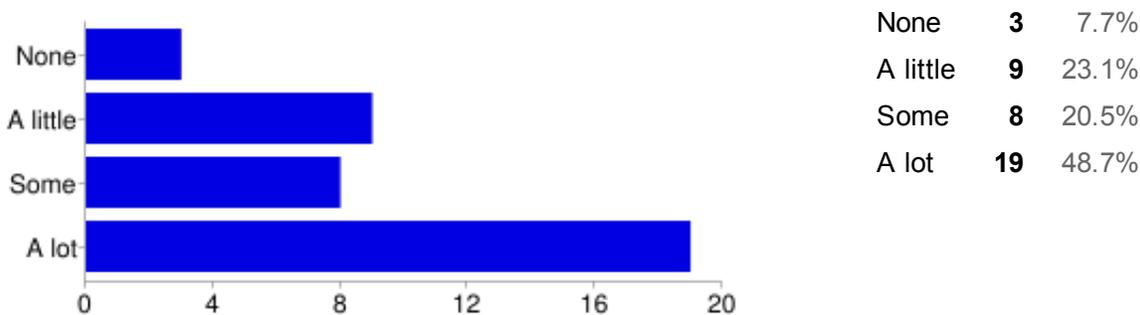
Sixth and Willow

Jefferson and First

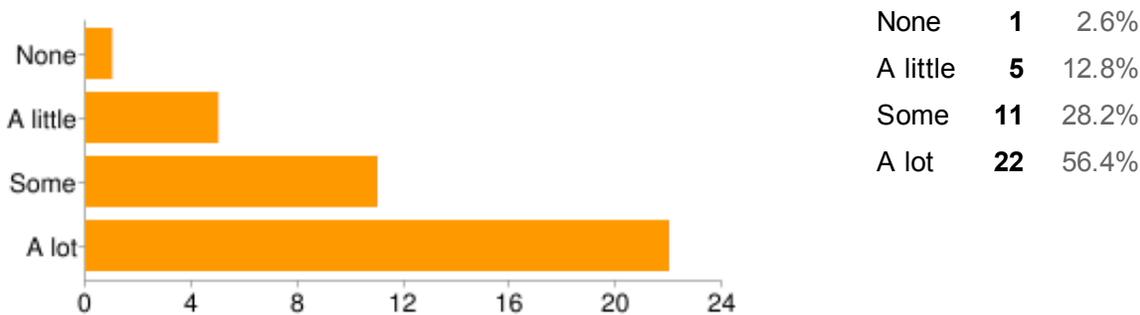
12th and Hudson

Tenth Street and Washington Street
Sinatra Drive and Shipyard Lane
First and Harrison
THIRD AND GARDEN
12th Street & Washington St
3rd and Monroe Street
400 First St
11th and Clinton
Third St and Garden St
Newark and Adams
Adams and 8th
3rd and Jackson Street

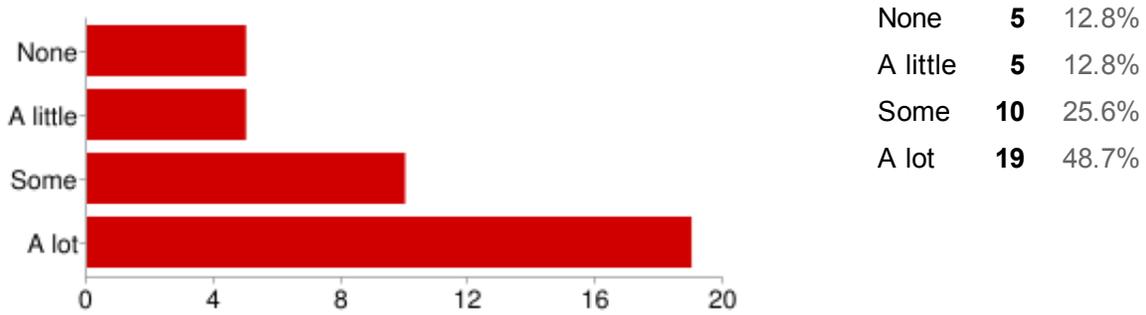
Senior centers: [2a. How important are the following types of public facilities and services?]



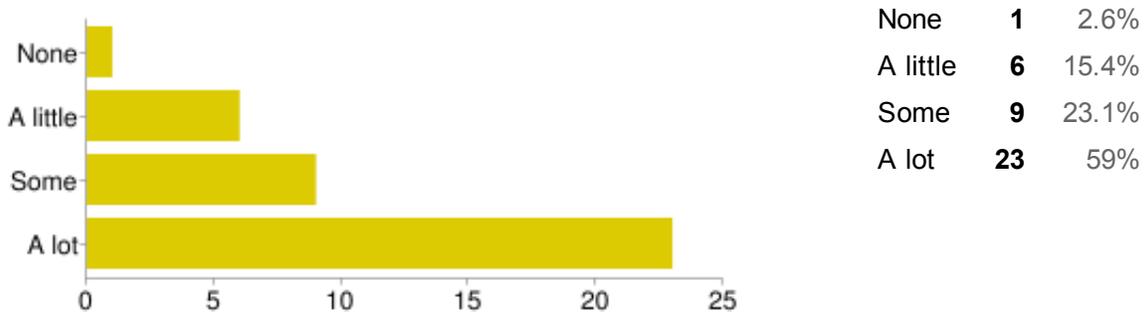
Youth centers: [2a. How important are the following types of public facilities and services?]



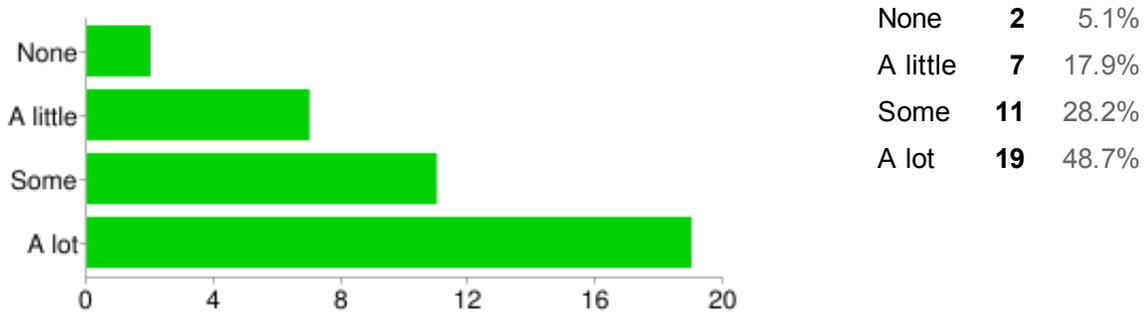
Child care centers: [2a. How important are the following types of public facilities and services?]



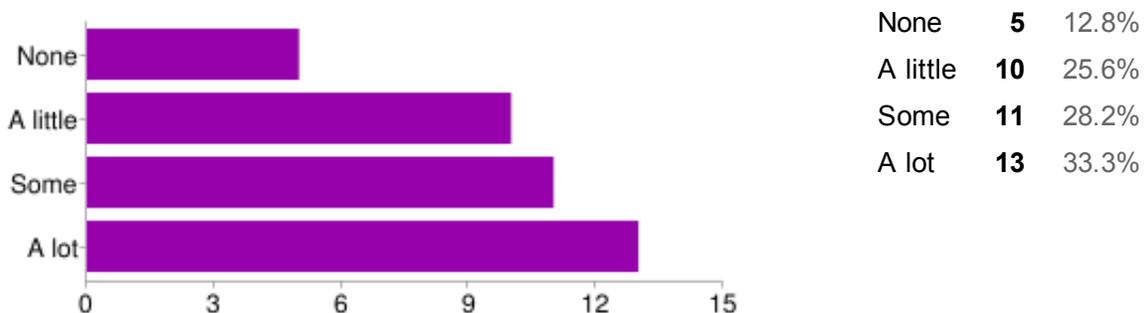
Heath services: [2a. How important are the following types of public facilities and services?]



Mental health services: [2a. How important are the following types of public facilities and services?]

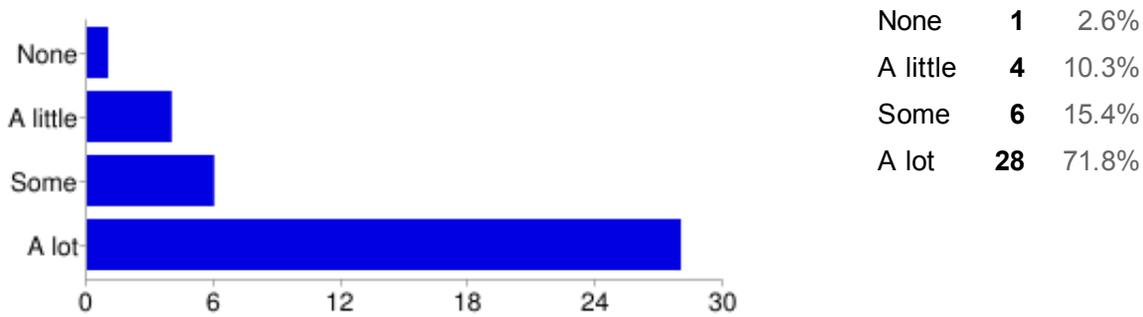


Employment training: [2a. How important are the following types of public facilities and services?]

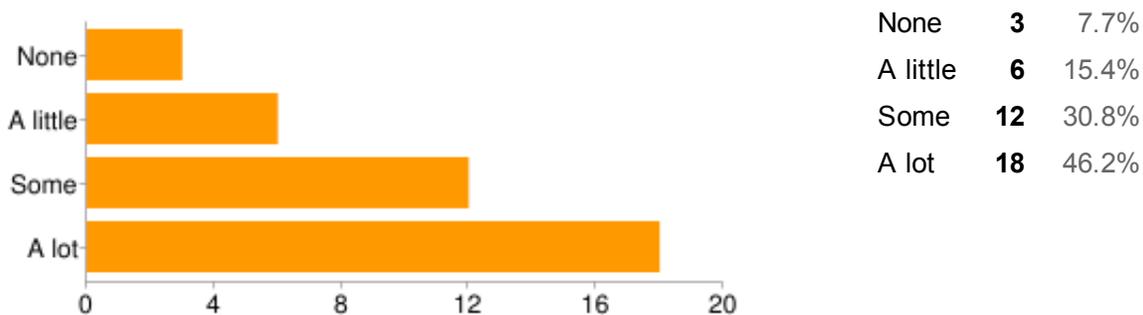


Park and recreational facilities: [2a. How important are the following types of

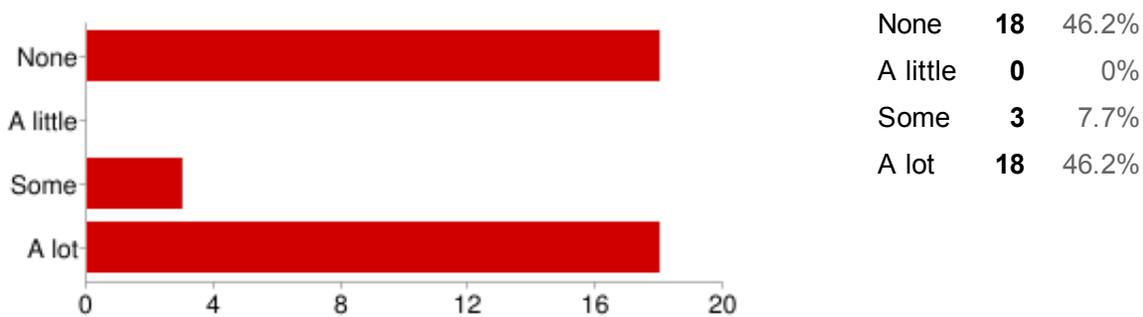
public facilities and services?]



Homeless outreach and shelters: [2a. How important are the following types of public facilities and services?]



Other (specify below): [2a. How important are the following types of public facilities and services?]

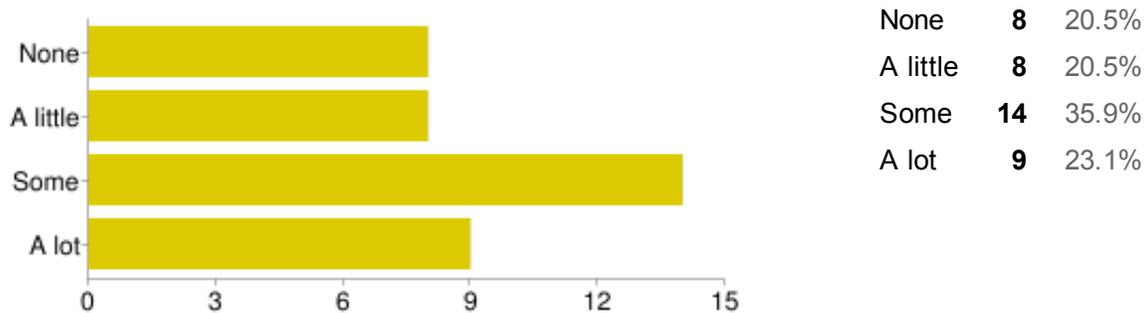


2b. Other Public Facilities and Services Needs:

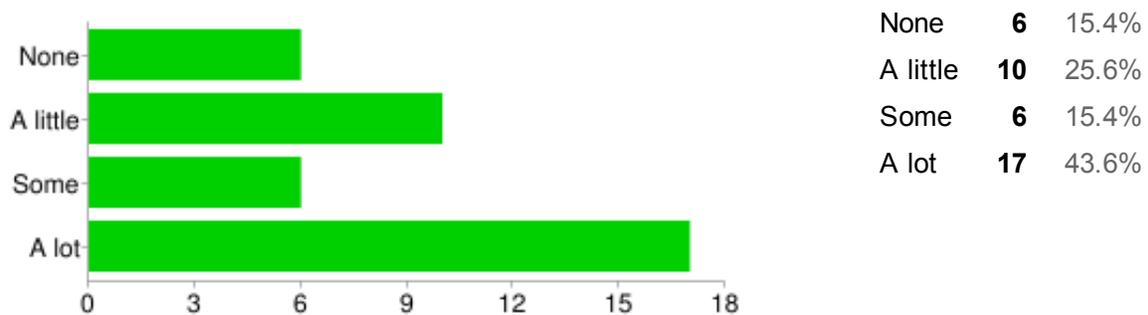
- There is an intense need for one on one mentoring, primarily for children, but also for adults. Secondly, there is a need for programs after the traditional after school programs that end at 6 pm.
- Children Activites, Food Pantry, Teenager summer jobs, Teen programs.
- youth sports
- IDK
- Parking
- The Arts

- More parking for Hoboken Residents. Less tickets. Less street cleaning.
- Recreation center
- Outdoor space
- Counseling
- Good and clothing pantry
- More for the Arts, Sports, Public Pool for residents only
- Summer Youth Employment
- Free athletic, arts, and cultural services for youth
- Senior Home Care Assistance
- infrastructure needs upgrading and maintenance
- affordable housing
- Alzheimer's Awareness Centers
- Family Shelters
- Re-entry programs

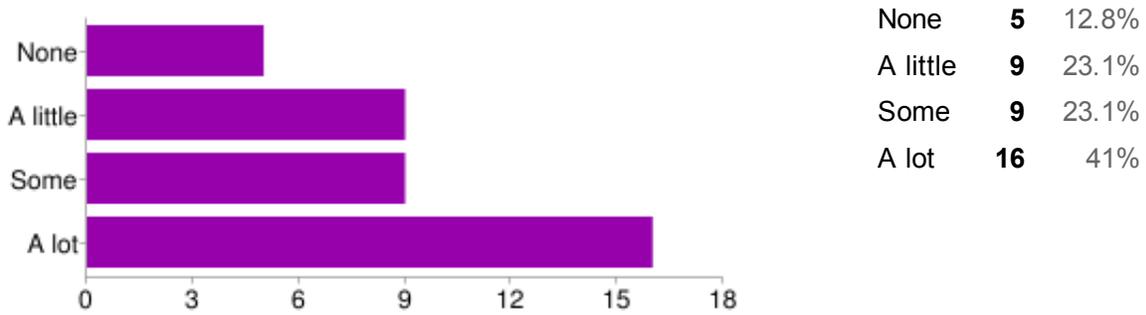
Financial assistance for business creation: [3a. How much need is there for the following types of economic development programs:]



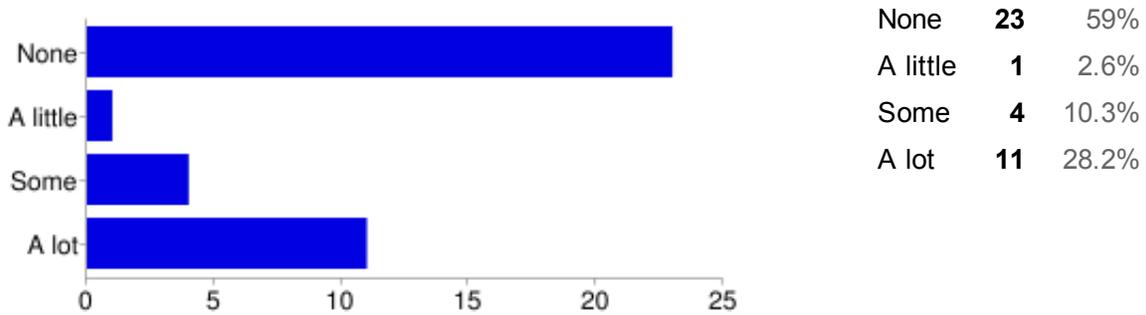
Financial assistance for job creation: [3a. How much need is there for the following types of economic development programs:]



Financial assistance to create small businesses: [3a. How much need is there for the following types of economic development programs:]



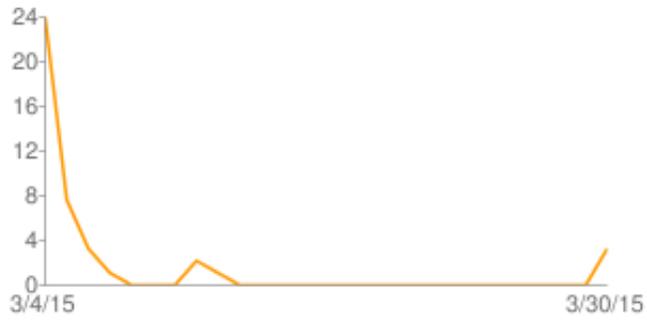
Other (specify below) [3a. How much need is there for the following types of economic development programs:]



3b. Other Economic Development Issues:

- Financial Assistance For First Time Homebuyer Program
- IDK
- The Arts
- Startup Business Incubators
- property tax relief
- Jobs for teens
- There are many types of businesses in Hoboken. I see a big gap between the number of jobs available for high school teens and the demand for those jobs. These teens need an opportunity to gain some experience.
- Financial Assistance for Nonprofit Organizations
- Youth employment
- Affordable housing
- Job creation for teens at local businesses

Number of daily responses



CDBG CONSOLIDATED ACTION PLAN PUBLIC HEARING
March 2, 2015, 6:30 PM

Community Development Director Brandy Forbes provided the introduction (this information was repeated as new participants showed up):

- Introduced staff and consultant
- Explained history of prior participation in Hudson County Consortium and only recently eligible for an entitlement grantee status
- Described programs typically funded in prior years, as well as example public improvement projects
- Described purpose of consolidated action plan and public hearing
- Explained that our efforts on the CPP and Consolidated Plan set the direction and priorities of future grant spending

Consultant Ervin Oross from Rehabco provided an overview of CDBG:

- Explanation of what are CDBG eligible activities addressed in handout
- Opened the discussion for public questions, comments and feedback

[Copy of handouts]

[Sign in sheet]

Speaker #1 La-Trenda Ross asked questions:

- What specific levels of funding went to agencies?
 - Response provided explained the amount previously funded for programs and public improvements through County and noted that there will be an increase in overall funds, with the limitation of set percentage used for programs.
- Can funds be used for Housing Authority?
 - Response provided explained that funding can be used for affordable housing, but has limitations. Specifically, funds cannot be used for new construction or rental assistance. They can be used for rehabilitation, likely for projects that already have deed restrictions, for such improvements as major systems (heating, windows, roof, etc.).

Speaker #2 James Sproule from True Mentors asked question:

- What kind of services does CDBG fund with Jubilee and Boys and Girls Club?
 - Clarification that only 15% of funds can be used for public service programs.
 - Re-iterated what programs were funded in prior years.

Speaker #3 David Shehigan from Jubilee Center asked question:

- What is the timeframe for the funding?
 - Response that the funding cycle begins on July 1, 2015.

Speaker #4 Richard Ward from Family Planning asked questions:

- What is the application timeframe?
 - Response explaining that the first step is to complete the Consolidated Action Plan. Then the City will coordinate the application forms so that when HUD authorizes 2015 funding, the forms and process will be ready for distribution. In addition to properly

advertising applications and making them available, the City will notify prior recipients when the applications are available.

- What about the additional funds the City provides to recipients?
 - An explanation was provided regarding a finite trust fund that the City has where prior reimbursed funds were maintained. These funds have been allocated to sub-recipients that also meet the eligibility for CDBG program funding. Over time this trust fund has been depleted and previous sub-recipients will no longer have those funds to rely on. Although there may be a small incremental amount available through CDBG for programs, there will likely not be enough to offset the depletion of these funds. The sub-recipients have been informed years in advance of this situation. That is why the CDBG funds are so important to keep these services available to those in need.
- Mr. Ward explained operationally about Family Planning and that cuts due to the depletion of the trust fund will likely force them to cut some of their programs.

Speaker #5 Sandra Smith had comments and questions:

- There was a community room in the Hoboken Housing Authority (HHA) where programs were held to educate tenants about services. Job training was part of that programming provided by HHA. Is this eligible?
 - Response clarified that HHA programs can't be funded through CDBG money. However, if these programs are offered by a different eligible non-profit, they may be funded by CDBG as a public service or, in the case of job training, under economic development.

Speaker #6 Simona Ovanezian from HOPES had comments:

- Noted that HOPES is funded for early childhood services. They would be interested in expanding those services to include job training program if funding available.

Speaker #7 Judy Barmak from Mile Square Day Care had comments:

- Need to protect services for lower income residents (explained operationally about Mile Square Day Care).

Speaker #8 Sandra Smith had question:

- What is status of Hoboken Housing Authority application to upgrade walls/electricity → was funded through a grant.
 - Response noting that HHA had submitted an application for post-Sandy funds, but that is through HHA and not something where the City has jurisdiction.

Speaker #9 David Shehigan from Jubilee Center had comments and questions:

- City should support a college readiness program focused to late middle school, early high school teenagers.
- Application process: Can applicants submit for joint programs (1 program, 2 organizations) and dual programs (both public service and economic development, 1 organization).
 - Response was "Yes" to both parts of the question.

Speaker #10 La-Trenda Ross had suggestions for potential programs to consider for CDBG funding or otherwise address:

- City should consider employment and training program for teens.

- The Hoboken homeless shelter does not accommodate families. More services are available in JC than in Hoboken. Hoboken should look to expand services.
- Mental Health/Mental Illness/Domestic Violence services should be available.
- Department of Welfare satellite office used to operate in the in Multi-Service Center from 6pm-10pm which was very convenient. Now in Union City and Jersey City. Consider restoring that service.
- The senior population home care services are needed for the overnight hours, too.