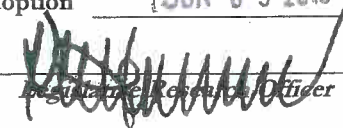


RESOLUTION OF THE TOWNSHIP OF IRVINGTON, NJ

No. ~~OCDP 15-0609-4~~

Date of Adoption JUN 09 2015

Regular Representative Officer

APPROVED AS TO FORM AND LEGALITY ON THE BASIS OF FACTS SET FORTH BY

PRESENTED BY COUNCIL MEMBER

COX

SECONDED BY

INMAN

FIVE-YEAR CONSOLIDATED PLAN 2015-2019

AND

ONE-YEAR ANNUAL ACTION PLAN 2015-2016

PURSUANT TO THE REQUIREMENTS OF FEDERAL REGULATIONS 24 CFR PART 91

WHEREAS, Title 1 of the Housing and Community Development Act of 1974 as amended, provides for a program of Community Development Block Grants; and

WHEREAS, TITLE II OF THE Cranston-Gonzalez National Affordable Housing Act, as amended provides that HOME Investment Partnership Program funds be made available to certain participating jurisdictions on a formula basis; and

WHEREAS, the Township of Irvington is an entitlement and formula city as defined under said Acts, and is entitled to financial assistance; and

WHEREAS, the United States Department of Housing and Urban Development has made available to the Township of Irvington the sum of \$917,961.00 under the Fiscal Year 2015-2016 (1st Year) Community Development Block Grant Program and \$87,754.00 under the HOME Investment Partnerships Program; and

WHEREAS, the Township of Irvington desires to receive said funds to conduct housing rehabilitation, economic development, physical improvements, slum clearance, and public service activities in the Township of Irvington; and

WHEREAS, federal regulations at 24 CFR Part 91 require that the Township prepare and submit a Five-Year Consolidated Plan 2015-2019 and an One-Year Annual Action Plan 2015-2016 as a prerequisite to receipt of entitlement Community Development Block Grant funds and formulas HOME Investment Partnerships Program funds; and

WHEREAS, the Township of Irvington, pursuant to the requirements of federal regulation 24 CFR Part 91, has given citizens an opportunity to express their opinions regarding the Township of Irvington and has held public meetings and a hearing which were open to the public; and

WHEREAS, said public meetings and hearing were for the purpose of considering and obtaining the views, ideas, and recommendations of the citizens of the Township of Irvington on community development and housing needs, and for the purpose of providing the citizens with an opportunity to participated in the development of the Five-Year Consolidated Plan 2015-2019 and the One-Year Annual Action Plan 2015-2016; and

WHEREAS, said Five-Year Consolidated Plan 2015-2019 and One-Year Annual Action Plan 2015-2016 for federal assistance requires certain certifications to be submitted along with and as part of said plans:

NOW, THEREFORE, BE IT RESOLVED BY THE MUNICIPAL COUNCIL OF THE TOWNSHIP OF IRVINGTON, ESSEX COUNTY, NEW JERSEY:

SECTION 1

That the Mayor be and he is authorized and directed to submit the Township of Irvington the Five-Year Consolidated Plan 2015-2019 and the One-Year Annual Action Plan 2015-2016 to the U.S. Department of Housing and Urban Development as required by federal regulation 24 CFR Part 91, including all understandings and certifications contained therein, to act as the authorized representative of the Township of Irvington, and to provide such additional information as may be required.

SECTION 2

That the Township of Irvington Consolidated Plan and Annual Action Plan shall request funding to the fullest extent of funding allowed and determined by the United States Department of Housing and Urban Development Act of 1974, as amended and Title H of the Cranston-Gonzalez National Affordable Housing Act, as amended.

SECTION 3

That the Mayor and other authorized, appropriate and responsible officials be and they are hereby authorized and directed to duly consider the comments and recommendations received as part of the citizen participation process to incorporate those comments and recommendations in the plan to the extent feasible and to provide a full and written response to all comments and recommendations as part of the final Consolidated Plan and Annual Action Plan submission.

SECTION 4

That the Mayor and other authorized, appropriate, and responsible officials be and they are hereby authorized and directed to execute on the behalf of the Township of Irvington such certifications and other documentation as may be required by the United States Department of Housing and Urban Development.

RECORD OF COUNCIL VOTE

X = Indicates Vote N.V. = No Vote A.B. = Absent

COUNCIL MEMBER	YES	NO	N.V.	A.B.	COUNCIL MEMBER	YES	NO	N.V.	A.B.
BURGESS, 1ST VICE PRESIDENT	X				JONES, 2ND VICE PRESIDENT	X			
COX	X				LYONS	X			
HUDLEY	X				FREDERIC, PRESIDENT	X			
INMAN	X								

PRESIDENT OF COUNCIL

MUNICIPAL CLERK

DATE

JUN 09 2015

I hereby certify that the foregoing is a true copy of a Resolution duly adopted by the Municipal Council. In witness whereof I have hereunto set my hand and the Corporate Seal of the Township of Irvington.

MUNICIPAL CLERK

DATE

JUN 09 2015

BA ☐ BLDG ☐ CFO ☐ COURT ☐ DHS ☐ DHW ☐ DPW ☐ ENG ☐ FIRE ☐ INIC ☐ JUDGE ☐ LIBR ☐ LICEN ☐ LEGAL ☐ MAYOR ☐ OCDP~DIR ☐
 OCDP~AD ☐ P&R ☐ PAYROLL ☐ POL~DIR ☐ POL~CF ☐ PURCH ☐ SEC~PB/BA ☐ TA ☐ TAX~AS ☐ TAX~COL ☐ TRAFFIC ☐ UEZ ☐
 OTHER ☐



TOWNSHIP OF IRVINGTON NEW JERSEY

Tony Vauss Mayor

2015-2019 HUD Consolidated Plan & 2015-2016 Annual Action Plan

July 1, 2015 to June 30, 2019

The Consolidated Plan combines, in one report, important information about the Township of Irvington's demographics and economic activity as well as detailed information on the housing and community needs of its residents. The plan outlines the Township's goals and objectives for the ensuing five-year period and the strategies the Township will implement to achieve these goals and objectives. The plan also incorporates comments from the public received during public hearings, stakeholders meetings and in written responses to published documents.

TABLE OF CONTENTS

Section 1: Executive Summary

I. INTRODUCTION

The Township of Irvington has prepared this five-year **Consolidated Plan** as required by the United States Department of Housing and Urban Development (HUD) to receive federal funds under the four formula grant programs detailed below. The Consolidated Plan is intended to serve the following functions as:

- 1) A planning tool for the Township which builds upon a citizen participation process;
- 2) An application for federal funds under HUD's formula grant programs;
- 3) A strategy to implement programs/projects consistent with HUD's goals and objectives, and;
- 4) An action plan that outlines the activities to be used to implement the strategies in the Consolidated Plan.

Therefore, the Consolidated Plan combines, in one report, important information about the Township's demographics and economic activity as well as detailed information on the housing and community needs of its residents. The plan also outlines the Township's goals and objectives for the ensuing five-year period and the strategies the Township will implement to achieve these goals and objectives. The plan also incorporates comments from the public received during public hearings, stakeholders meetings and in writing.

For each year of the Plan, the Township is also required to prepare an **Annual Action Plan** to inform citizens and HUD of the Township's intended actions and activities during that particular year to implement the strategies outlined the Five-Year Consolidated Plan. The Action Plan details how the City will allocate its resources to fund projects and services consistent with its annual goals and objectives, which are a subset of the Consolidated Plan goals and objectives.

The Action Plan is developed in accordance with HUD guidelines and serves as the application for the following annual grant programs:

- Community Development Block Grant (CDBG);

The primary objective of the CDBG program is to develop "viable urban communities, by providing decent housing and suitable living environment and expanding economic opportunities principally for persons of low and moderate income". All CDBG projects and activities must meet one of three national objectives: (1) principally benefit low- and moderate-income persons; (2) aid in the prevention or elimination of slums or blight; or (3) meet other urgent community needs. Each approved activity must benefit at least 51% low- and moderate-income families or individuals. At least 70% of the City's total funds must be used for low- and moderate-income benefit activities.

- HOME Investment Partnerships (HOME);

The purpose of the HOME program is to undertake activities that achieve the following: (1) provide decent affordable housing to lower income households; (2) expand the capacity of

Section 1: Executive Summary

nonprofit housing providers; (3) strengthen the ability of local governments to provide housing; and (4) leverage private-sector participation. HOME funds can be used for homeowner rehabilitation, homebuyer activities, rental housing and tenant-based rental assistance (TBRA).

At the end of each program year, the Township must prepare a **Consolidated Annual Performance and Evaluation Report (CAPER)** to provide information to HUD and citizens about that year's accomplishments towards achieving the goals and objectives identified in the Action Plan for that year. This information allows HUD, Township officials, and the public to evaluate the Township's performance and to determine whether the activities undertaken during the program year helped the Township achieve the goals, objectives and strategies outlined to address priority needs identified in the Consolidated Plan. Overall, the CAPER reflects the Township's progress toward meeting the needs, strategies, and objectives described and presented in its 2015-2019 Consolidated Plan and its 2015- 2016 Annual Action Plan.

The Consolidated Plan is organized into six main parts:

- 1) Consultation and Citizen Participation Process;
- 2) Housing and Homeless Needs Assessment;
- 3) Housing Market Analysis (a narrative on the people and housing in Irvington);
- 4) Strategic Plan (the five year long-range plan;
- 5) Action Plan (a listing of short-term activities for the forthcoming year); and
- 6) Monitoring and Evaluation

Below is a summary of these sections.

A) Consultation, Citizen Participation and Coordination Process

An integral component of the Consolidated Planning process is the jurisdiction's activities to enhance consultation, citizen participation and coordination between public and assisted housing providers, private and governmental health, mental health and service agencies in the planning process.

The Jurisdiction is required to describe the steps taken to coordinate with the Continuum of Care as it relates to the efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

A description must be included in the plan of all agencies, groups, organizations and others who participated in the process. This includes the Township's departments and the sub-recipients of HUD program formula funds.

Section 1: Executive Summary

B) Housing and Homeless Needs Assessment

The Housing Assistance Needs section discusses current needs for housing assistance by income, tenure and for different family categories. It reviews the extent to which cost burden and/or membership in an ethnic group creates a greater need for any income category, family type, and tenure type in comparison to the needs of that category as a whole. Narratives, charts and tables are included.

The Homeless Needs section provides narratives and estimates on the needs of sheltered and unsheltered homeless subpopulations and the needs of persons threatened with homelessness. The third sub-part describes populations with Other Special Needs - Other than Homeless and describes their need for supportive housing. Also included is an assessment of lead-based paint hazards as well as an estimate of units occupied by low-income and very low-income households is also included.

C) Housing Market Analysis

The Housing Market Analysis section of the Consolidated Plan provides information about the Township's housing market, housing needs and the resources available to address those needs. There are four principal types of information contained in the Housing Market Analysis: 1) Community Description (overview and discussion of housing supply); 2) Public and assisted housing inventory; 3) Homeless and Special Need Facilities and Services; and 4) Barriers to Affordable Housing.

The Community Description sub-section includes a discussion on Background and Trends and on Demographics, Low-Income and Racial/Ethnic Concentrations. The Background and Trends portion provides an overview of the Township and presents an overall picture of the Township as a community. Location, historic and population change factors are highlighted in this section as well. The Demographics, Low-Income and Racial/Ethnic Concentrations section discusses general population and household data by race, ethnicity, age and income. Trends are identified by comparing 1980, 1990, 2000, and 2010 Census information.

"Areas of racial/ethnic minority concentration" and "areas of low income concentration" are given a local definition. These areas are identified in the narrative and on maps included with the document.

This section also summarizes the general housing market and inventory conditions based upon census data and information provided by HUD in its Data Book.

Section 1: Executive Summary

Information is included about the Section 8 Rental Assistance Program as administered in the Township by the Irvington Housing Authority and the New Jersey Department of Community Affairs. This is separate from the 664 public housing units in the Township.

An Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness is included as is an Inventory of Supportive Housing for Non-Homeless Persons with Special Needs.

This section discusses those factors that affect the cost and production of affordable housing such as building codes, property taxes, permit issues, land use regulations, development standards and infrastructure financing.

C) Strategic Plan

In this section of the Consolidated Plan, the Township lays out its strategies and priorities over the next five years to provide low-income residents with affordable housing based on an analysis of its residents, needs, market and inventory described in the Housing Market Analysis and Housing and Homeless Needs sections. Strategies are also outlined to address the Township's non-housing community development needs and priorities by each Community Development Block Grant (CDBG) eligibility category and reflecting the needs for each type of activity.

The Consolidated Plan also describes the Township's strategies to ameliorate negative effects of policies that act as barriers to affordable housing. The plan outlines the actions to be undertaken to evaluate and reduce lead-based paint hazards, and describes how lead-based paint hazard reduction will continue to be integrated into housing policies and programs.

Additionally, this section also identifies the institutional structure through which the Township will carry out its housing strategy. The plan describes each organization's role and responsibilities in carrying out the strategy, including implementation of specific programs, and discusses the relationships among the organizations. The plan assesses the capacity of the institutional structure to carry out the Township's housing strategies and describes the actions to be taken to strengthen, coordinate, and integrate the institutional structure. Finally, the plan describes its activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies.

D) Action Plan

The Action Plan component of the Consolidated Plan describes the actions and activities that the 14affordable housing; reduce the number of poverty level families and develop its institutional structure; details the goals for individuals and households to be served; and, describes the implementation plan and geographic location of the activities to be undertaken.

Section 1: Executive Summary

The Action Plan also describes the funds that are expected to become available during the coming Federal fiscal year. The formula allocation for the Township from the Community Development Block Grant program is currently estimated to be \$917, 961.00 and \$87,754 in HOME Investment Partnership funds.

E) Monitoring and Evaluation

This section of the Consolidated Plan describes the standards and procedures that the Township 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.

II. SUMMARY OF THE OBJECTIVES/OUTCOMES IDENTIFIED IN THE NEEDS ASSESSMENT

A) Goals

The Township of Irvington over the next five years will be **advancing an economic recovery strategy developed to build a better quality of life for its residents by engaging in activities that will support four overarching goals. These goals are to:**

- Create safe, vibrant and healthy neighborhoods;
- Bolster its business and commercial sectors and public facilities;
- Create economic opportunities for residents; and,
- Stabilize and enhance the real estate market

This 2015-2019 Consolidated Plan outlines the current planned uses of CDBG and HOME funds for activities that are consistent with the current goals, priority needs and objectives identified to implement the strategies outlined in this plan. The priorities needs below have been identified based on the assessment of housing and homeless needs, housing market analysis and consultation with stakeholders and partner agencies. Below is a summary of the priority needs identified through these assessments.

1) Housing/Real Estate Redevelopment

- Increasing affordable rental housing opportunities for low-income households.
- Providing new affordable homeownership opportunities for low- to moderate-income households.
- Improving the condition of existing housing.
- Increasing availability of sustainable housing options.
- Providing counseling for first-time homebuyers and current homeowners.
- Enhancing its businesses and public facilities

Section 1: Executive Summary

2) Homeless

- Reducing the number of individuals and families that become homeless.
- Increasing availability of permanent supportive housing options for homeless individuals and families.
- Providing essential services to homeless populations.

3) Special Needs Populations

- Increasing accessibility/availability of affordable housing specifically for persons with HIV/AIDS.
- Providing new affordable permanent supportive housing for low/moderate-income veterans.
- Increasing the availability of permanent housing for physically and mentally disabled populations.
- Providing support services to special needs populations.

4) Community/Economic Development

- Increasing economic opportunities for low-income residents in Irvington by creating “livable wage” employment opportunities and by attracting entrepreneurs
- Revitalizing, beautifying and façade improvement within the business districts.
- Providing support services to businesses.
- Establishing social venture programs.
- Public and Supportive Services.

5) Non-Community/Economic Development

- Improving the safety and livability of its neighborhoods.
- Providing quality facilities and services.
- Eliminating of slum and blight.
- Revitalizing neighborhoods.
- Restoring and preserving natural and physical features of special value.

B) Objectives/Outcomes

To address the priority needs identified above, the Township will focus on the following seven (7) objectives as detailed in the Strategic Plan, working towards the four overarching goals:

Section 1: Executive Summary

Objective 1: Improve the condition of existing neighborhoods through redevelopment and rehabilitation of residential properties, while promoting green, safe and healthy neighborhoods

Objective 2: Increase access to quality affordable housing choices for low and moderate income residents

Objective 3: Increase economic growth and job opportunities through large scale development projects, social ventures and workforce development and training programs

Objective 4: Establish a continuum of care of comprehensive public services of its residents to provide funding for public and support services to support: general services; workforce Development; educational services; youth and community recreational and supportive services; health services; ex-offender and re-entry support services; first time programs; housing education and counseling services such as foreclosure prevention programs; environmental health and green services; including lead-paint remediation services; and support services to special needs populations such as veteran, seniors and physical and mentally challenged persons

Objective 5: Support homeless and at-risk special needs populations in jeopardy of becoming homeless with coordinated support services and housing assistance, focusing on prevention and "housing first" activities

Objective 6: Promote and fund targeted developments to create a transit village, vibrant business districts and commercial sectors

Objective 7: Facilitate major public and community facilities improvement and Infrastructure improvements such as storm drains, streets, sidewalks, planting trees where needed

II EVALUATION OF PAST PERFORMANCE

The Township of Irvington's previous Consolidated Plan covered the years 2010 to 2015.

The Township of Irvington strived to achieve every goal and objective established for its programs. Given the recent foreclosure, housing, and economic crisis it has become increasingly challenging to achieve desired accomplishments. The Township's population encompasses a predominantly low-income population with needs across the spectrum of community, housing, and economic development categories. The Township was hard hit by the foreclosure crisis and as a result properties were abandoned and left to deteriorate. While housing and other community development objectives are often the most publicized, providing services to homeless and special needs populations are just as important. Given the wide-spread needs of Township residents and the physical deterioration of properties, prioritization and targeting of City programs remains a challenge.

Section 1: Executive Summary

Mayor Tony Vauss assumed leadership of the township on July 1, 2014, at the beginning of this 2014-2015 program year and now had the responsibility of implementing a previously developed consolidated plan amidst these challenges. Mayor Vauss, his administration and the Municipal Council from the onset, began working aggressively and passionately carrying out the activities as outlined in the plan and has made considerable and noticeable stride towards accomplishing the strategies, goals and objectives outlined in the 2010 to 2015 Plan.

For program year 2014-2015, the Township of Irvington received funding under two (2) entitlement grants from HUD, \$891,563.00 in CDBG funds and \$91,280.00 in HOME Funds totaling \$982,843.00. The Township and its community partners used these funds and additional resources to address the four areas in Housing and Community Development detailed below to achieve the following overarching goal. To “provide intervention that in some way(s) improves the quality of life of the beneficiaries (low- and very low-income persons/families) of the activity(ies) and/or service(s) provided through improvement in their housing , their living environment, and/or their opportunity(ies) for economic improvement. Through its proposed expenditure of CDBG and HOME Program funds, the Township of Irvington plans intervention in four areas of Housing and Community Development for the purpose of fulfilling specific objectives in four priority areas as follows:

A) Affordable Housing

Goal: Support housing development with mechanisms for the siting, production, distribution and financing of a variety of housing types meeting the varied housing needs households of all income levels. During the 2014-15 program year the Township focused its neighborhood services on demolition/clearance and code enforcement activities. The Township's demolition program focused on damaged and abandoned housing structures in low- to moderate-income block groups that pose an imminent risk to health and safety. The City's code enforcement activities worked in concert with demolition activities to target properties to enforce local and state building codes to improve City neighborhoods.

Additionally, over the past five years, the Township facilitated the development of thirty-five (35) rental units, eighteen (18) homeownership units and rehabilitated 27 units.

B) Homeless

Goal: Assist the homeless and those at risk of becoming homeless through a coordinated effort with Essex County and local agencies which provides homeless services.

During the term of the prior consolidated Plan the Township worked in partnership with several agencies and community organizations to implement programs addressing the needs of homeless and very low-income people and worked to improve coordination among all agencies,

Section 1: Executive Summary

both public and private. Some of these agencies include the County of Essex Division of Housing and Community Action, the Irvington Neighborhood Improvement Consortium (INIC) and the Irvington Housing Authority. Some of the community based organizations include the: Irvington Counseling Center; Association for Retarded Citizen; The Bridge, Inc.; FamiCare, Inc.; Jersey Heat Track Club; IMPAC Performing Arts After School; Irvington Counseling Center; C.O.M.B.A.T.T. and VFW Post 1941.

The Township was also an active member of the Essex County Continuum of Care, the County Comprehensive Emergency Assistance Systems Committee and the Essex County Homeless Services Providers Network and therefore included in the collaboration of organizations that work in tandem to serve the very-low and low-income citizens of the County, including the homeless, households threatened with homelessness, and other special needs persons in our population.

C) Non-Homeless Special Needs Housing

Goal: Provide various types of housing assistance and services to the special needs segment of the Township's population.

See answer in 1) above.

D) Non-Housing Community Development

Goal: To provide a suitable living environment for low and moderate income residents of the Township by improving the safety and livability of its neighborhoods; providing quality facilities and services; revitalizing neighborhoods; restoring and preserving natural and physical features of special value; conserving energy resources; and expanding economic opportunities by creating jobs to low and moderate income persons.

In the 2014-2015 program year, the Township used a variety of activities to address this priority, including: acquisition, residential rehabilitation, public facility rehabilitation and upgrades.

Throughout the 2015- 2019 Consolidated Plan period, the Township will continue the activities under taken in 2014-2015 and will also incorporate streetscape, façade improvements, tree planting and green initiatives.

IV. SUMMARY OF CITIZEN PARTICIPATION PROCESS AND CONSULTATION PROCESS

Under the leadership of Mayor Vauss, the Township of Irvington has undertaken a more thorough and inclusive Citizenship Participation and Consultation Process. As required by Consolidated Plan regulations, the Township has implemented a Citizen Participation and

Section 1: Executive Summary

Consultation Plan (CPCP) to engage citizens and stakeholders in the consolidated planning process. The CPP is discussed in detail in Section 2 of the Consolidated Plan. The CPCP includes public notice, solicitation of community input, engagement of and consultation with key Township leadership and other stakeholders.

The Township of Irvington held public hearings to solicit input at the beginning, mid-way and end of the consolidated planning process. Specifically, hearings were held on January 10, 2015 and April 17, 2015 and on June 4, 2015. Moreover, a meeting of key leadership within the Township was held on to solicit public comment on housing and community development needs. Input received during the public hearing process was incorporated into the plan regarding the priorities, strategies, allocation of resources and target areas outlined in this Consolidated Plan.

V SUMMARY OF PUBLIC COMMENTS (to be completed after comment period has concluded.)

The public comments received during the Consolidated Planning Process generally identified the need for:

- continued re-development to increase affordable housing;
- continued public facilities improvements;
- public improvements;
- increased access to transportation services for seniors;
- more support services for special needs populations such as veterans and seniors; continued efforts to demolish abandoned and hazardous properties which would assist in eliminating slum and blight and to in creating opportunities to develop affordable, safe and decent housing;
- increased efforts to keep the Township clean creating mechanism for the township to increase public works and code enforcement staff and to provide residents with recycling cans and in ensuring that the public works and code enforcement staff have effective computers, computer software and tablets to better carry out their jobs;
- continued steps to provide support services to low income residents with an increased emphasis on workforce development;
- to better coordinate with the County of Essex's Community Action and Housing Division and the Continuum of Care and the CEAS Committee as it relates to our consolidated planning and annual action planning process;
- incorporate fire prevention education programs in schools and at senior citizen centers; and,
- develop fire department infrastructure and services by continuing to make improvements to fire stations, purchasing additional vehicles, continue the hazardous building identification program.

VI SUMMARY OF COMMENTS OR VIEWS NOT ACCEPED & THE REASONS FOR NOT ACCEPTING

VII SUMMARY

Section 2: Managing the Consolidated Planning Process

I LEAD AND RESPONSIBLE AGENCY

A. Introduction

This section summarizes the process wherein the Township of Irvington implemented to solicit citizenship participation and coordination with key agencies partners, and the public in preparing this Consolidated Plan and Action Plan development process. The description of the management process, the citizen participation plan, institutional structure and other HUD requirements outlined in this section fulfill or partially fulfill Sections 91.200, 91.215, 91.230 and 91.215 of the Consolidated Plan regulations.

B. Description of Lead Agency Responsible for the Consolidated Plan and Grant Administration

Upon assuming leadership of the Township on July 1, 2014, Mayor Vauss reorganized the Office of Community Development and Planning (OCDP) to comprise four new functional units along with Community Development. These new functions include: Planning and Zoning, Economic Growth, Land Disposition, and Redevelopment. The reorganization permits an organic cooperation and coordination of related planning and property development activities as we implement the Consolidated Plan. This includes coordination involving the Township Master Plan, the Township Zoning Ordinance, and the Township adopted Redevelopment Plans.

As such, the Office of Community Development and Planning (OCDP) is responsible for:

- Overall policy-making, management and decision-making for all local community development and planning initiatives; coordination of all HUD programs, consolidated planning and IDIS administration;
- The design, planning and implementation of all housing elements of the Con Plan, planning and implementation of all housing and redevelopment activities, including assisted housing, special needs housing, management and disposal of City-owned properties, abandoned and vacant properties;
- Planning and management of all City housing and economic development initiatives in accordance with policies of the City administration; all regulatory aspects of land use and real property, through the Master Plans and Zoning Ordinance and Township adopted Redevelopment Plans;
- Being the primary economic development catalyst to retain, attract, and grow businesses; enhancing small and minority business capacity, spurring real estate development within the Township; initiating and executing economic development activities to produce and sustain economic growth, generate jobs, and create wealth for the citizens of Irvington; and,

Section 2: Managing the Consolidated Planning Process

- Establishing and maintaining a continuum of care of comprehensive public services available to its residents to provide funding for public and support services to provide: general services; workforce Development; educational services; youth and community recreational and supportive services; health services; ex-offender and re-entry support services; first time programs; housing education and counseling services such as foreclosure prevention programs; environmental health and green services; including lead-paint remediation services; and support services to special needs populations such as veteran, seniors and physical and mentally challenged persons.

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
Lead Agency	IRVINGTON TOWNSHIP	Office of Community Development and Planning

C. Consolidated Plan Public Contact Information

The Township of Irvington
Office of Community Development & Planning
Genia C. Philip, Esq.
Municipal Improvement Officer
Municipal Building
1 Civic Square
Irvington, NJ 07111
Telephone: 973 399-6785
Email:gphilip@irvingtonnj.org

II CONSULTATION

A) Introduction

Concise summary of the Jurisdiction's activities to enhance coordination between private and assisted housing providers and private and governmental and mental health and service agencies.

The Township of Irvington's Consolidated Plan was developed through a collaborative process with the Irvington Housing Authority, the Departments of Public Works, the County of Essex Department of Housing and Economic Development, Division of Community Action and all of the Township Departments including the Department of Housing, Public Works, Heath and Senior Services, Fire and Recreation.

Section 2: Managing the Consolidated Planning Process

As part of the Consolidated Planning process, information on housing and community development needs of Township of Irvington's citizens was gathered and involved the coordination of planning documents and public hearings.

The Township works very closely and in partnership with the Irvington Housing Authority ("IHA") which administers the Public Housing and Section 8 Housing Choice Voucher program. During the period covered by this plan, the Township will take further steps to create a mechanism to transition those on the Irvington Public Housing waiting list to affordable housing while they wait for their vouchers and then work with the IHA to secure a voucher when one is available for them.

The Township's Irvington Neighborhood Improvement Consortium ("INIC") has the primary responsibility of addressing the needs of the homeless and persons and families with other special needs in the community. INIC is an active member of the Essex County Comprehensive Emergency Assistance Systems Committee and the Essex County Homeless Services Providers Network. As a result, INIC participates in the collaboration of organizations that work in tandem to serve the very-low and low-income citizens of the County, including the homeless, households threatened with homelessness, person living with HIV/AIDS and other special needs persons in our population.

Although the Township consulted in the past with the State Department of Community Affairs (DCA) and the County of Essex, during this Consolidated Plan term the OCDP will work toward working more closely with and coordinating services with the County of Essex Division of Housing and Economic Development and the Division of Training and Employment.

Under our previous Consolidated Plan the Township has worked and will continue under the 2015-2019 Consolidated Plan, to work in partnership with and provide funding to mental health and community service providers such as the Irvington Counseling Center, FamiCare, Inc., ARC of Essex County, Northern New Jersey Maternal Child Health Services, The Bridge and Jewish Family Service of Metro West. These organizations combined provide an array of counseling and special needs services include mental health, substance abuse and social and recreational activities for physically, mentally and socially challenged youth.

- 1) *Description of coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness*

Section 2: Managing the Consolidated Planning Process

The Township meet with the Essex County Continuum of Care staff, shared data and reviewed the Essex County Continuum of Care's Consolidated Plan, Action Plans and Caper Reports. This provide the Township with the information needed to coordinate the delivery so services with the Continuum of care to ensure that in partnership we can address the needs of homeless persons and persons at risk of becoming homeless.

Additionally, on a regular basis, the Township participates as a member of the Essex County Continuum of Care Program through INIC the agency designated to deliver community services on behalf of the Township. As the Township's administrator of the Community Services Block Grant, Shelter Support, Social Services for the Homeless, Temporary Assistance for the Needy Families and Housing Opportunities for People living With HIV & AIDS (HOPWA) INIC provides services to the homeless, those at risk of becoming homeless, families in need of support services and special needs populations of the Township. Additionally, the Township through several of its sub-recipients and partnering organizations provide a host of services to youth and veterans. INIC also uses the HMIS data system to manage homeless client services data.

- 2) *Description of consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS*

See answer to 1) above.

B) Description of Agencies, groups, organizations and others who participated in the process describe the jurisdictions consultations with housing, social service agencies and other entities

The Township of Irvington is keenly aware that it cannot implement its Consolidated Plan without a strong institutional structure and the closest possible intra- and intergovernmental cooperation. As such, much effort was placed in ensuring that our institutional structure is composed of segments of the public sector - local, county and state, including many community organizations. Major partner organizations are specified below by name.

Section 2: Managing the Consolidated Planning Process

Table 2 – Agencies, groups, organizations who participated

Organization	Role
Office of The Business Administrator	Directs and supervises the activities of all departments within the Township government including establishing the operating budget for the municipality, setting the policies and procedures that organize and direct the Township staff, and responding to the issues and concerns of the residents and general public.
Department of Finance	Oversees and manages all Finance and Revenue functions of the municipality including grant accounting, grant accounts payable, internal auditing of grants.
Irvington Neighborhood Improvement Consortium	Design, planning and implementation of all special needs housing programs, including developing special needs housing elements of the Con Plan and implements the ESG and HOPWA programs.
Irvington Housing Authority	IHA is responsible for the operations of more than 644 dwelling units and 466 Tenant based Housing Choice Vouchers for very- and extremely low-income residents. IHA works closely with the Township to plan, design, develop and operate public housing.
Office of Housing and Building Construction	Oversees all residential and commercial housing and property code enforcement and establishes standards that govern the maintenance, appearance and condition and occupancy of residential and non-residential properties. Manages emergency demolitions and clearance of properties.
Office of Recreational Services	Provides year round programs of wholesome recreational activities for all Township residents and cooperates with other municipal departments and service/non-profit organizations to further recreational, cultural activities, sports and performing arts.
Office of Public Works	General management, operation and care of the infrastructure found in the Township's right-of-way including streets, alleys, parking lots, bridges, curbs, gutters, sidewalks, traffic signals, traffic signage, street striping, legend and curb painting, sanitary sewer system, storm drain system, and; general management operation and care of Township facilities and properties.
Irvington Fire Administration	Irvington Fire Department's mission is to save lives and protect property by the provision of a comprehensive fire protection program designed to deliver its prevention and suppression services efficiently and effectively, and in a manner consistent with proper risk management and all duty recognized standard operating procedures.
Irvington Police Administration	Irvington Police Department's mission is to protect the lives and safety of all residents and businesses by developing and implementing a comprehensive public safety and law enforcement strategy designed to ensure prevention and suppression of crime efficiently and effectively, and in a manner consistent with proper policing and recognized standard operating procedures.
Office of Health and Senior Services	Monitor health status to identify community problems; diagnose and investigate health problems and hazards; inform, educate and empower the community about health issues; mobilize community partnerships to identify and resolve problems; develop policies and plans that support community health efforts; enforce laws and regulations that protect health and provide safety. Additionally, advocating on behalf of Irvington residents 60 years of age and older by providing quality resources, events, activities, information, and outreach that support the well-being of its clientele.

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- 1) *Identification of Agencies not consulted and provide a rationale for not consulting.*
- 2) *Other local/regional/state/federal planning efforts considered in preparing the Plan*

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2002 Irvington Master Plan; being updated now in 2015-2016	Community Development & Planning; adopted by the Township Planning Board	The housing element of the Master Plan includes the goals of the generation of Irvington's Consolidated Plans.
Redevelopment Plans for each of the 5 redevelopment areas of the Township	Community Development & Planning; adopted by the Township Council	The plans' housing development goals includes the goals of the generation of Irvington's Consolidated Plans.
Essex-Newark Ten-Year Plan to End Homelessness (2010 – 2020)	County of Essex	The plan's strategies to develop and make available affordable housing, housing first strategy and wraparound supportive services is directly in line with the Township's strategies for housing and providing services to the homeless and those in jeopardy of becoming homeless.
Essex County Workforce Development Board 3 Year Strategic Plan	Essex County Workforce Development Board	The plan's strategies to provide education and workforce development training to prepare residents for employment is directly in line with the Township's goals to increase living wage employment opportunities for its residents.

Table 3 – Other local / regional / federal planning efforts

Section 2: Managing the Consolidated Planning Process

- 3) *Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan*

Throughout implementation of the Consolidate Plan, the Township Departments each have relationships and coordinate services with county, regional, state and federal agencies, such as the County of Essex Housing and Economic Development, Continuum of Care and Division of Citizen Action, the City of Newark, Essex County Economic Development Authority, North Jersey Transportation Planning Authority, NJ Department of Community Affairs, NJ Department of Transportation, and NJ Department of Environmental Protection.

- 4) *Narrative (optional)*

III CITIZENSHIP PARTICIPATION

A. Summary of citizen participation process/Efforts made to broaden citizen participation

HUD Consolidated Plan regulations require the Township of Irvington to develop a Citizen Participation Plan (CPP) to engage citizens and stakeholders in the consolidated planning process. The purpose of the CPP is to provide citizens of the Township maximum involvement in the planning process than has been previously. The Township of Irvington developed and launched a very comprehensive citizen participation process to ensure that more stakeholders were included in the consolidated planning process. This included public notices, hearings and meetings during the drafting and finalizing of the Consolidated Plan. Additionally, throughout the implementation of the consolidated plan and annual action plan the Township will ensure an open, interactive and inclusive communication strategy that enhances the principle of community building, interactive government and community feedback.

1) *Participation:*

The Township of Irvington held public hearings to solicit input at the beginning, mid-way and end of the consolidated planning process. Specifically, hearings were held on January 10, 2015, April 17, 2015 and on June 4, 2015. Moreover, a meeting of key leadership within the Township was held on May 11, 2015 to solicit public comment on housing and community development needs. Input received during the public hearing process was incorporated into the plan regarding the priorities, strategies, allocation of resources and target areas outlined in this Consolidated Plan. Input received during the citizen participation process was incorporated into decision making regarding the priorities, strategies, allocation of resources and target areas outlined in the Annual Action Plan.

2) *Access to Information:*

The Township provides reasonable and timely access for citizens, public agencies, and other organizations to access information and records relating to the Township's Consolidated Plan,

Section 2: Managing the Consolidated Planning Process

annual Action Plan, performance reports, substantial amendment(s), Citizen Participation Plan, and the Township's use of assistance under the programs covered by the plan during the preceding five years. The Township announces the availability of planning documents specifically regarding Consolidated and Annual Action Plans, in the *Star Ledger* newspaper. Additionally, the Township makes copies of plans available for review at City Hall.

After adoption, the Township's web page is <http://www.irvington.net> for citizens interested in obtaining more information about Township's services and programs or to review the plans and performance reports.

3) Public Hearings and Public Comments:

Consolidated Plan regulations requires grantees to provide a minimum of two public hearings per year to obtain citizen's views and to respond to comments and questions, to be conducted at a minimum of two different stages of the program year.

4) Consolidated/Annual Action Plan:

A two-week public notice is given prior to publishing the draft Consolidated Plan/Annual Action Plan. This year, notice was given on January 4, 2015 advertising the public hearing held on January 9th and April 27, 2015 and on June 1, 2015 advertising the public hearing held on June 4, 2014.5. The Township will advertise public hearings for at least two consecutive weeks and in multiple newspapers when possible. The Township's primary newspaper for advertising public hearings is the *Star Ledger*. The public notices will include a brief summary explaining the content of the draft plan and announce when plan will be available for comment. A thirty-day public comment period will be provided to receive, review and incorporate comments from the public into the final Consolidated Plan/Annual Action Plan.

5) Substantial Amendments:

The following are considered substantial amendments to the Township's Plan:

- Change in activity;
- Change in amount allocated for an activity that is more than 10% of funds originally allocated for that activity; and,
- Change in location of the activity

Reallocating funds amongst identified activities will not constitute a substantial amendment. Amendments to the plan will be published as a public notice and posted on the Township's web site. The Township will wait thirty days from the posting of the change before the amendment takes affect and official notice sent to HUD. All written and oral comments received at public hearings or submitted to the Director must be addressed. A summary of any comments or views not accepted and the reasons shall be submitted with the substantial amendment to HUD.

Section 2: Managing the Consolidated Planning Process

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

As required by HUD, the Township of Irvington developed and launched a very comprehensive citizen participation process to ensure that more stakeholders were included in the consolidated planning process. This included public notices, hearings and meetings during the drafting and finalizing of the Consolidated Plan. Efforts have been taken for resident's involvement in identifying and prioritizing housing and community development needs in the Township, and responding to how the Township intends to address such needs through allocation of HUD funding. Additionally, throughout the duration of the planning process, the needs of Irvington's increasing Hispanic and creole speaking residents and immigrant populations were also carefully considered and reflected during the drafting of the plan.

The Township of Irvington recognizes the value of citizen involvement and the wealth of information and resources that citizens of Irvington possess. Equally important, is communication between key Township departments, divisions, partners, non-profit partners and elected officials. It is important to increase the Township's understanding of these stakeholder's concerns, ideas and values so that they can be used to inform the Township's decisions, strategies, goals and objectives identified in the Township's Consolidated Plan.

The Township wants to establish a comprehensive Consolidated Plan strategy that integrates and addresses the many interrelated housing, community development, economic, educational and geographic issues facing the Township.

Section 2: Managing the Consolidated Planning Process

C. Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
1/9/15	Public Hearing	All Citizens	None	N/A		
4/17/15	Public Hearing	All Citizens	None	N/A		
5/6/15	Meeting with Township Department Directors	Township Leadership charged with implementing Plan components	Business Administrator Department Directors: -Health and Senior Services -Fire, Housing, Public Works. Recreation and Irvington Neighborhood Improvement Const.	<p>Health and Senior – Animal control and inspection vehicles; health educator; new kitchen at the Senior Citizen Center; new senior buses.</p> <p>Fire Department – Update fire dept. infrastructure, including fire stations, safety equipment and vehicles; removal of vacant/abandoned buildings;</p> <p>Housing – Demolition of 20-25 vacant and blighted properties; invest in technology that syncs, centralizes and hosts real time property data shared among all departments; new computers, equipment and vehicles for office and field staff.</p> <p>Public Works – Handicap ramps for public and community facilities; sewer system upgrade and jet equipment; infrastructure development including staff, equipment and materials; complete street paving and repair and streetscape and curb appeal.</p> <p>Recreation – complete upgrade to public facilities in parks; additional recreation/cultural activities.</p> <p>INIC - Substantial rehabilitation/replacement to public facility including new roof, mold infestation, new soup kitchen/equipment, public bathrooms; expansion of cafeteria; acquisition/rehab of transitional housing.</p>		

Table 4 – Citizen Participation Outreach

Section 2: Managing the Consolidated Planning Process

C. Citizen Participation Outreach – Continued

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
Meeting with Essex County	Homeless and Housing Services Countywide	Homeless Services Manager	Increase participation of the township in the CoC, HSAC and CEAS committees; participation the Con and Annual Planning Process; Comparing data on Human Services, Homeless and Housing; better coordination of services between the County and the Township.		
Public Hearing	All Citizens		Pending		
Public Library			Pending		
Community Survey			Pending		

Table 5 – Citizen Participation Outreach – Continued

Section 3: Housing Needs Assessment

I. Overview

A. Introduction

This section discusses the Township of Irvington's housing and homeless needs, as determined through review of various census and HUD data resources, and of input from citizens, public service agencies and government agencies via stakeholder consultation and public meetings. This section addresses the requirements of section §91.205 of HUD's Consolidated Plan regulations. Consolidated Plan regulations require that the assessment of the needs of the community be based on census data or other data resources provided or approved by HUD. The Strategic Plan and Action Plan which follow in sections 5 and 6 below are dependent upon and directly related to data in this Housing and Homeless Needs Assessment as it relates to the Township of Irvington. The Township of Irvington uses data from the following sources to conduct this needs assessment.

1) HUD CHAS Data Book and Census Data

The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas. The Township has reviewed data provided by HUD of 2010 census data as well as relevant census data available from the 2010 census tables. In addition HUD has prepared a series of special census data tabulations. Data from these sources are presented in the accompanying tables below.

2) New Jersey of Council on Affordable Housing

The Township has assembled data provided by the New Jersey Council on Affordable Housing (NJ COAH). Pursuant to state statute NJ COAH determines the low and moderate income housing needs in the state. The NJ COAH then calculates the low and moderate income housing obligation of each municipality for the applicable period. This data has also been used as a resource and is presented in this section of the plan.

3) National Low Income Housing Coalition

The data presented documents the fact that significant portions of very low, low and moderate income households are renting units which cost burden these households. Notable information from the data is presented in these tables.

Section 3: Housing Needs Assessment

A. Summary of Housing Needs

The income categories required by HUD for the Consolidated Plan are:

- Extremely-low income defined as income less than 30 percent of median family income (MFI);
- Low-income defined as income between 30 percent and 50 percent MFI; and,
- Moderate-income defined as income between 50 percent and 80 percent MFI.

Collectively, households in these income groups are referred to as low-income households. The Acronym HAMFI stands for HUD Area Median Family Income. This is the median family income calculated by HUD for Irvington, in order to determine Fair Market Rents (FMRs) and income eligibility limits for HUD programs.

As indicated in Table 5 above, there has been a ten percent (10%) decrease in the Township of Irvington's population and an eight (8%) decrease in the number of Irvington households over the past decade. As a consequence, many of Irvington's residents are currently experiencing housing affordability challenges. Additionally, a major factor contributing to the decrease in housing units overall is the large number of abandoned and dilapidated properties as well as those lost through demolition and fires. Although the Township through funding by HUD and investment of private developers have replaced some these properties, the production has not been significant enough to meet the need.

Irvington's housing market has also experienced substantial influx from individuals and families who are former residents of Newark and New York as those residents sought cheaper, and safer, housing which has contributed to the increase in median income among Irvington residents by fourteen (14%). However, despite this increase and as is indicated by Table 6 below, approximately twenty-one (21%) of Irvington's residents are considered low-income and therefore are in need of affordable housing as a result.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	60,695	54,428	-10%
Households	21,988	20,123	-8%
Median Income	\$36,575.00	\$41,538.00	14%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Additionally, over the past decade, the Township of Irvington has faced challenges in meeting the affordable housing needs of its residents, an issue that was exacerbated by the housing market expansion from 2000 to 2006 and the precipitous decline of the housing market from 2007 through now.

Section 3: Housing Needs Assessment

This was because as house prices increased rapidly during this period through 2006 although household incomes also increased, that increase was not at a rate fast enough to keep pace with house prices. This has resulted in an increase in foreclosures and abandoned properties as homeowners and landlords were no longer able to afford to keep their properties. This resulted in an increase in the need for affordable housing among very low, low and moderate income persons.

The regional economy has also been challenged to adapt with a changing global economy in which workers in Irvington are competing not only with workers in adjacent municipalities and Essex County, but also with workers in other countries. Additionally, although manufacturing job losses in Irvington have been offset with job gains in the services sector, these service sector jobs typically do not pay living wages sufficient to make affordable.

B. Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	4,855	3,455	3,410	2,655	5,750
Small Family Households *	1,990	1,340	1,485	1,105	3,130
Large Family Households *	165	315	255	360	735
Household contains at least one person 62-74 years of age	1,050	700	535	540	1,195
Household contains at least one person age 75 or older	465	315	180	180	220
Households with one or more children 6 years old or younger *	1,145	835	600	435	500
* the highest income category for these family types is >80% HAMFI					

Table 7 - Total Households Table

Data 2007-2011 CHAS
Source:

As is clear from the table 6 above, approximately twenty-one (21%) of Irvington's residents are considered low-income and therefore are in need of affordable housing as a result. Additionally the majority of these low-income persons and families or forty-one (41%) are considered extremely low income. The overwhelming majority in this category includes some of the Township's most vulnerable populations including seniors and households with one or more children 6 years or younger. This data highlights the need of the Township to prioritize the development of housing that is affordable, safe and decent to appropriately house these populations.

Section 3: Housing Needs Assessment

C. 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	120	25	15	20	180	0	0	0	20	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	80	35	70	245	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	230	160	120	650	0	0	4	50	54
Housing cost burden greater than 50% of income (and none of the above problems)	2,720	765	110	0	3,595	550	485	505	225	1,765
Housing cost burden greater than 30% of income (and none of the above problems)	340	1,330	745	105	2,520	0	190	265	470	925
Zero/negative Income (and none of the above problems)	375	0	0	0	375	60	0	0	0	60

Table 8 – Housing Problems Table

Data 2007-2011 CHAS
Source:

Section 2: Housing Needs Assessment

This section highlights in Tables 7 through 12 the different inadequacies in housing faced by both renter and owner households in the Township. Specifically these inadequacies includes:

- a) Substandard housing which is housing that lacks complete plumbing or kitchen facilities;
- b) Severely overcrowding which is 1.5 or in essence two or more in one room;
- c) Overcrowding which is 1 to 1.5 people per room;
- d) Housing cost burden greater than 50% of income where HUD defines a housing as affordable where a household pays no greater than 30% of their income for housing;
- e) Housing cost burden greater 30%; and,
- f) Households with zero or negative income.

The data in this table is significant in many ways as it crystalizes the critical need for the production of a significant number of affordable housing in the Township. First, sixty-five percent (65%) of the low-income households are living with at least one of these housing inadequacies. Second, eighty percent (80%) of these households have a housing cost burden greater that the required 30% or less. Lastly, renters are predominantly experiencing these housing inadequacies in comparison to owners. Additionally, as detailed in tables 9 and 10 below, extremely low income small related families have the highest number of those experience one or more of these housing inadequacies.

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	3,045	1,100	320	215	4,680	550	485	510	305	1,850
Having none of four housing problems	815	1,610	2,160	1,415	6,000	10	260	420	725	1,415
Household has negative income, but none of the other housing problems	375	0	0	0	375	60	0	0	0	60

Table 9 – Housing Problems 2

Data 2007-2011 CHAS
Source:

Section 3: Housing Needs Assessment

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	1,530	925	435	2,890	215	240	380	835
Large Related	125	210	15	350	0	64	100	164
Elderly	810	345	45	1,200	245	270	220	735
Other	875	820	380	2,075	90	90	70	250
Total need by income	3,340	2,300	875	6,515	550	664	770	1,984

Table 10 – 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	1,470	350	20	1,840	215	175	235	625
Large Related	125	75	0	200	0	60	15	75
Elderly	620	35	15	670	245	170	195	610
Other	765	335	80	1,180	90	80	60	230
Total need by income	2,980	795	115	3,890	550	485	505	1,540

Table 11 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

Tables 9 and 10 focus on the problem of cost burden. This condition generally refers to the situation where a renter or owner is paying more than the requisite 30% of their monthly income on a monthly rent or mortgage. This is indicative of poverty as the more than a household pays for housing, the less they will have available to cover the costs of other necessities. Again, this inadequacy is found throughout the income ranges but is more concentrated in the very low income, vulnerable residents. Here, small related households and elderly households are paying more than 30% of their income in rent in comparison to the other households.

Section3: Housing Needs Assessment

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	185	255	90	190	720	0	0	4	24	28
Multiple, unrelated family households	15	60	105	0	180	0	0	0	30	30
Other, non-family households	10	0	0	0	10	0	0	0	0	0
Total need by income	210	315	195	190	910	0	0	4	54	58

Table 12 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

Overcrowding is also a significant housing in the Township as detailed by table 11 above and by the fact that Irvington is the 6th densest out of New Jersey's 565 municipalities. (NEED CITE). This is directly related to the percentage of income that a household pays in rent or mortgage. Specifically, households and/or persons paying more than 30% of their income in rent or mortgage often results in these households doubling-up with relatives or accepting crowded living conditions to decrease the cost of housing. Conversely, other households might accept higher cost burdens at the sacrifice of other necessities to live in larger more comfortable units or in more desirable locations.

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

Table 13 – Crowding Information – 2

Section 3: Housing Needs Assessment

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

Out of the township's 6,405 (<http://www.movoto.com/irvington-nj/07111/demographics/>) single family households, 720 or eleven percent (11%) of those households are low-income or and are living in an overcrowded situation where more than one person is sharing a room. As such, there is a need for housing that is both affordable and available to this population.

D. 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.

One in every three women will be victims of domestic violence in their lifetime. In the Township of Irvington, there is approximately 3,625 female head of household with children and approximately 2,486 female head of household without children for a total of approximately 6,111. As such, approximately 2,037, or one in three of the female residents of the Township of Irvington are likely going to be victims of domestic violence.

It is unclear at this time how many families have one or more disabled persons, however, the Township is going to make it one of its priorities between the 2015-16 Action Plan and the 2016-17 Action Plan to identify this number.

E. What are the most common housing problems?

The most common housing problems are: a) Substandard housing which is housing that lacks complete plumbing or kitchen facilities; b) Severely overcrowding which is 1.5 or in essence two or more in one room; c) Overcrowding which is 1 to 1.5 people per room; d) Housing cost burden greater than 50% of income where HUD defines a housing as affordable where a household pays no greater than 30% of their income for housing; e) Housing cost burden greater 30%; and, f) Households with zero or negative income.

Additional housing problems within the Township includes a large number of housing with safety, health and environmental hazards such as lead based paint, pesticides and other chemical treatments applied inappropriately, black mold, bed bugs and cockroaches. These conditions are often found in substandard rental apartments.

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

There are several populations that are more affected than others by the housing inadequacies detailed in the table 7 above. These include, Blacks/African Americans, Hispanics, children and the elderly as indicated in the tables above. Black (as represented in the greater diaspora-Caribbean, Haitian, sub-Saharan-African, etc.) are suffering disproportionately living in substandard housing. These populations have a high number of households that are extremely low and low income; who pay more than 30% and 50% of their income in rent or mortgage; and who are living with one or more housing inadequacies such as overcrowding or lack of kitchen or plumbing facilities.

Children in these households are often more susceptible to lead poisoning and exposure to other environmental hazards that may cause them to suffer neurological damage that results in lifelong learning disabilities which likely affect their ability to learn, work and become productive members of the community.

G. 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

As indicated by table 6, there is approximately 2,580 households with one or more children and 1,145 of those are extremely low income households. An overwhelming majority of these families are black and Hispanic and geographically are concentrated in the East and South Wards of Irvington which borders the City of Newark. These areas have lost the greatest number of housing thorough abandonment and demolition and as well as local businesses to provide adequate everyday amenities. These households are predominantly the ones that experience one or more of the housing inadequacies discussed above. As such, living with or repeated experience with lack of utilities, rodent infestation, bed bug infestation, increased exposure to criminal activity and lead based paint poisoning are common place.

The sweeping changes in the welfare system has propelled females, especially those who are heads of household, either to work or sink more deeply into poverty and potential homelessness. As a result, more youth and young adults are in danger of becoming homeless. This growing phenomenon necessitates an emergent strategy to combat this growing problem.

Section 3: Housing Needs Assessment

Additionally, Households earning less than 30 percent of MFI and/or cost burdened more than 30 percent represent the population most at risk of becoming homeless. As indicated above in table 6, there are an estimated 4,855 households earning less than 30% of MFI, and 15 percent or 3,060 of these households are cost burdened greater than 30 percent.

In addition, ex-offenders who have recently been released from a county or state correctional facility represent a population at risk of becoming homeless. Finally, a growing population in danger of becoming homeless are those aging out of foster care, runaway or abandoned youth, ages 14 to 22. Veterans are also a population that is increasingly becoming at the risk of homelessness especially among those in households earning less than 30 percent of MFI.

- 1) 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 Township of Irvington is not presently providing rapid re-housing assistance that is nearing termination.

- H. 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:**

HUD defines a disproportionate greater need as when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The above chart would indicate that African American low-income households have a disproportionate greater need compared to other non-African American households in Newark. As tables 13 and 14 illustrates below, eighty-one percent (81%) of extremely low income household had one or more of the four housing problems or inadequacies and eighty-four percent (84%) of the low income households had one or more of the four housing problems or inadequacies. As a result, these households are more at-risk as compared to the population as a whole of becoming homeless. The overwhelming majority of the households in this category are black.

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

Although the economy began showing signs of recovery on Wall Street over the past couple years, this recovery did not translate at the local level where high unemployment and the

Section 3: Housing Needs Assessment

continued fallout of foreclosure crisis in the Township and throughout the State continued to burden our low and moderate-income citizens. This resulted a level of instability that put both homeowners and renters in a very instable housing market increasing the risk of homelessness among township residents.

J. Discussion – See above.

II Disproportionately Greater Need: Housing Problems

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.

A. Introduction

The ethnic groups that have disproportionately greater needs as it relates to housing problems generally in comparison to the other groups are Black (which includes African Americans, Caribbean Americans and Continental Africans and) and Hispanics. The data contained in tables 13 – 15 below clearly indicates this information.

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	3,935	480	435
White	140	75	0
Black / African American	3,220	360	400
Asian	25	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	440	50	35

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Section 3: Housing Needs Assessment

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	3,105	350	0
White	95	40	0
Black / African American	2,635	310	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	0	0

Table 15 - 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	1,840	1,575	0
White	45	145	0
Black / African American	1,640	1,275	0
Asian	15	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	115	125	0

Table 16 - 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%

Section 3: Housing Needs Assessment

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	1,090	1,565	0
White	10	60	0
Black / African American	905	1,315	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	175	125	0

Table 17 - Disproportionately 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%

B. Discussion

Specifically, as detailed in table 13 above, out of the 11,720 or 21% of households that are low income, thirty-five percent (35%) of those who experience one or more of the four housing problems and who have no or negative income are Blacks and Hispanics with extremely low income. Additionally, as detailed in table 14 above, twenty-eight (28%) of those who experience one or more of the four housing problems and who have no or negative income are Blacks and Hispanics with low income. Moreover, as detailed in table 15 above, twenty-seven (27%) of those who experience one or more of the four housing problems and who have no or negative income are Blacks and Hispanics with moderately low income.

II Disproportionately Greater Need: Severe Housing Problems

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.

Section 3: Housing Needs Assessment

A. Introduction

The ethnic groups that have disproportionately greater needs as it relates to severe housing problems in comparison to the other groups are Black (which includes African Americans, Caribbean Americans and Sub-Saharan Africans) and Hispanics as indicated in the tables below.

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	3,595	825	435
White	130	85	0
Black / African American	2,985	595	400
Asian	25	0	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	345	145	35

Table 18 – 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	1,585	1,865	0
White	25	110	0
Black / African American	1,320	1,625	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	235	110	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Section 3: Housing Needs Assessment

2007-2011 CHAS

Data

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	830	2,585	0
White	20	170	0
Black / African American	715	2,200	0
Asian	10	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	165	0

Table 20 – 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	515	2,135	0
White	0	70	0
Black / African American	415	1,810	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	195	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Section 3: Housing Needs Assessment

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%

B. Discussion

Specifically, as detailed in table 17 above, out of the 11,720 or 21% of households that are low income, thirty-five percent (35%) of those who experience one or more of the four housing problems and who have no or negative income are Blacks and Hispanics with extremely low income. Additionally, as detailed in table 18 above, twenty-eight (28%) of those who experience one or more of the four housing problems and who have no or negative income are Blacks and Hispanics with low income. Moreover, as detailed in table 19 above, twenty-seven (27%) of those who experience one or more of the four housing problems and who have no or negative income are Blacks and Hispanics with moderately low income.

III Disproportionately Greater Need: Severe Housing Problems

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.

A. Introduction

The ethnic groups that have disproportionately greater needs as it relates to housing cost burden problems in comparison to the other groups are Black (which includes African Americans, Caribbean Americans and Sub-Saharan Africans) and Hispanics. See table 21 below.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	4,530	3,690	5,690	465
White	515	130	185	0
Black / African American	7,920	3,950	4,930	430
Asian	150	39	40	0
American Indian, Alaska Native	0	0	15	0
Pacific Islander	0	0	0	0
Hispanic	600	425	570	35

Table 22 – Greater Need: Housing Cost Burdens AMI

Section 3: Housing Needs Assessment

Data 2007-2011 CHAS
Source:000

B. Discussion

Table 18 above, out of the 11,720 or 21% of households that are low income, thirty-five (35%) of those who are paying between 30 and 50% of their income in rent are Blacks and Hispanics. Additionally, table 21 also details that forty-seven percent (35%) of those who are paying greater than 50% of their income in rent are Blacks and Hispanics.

III Disproportionately Greater Need: Discussion

- 1. Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

As analyzed earlier, there is a great majority of Blacks and Hispanics households who are extremely low income. These households have a significantly greater need than the income categories as a whole and are disproportionately living in substandard housing. Additionally, they overwhelmingly experience one or more of the housing problems, specifically crowding and/or lack of complete kitchen or plumbing or where the cost burden is greater than 30% of monthly income.

- 2. If they have needs not identified above, what are those needs?**

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

African American blacks, although located throughout the Township are however concentrate in the East and South wards of the Township near the Newark boarder. This area is the oldest settlement in Irvington. Caribbean and Sub-Saharan Blacks and Hispanics conversely are located in the West Ward close to the Maplewood and Hillside borders.

Section 3: Housing Needs Assessment

IV Public Housing

A. Introduction

The Irvington Housing Authority (“IHA”) is responsible for developing and operating the Township of Irvington’s Public Housing facilities as well as the Township Housing Choice Section 8 Vouchers. The tables below provides data about the public housing stock and the characteristics of the residents and section 8 voucher holders.

Totals in Use

	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 in use	0	0	625	466	0	466	0	0	0

Table 23 - 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:

Section 3: Housing Needs Assessment

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	12,453	14,973	0	14,973	0	0
Average length of stay	0	0	6	4	0	4	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	291	54	0	54	0	0
# of Disabled Families	0	0	245	60	0	60	0	0
# of Families requesting accessibility features	0	0	625	466	0	466	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 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	86	10	0	10	0	0	0
Black/African American	0	0	536	456	0	456	0	0	0
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	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 25 – Race of Public Housing Residents by Program Type

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	65	11	0	11	0	0	0
Not Hispanic	0	0	560	455	0	455	0	0	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Section 3: Housing Needs Assessment

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

The IHA has approximately 700 persons on its waiting list for section 8 vouchers. The average annual income of the residents and applicants is between 12,453 and 14,973 which places all households in the extremely low income category. As a result, these families will only be able to afford housing that is subsidized or they will be forced to live in a doubling-up or crowding living arrangement. Given the income level, it is very likely that the majority of these individuals are either on public assistance or on some other fixed income benefit or are working for a job not paying a living wage. Persons in this category need comprehensive socio-economic strategies aimed that provides them with more immediate access to affordable housing, but that provides with educational and workforce development services over time to assist them with obtaining a living wage job.

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

The most immediate need of residents in Public Housing and Housing Choice voucher holders are educational and workforce development services over time to assist them with obtaining the skills to secure employment earning a living wage job. This will include comprehensive strategies aimed at eradicating poverty and barriers to self-sufficiency.

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

These needs among this population compare to the housing needs of the population at large in that there is a need for affordable housing among all income ranges Township wide. However, given the overlap between these individuals being extremely low income, and lacking the resources to be self-sustaining, they have a greater need for housing that is decent, safe and affordable as well as for access to support services aimed at developing their educational and employability skills to be able to secure employment to increase their income.

E. Discussion

Essex County has a high-priced real estate market, fueled by the economic expansion of the earlier 2000's. Many families continue to need help bridging the gap between low or moderate wages and the high cost of renting. The Irvington Housing Authority (IHA) provides assistance to help these families obtain safe, quality and affordable housing through its Public Housing stock.

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IHA owns and operates 664 public housing units, located in Irvington, that provide reduced rents for very low-income families, seniors and persons with disabilities. Tenants pay 30 percent of their income as rent, keeping their cost burden down. These units located among five housing projects. The units are within 14 buildings which are a combination of low and high rise structures.

The IHA operates four apartment buildings for income eligible seniors and disabled citizens of the Township. These units are located at 81 Union Avenue, 624 Nye Avenue, 101 Union Avenue, and 141 Union Avenue. The total number of units in these complexes is 534. The occupancy rate is 96%. A total of 95% of these units are occupied by Blacks. The waiting list for units is 360 households. IHA manages a family complex which is located at Crescent Lane and Union Avenue. This complex consist of 126 units having an occupancy rate of 98%. The racial composition of these units is 96% Black.

All of these housing units are located within Census Tract 124. The low to moderate income population within this Census Tract was 63.8%. The total Black population according to the 2010 Census was 83%. The total White population was 8.5%. The Hispanic population was 9.6%. IHA also oversees the distribution of 446 Section 8 housing vouchers. The majority of voucher recipients are Black women who are single mothers. There are 190 persons on the waiting list to receive these vouchers. IHA is serving the needs of its tenants who are very low income and many of whom have disabilities.

As it relates to special needs of persons with disability, including those with mobility, hearing and/or vision impairments, IHA provides accessible and adaptable housing to meet the special needs. These special needs are no different from that of persons living outside of public housing. The IHA has a long waiting list to manage in securing public housing for infirm residents. Therefore many Township residents depend upon private accommodations for affordable housing such assisted living senior apartments now renting in Irvington.

IHA also provides "reasonable accommodations" as required by law. That means that a unit may be changed to accommodate a person with a disability. For example, if a tenant is hearing impaired, IHA will provide a fire alarm with a strobe light. Residents with disabilities can take advantage of IHA services, living with ease in their units.

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V Homeless Needs Assessment

A. Introduction

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

The Essex County Continuum of Care ("CoC") analyzed and compared information and data from the housing inventory, PITC survey, Homeless Management Information System (HMIS) to establish accurate unmet needs and ascertain the number of homeless people, from the unsheltered count and subpopulations information, who require supportive services provided by transitional and permanent supportive housing.

1) Chronic Homeless

A person who is "chronically homeless" is an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years. In order to be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in an emergency homeless shelter. Chronically homeless persons have priority for specific types of services and shelters and must be included in any planned strategy for local homeless assistance.

A disabling condition is defined as "a diagnosable substance abuse disorders, serious mental illness, developmental disability, or chronic physical illness or disability, including the co-occurrence of two or more of these conditions." A disabling condition limits an individual's ability to work or perform one or more activities of daily living. An episode of homelessness is a separate, distinct, and sustained stay on the streets and/or in an emergency homeless shelter. A chronically homeless person must be unaccompanied and disabled during each episode.

It is unclear how many persons are chronically homeless in Irvington. However, given the Township's proximity to the City of Newark and the transit nature of persons between the two municipalities, the data from Newark's last PITC gives us an idea as to the potential number of homeless and chronically homeless persons in the Township of Irvington. "There were 125 chronically homeless counted in the PITC, totaling 11.6 percent of the total homeless population surveyed.

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This represents a decrease in chronically homeless individuals, down from 379 in 2007 and 128 in 2008. The majority (88) of the chronically homeless resided in emergency shelters, 33 were unsheltered and four stayed periodically in hotels and motels. Approximately 64 percent of the chronic homeless population is African American and 20 percent White.”

2) Persons at Risk of Becoming Homeless

Households earning less than 30 percent of MFI and/or cost burdened more than 30 percent represent the population most at risk of becoming homeless. As indicated above, there are an estimated 4,855 or 24 percent of households totaling 20,123 earning less than 30% of MFI, and 15 percent or 3,060 of these households are cost burdened greater than 30 percent. As illustrated in Tables 6 and 7 above, high housing costs contributed to increased instances of homelessness in Newark.

In addition, ex-offenders who have recently been released from a county or state correctional facility represent a population at risk of becoming homeless. Finally, a growing population of homeless persons are aging out foster care youth and runaway or abandoned youth, aged 14 to 22. Additionally, the changes in the welfare system are forcing females, especially those who are heads of household, either to work or sink more deeply into homelessness. As a result more youth and young adults are showing up homeless.

3) Contributing Factors of Homelessness

Based on the Essex County Point in Time Count there were twelve contributing factors to homelessness. These factors include:

- Lost job/cannot find work
- Eviction
- Alcohol or drug abuse problems
- Relationship/family breakup/death
- Housing costs too high
- Mental illness/emotional problems
- Incarceration
- Have work but wages are too low
- Medical problems/physical or developmental disability
- Lost job due to lack of transportation
- Domestic violence
- Utility costs too high House condemned
- Foreclosure
- Loss of child support
- Natural disaster

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Nature and Extent of Homelessness: (Optional) – See Answer to A Above.

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

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

D. Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

E. Discussion

VI Non-Homeless Special Needs Assessment

A. Introduction

Irvington has a sizeable number of special needs persons who are not homeless. Due the need for supportive services, special needs populations are most likely to encounter difficulties finding affordable housing and often need supportive services in addition to affordable housing options. The special needs populations discussed in this section include:

- Elderly
- Frail Elderly
- Severe Mental Illness
- Physical Disability
- Developmental Disability
- Alcohol/Drug Abuse
- Persons living with HIV/AIDS
- Victims of Domestic Violence
- Veterans
- Ex-offenders

B. Describe the characteristics of special needs populations in your community.

The Township of Irvington is prioritizing the needs of the elderly, disabled, veterans and ex-offender and persons living with HIV/AIDS, subpopulations for the 2015-2019 consolidated planning period. The following sections discuss the needs of these subpopulations.

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1) Elderly/Frail Elderly

Based on table 6 data, there are approximately 5,380 non-institutionalized elderly persons residing in the Township, representing 10 percent of the total population. As noted in the Housing Needs Assessment section, there are approximately 3,245 low-income elderly households, representing approximately 16 percent of all low-income households in Irvington. Of the 5,380 non-institutionalized elderly civilians, estimate that 2044 or 38 percent have a disability. Frail elderly are defined for purposes of this assessment as individuals age 65 and older with a self-care difficulty. IHA operates senior building with 534 units that are 96% occupied.

HUD's 1999 Elderly Housing Report and 2014 ACS Data includes the most recent national data available on seniors living in housing in need of repair or rehabilitation. HUD indicated that 6 percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this percentage to Newark, it is estimated that as many as 323 elderly residents are likely living in substandard housing based on 2014 ACS population estimates. Necessary ADA modifications for elderly owners contribute to housing problems for elderly owner households as well. As noted previously, elderly homeowners earning less than 30 percent MFI are the most affected subpopulation of owner-occupied households.

2) Characteristics of HIV/AIDs in Irvington

The Township of Irvington is within the Newark Eligible Metropolitan Statistical Area (NEMSA). NEMSA includes Essex, Morris, Union, Sussex, and Hunterdon Counties in New Jersey and Pike County, Pennsylvania. NEMSA is the HUD HOPWA grantee and allocates funds and monitors HOPWA programs in provides services in the following categories: long-term rental assistance, short-term rental assistance, housing information, and operating cost. The NESMA administers funds annually to enhance the quality of services provided to persons with AIDS and establish affordable housing opportunities and services to move families towards self-sufficiency.

By the end of December 2014, there were 2,150 case off HIV/AIDs in Irvington, according to the New Jersey Department of Health. This compares with Essex County at 9,848. The 25-44 age group had the highest in reported cases with males at 28,102 far exceeding females at 16,009. The most frequent transmission category was drug use by injection by males. For females the most frequent transmission category was heterosexual contact. According to the NESMA, housing and support services are particularly difficult for women with HIV/AIDs to obtain. Additionally, programs that allow women to be housed with their children are important; since women make sure that their children are secure before they take care of themselves. For those who are also homeless, some services are impossible to obtain without a permanent address.

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The greatest gap in service provision for the HIV/AIDS homeless population is the need for emergency and/or transitional housing. This type of housing specifically for persons with HIV/AIDS however is limited throughout the Newark EMSA. The most affordable housing available to persons with special needs, such as persons with HIV/AIDS is usually found within Public Housing. However, even with a number of vacant units, there are long waiting lists and red tape that make obtaining affordable housing extremely difficult.

3) Veterans

Based on 2014 ACS data, there are approximately 2,164 veterans living in the Township of Irvington. The majority of veterans are male ages 35 to 54 years, representing 32 percent of the total veteran population. While veterans only make up 4.8 percent of Irvington's population, veterans make up a subpopulation most in need of affordable housing and supportive services. Affordable housing options for veterans will be prioritized through homeownership and affordable rental housing options, as well as through support services. Providing veterans with affordable housing opportunities and services will be a priority for the ensuing five-year period.

4) Ex-Offenders

The New Jersey Institute for Social Justice (NJISJ) states that of the nearly 70,000 adults and juveniles expected to leave New Jersey correctional facilities over the next five years, it is estimated that two-thirds of that population will be re-arrested within three years of release. Individuals convicted of crimes in New Jersey are subject to a range of criminal and civil sanctions, from probation and fines to incarceration and parole supervision, the inability to access certain public benefits such as affordable housing, employment opportunities, and job training or education assistance. NJISJ highlights these barriers for ex-offenders. (Legal Barriers to Prisoner Reentry in New Jersey, 2006, http://www.njisj.org/equal_justice/publications.php#4 Note: Laws identified in these briefs may change.)

- *Barriers to Housing* - New Jersey's anti-discrimination law, which includes protection against housing discrimination, does not protect against discrimination on the basis of criminal convictions, and federal laws can limit access to public housing for those with criminal convictions. Nationally, more than 10 percent of those coming in and out of prisons and jail are homeless in the months before their incarceration.

- *Barriers to Employment* - Individuals with criminal records face disadvantages, particularly in an unyielding labor market. New Jersey's law against discrimination does not include any protections against discrimination based on arrest or conviction of a crime. The Rehabilitated and Convicted Offenders Act (RCOA) may provide relief from occupational licensing barriers.

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- *Barriers to Education* - One of the primary means an individual can move forward from a criminal conviction and improve the quality of life is through education. Public and Private colleges have a wide discretion to admit or deny admissions based on criminal convictions. In addition, financial aid to those with convictions has been restricted.

- *Barriers to Public Benefits* - Public Assistance benefits that provide cash assistance and food stamps are critical to help individuals leaving jail and prison to obtain basic necessities while looking for employment. Eligibility for public assistance includes job training, child care, transportation, and certain medical assistance.

To reduce the number of repeat offenders, over the next five year period, the Township of Irvington will increase options for vocational and job training programs career development courses that not only provide ex-offenders the ability to learn an employable skill but also to restore confidence in their futures.

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

As identified in the Homeless Needs Assessment section, permanent supportive housing has been identified as a priority need and will likely be needed for non-homeless special needs populations. Specifically, this includes affordable, safe and sanitary housing and the following financial assistance:

- Rental assistance
- Short term rent/mortgage utility payments
- Facility based housing development
- Facility based housing operations
- Supportive services

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

By the end of December 2014, there were 2,150 case off HIV/AIDS in Irvington, according to the New Jersey Department of Health. This compares with Essex County at 9,848. The 25-44 age group had the highest in reported cases with males at 28,102 far exceeding females at 16,009. The most frequent transmission category was drug use by injection by males. For females the most frequent transmission category was heterosexual contact.

Discussion – See sections A and D above.

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VI Non Housing Community Development Needs

A. Introduction

The Township of Irvington as a result of the age of its facilities and infrastructure, residential housing and homeless needs, housing market characteristics, need for business growth and retention and the socio-economic and workforce development needs of its residents have numerous non housing community needs that it has prioritized and have developed strategies to address.

All of the needs in B to D below were determined by: surveying the Townships Department Director; reviewing the existing Township Master Plan; reviewing the Township's existing Redevelopment Plan; and, designated redevelopment areas.

B. Describe the jurisdiction's need for Public Facilities: How were these needs determined?

A majority of the Township of Irvington's housing and public facilities were built prior to 1950 making them seriously dated and in need of substantial improvement due to their age. Additionally, the majority of the Township's facilities have not had any substantial improvements since that time and some facilities are in need or upgrade to make them more accessible to persons with disabilities and some instances, to have sufficient lavatory facilities to adequately accommodate all genders.

1) Past/On-going Public Facility Improvements

The Township over the past year has taken steps to renovate public facilities. Specifically, the Township is presently completing the renovation of Fire Station 4, which will permit the Station to house larger fire trucks. Additionally, the Irvington Township Board of Education undertook major renovations using State school construction funds. As a result, Mount Vernon Avenue Elementary, and Augusta Elementary Schools underwent complete rehabilitation, while Grove Street Elementary and Montgomery Elementary Schools have begun renovation.

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The Township has also taken a lead role in addressing energy conservation with the installation of new energy-efficient office lighting and upgrading its telephone system to limit cost and electrical use. Private developers are encouraged to build LEED (Leadership in Energy and Environment Design) certified solar energy roofs and to design energy efficient buildings.

2) Public Facility Improvement Needs Over the next Five Years

The public facilities needs include: 1) Handicap ramps; 2) addition of female bathrooms in the fire department; 3) Improvements to park facilities and recreational centers; 4) renovation to park shelter buildings; and, 5) general facility improvements to needed for the Township to be able to effectively provide services to its residents. A

C. Describe the jurisdiction's need for Public Improvements: How were these needs determined?

Ensuring that Irvington Township has adequate infrastructure to serve the needs of the community without adversely affecting the environment or quality of life in Irvington remains an ongoing goal.

1) Sewage and Drainage System

Due to Irvington's aging sewer infrastructure, the township regularly manages collapses throughout the sewage system. These unanticipated events not only require significant public investment, but also hamper Irvington's economic development efforts. Updating sewage infrastructure in critical areas will allow the township to better attract large employers and small business owners. Increasing sewage capacity will allow Irvington to undertake more comprehensive economic development strategies and marketing campaigns as "place-making" infrastructure making Irvington a more attractive location for businesses. This will increase Irvington's ability to expand workforce development efforts.

One of the Township's major needed public improvements is the need to substantially upgrade its sewage and drainage infrastructure. This includes: 1) increasing sewage capacity allowing for more businesses/residents to enter improved areas; 2) reducing emergency costs in repairing collapsed sewage lines; and, 3) improving traffic flows with lower incidences of sewer collapse and overflow.

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2) Street Paving and Repair

Although the Township and the County of Essex has begun a comprehensive street paving and repair program, substantial work still remains in this areas. As a result, Street Paving and repair remains a priority over the next five years for the Township.

Beginning in 2002 the Township began using a backlog of NJDOT funds. These funds were designated for repaving roads but were languishing. The Township Department of Public Works developed a Paving Information System to guide the selection of roads that required new surfaces. This system resulted from a rigorous field investigation of road surface conditions. The initial pace of repaving was 2 to 3 streets each year. At the current time, the Township is fully implementing the Pavement Information System by funding the resurfacing of 67 roads throughout Irvington. Essex County has repaved roads it owns: Stuyvesant Avenue, Sanford Avenue and Grove Street. There were several problem streets the Township identified in 2002 and completed work to repair them. The neighborhoods along Columbia Avenue, University Avenue experienced washed out fill that supported the stability of these roads.

3) Streetscape and Façade Improvement

Irvington has several signature business centers that require significant aesthetic and functional improvements to ensure that the economic potential of these corridors are being maximized. These improvements will include sidewalk restructuring, safety paintings, repaving, parking, façade improvements, signage, landscaping, critical infrastructure (road, water, sewer, and electric) repairs, complete streets remodeling, etc. These activities create beautiful public spaces that attract pedestrians, high density living, and retail spaces.

Continued efforts by the township to attract businesses and shoppers to Irvington's center and secondary centers are hampered by the suitability of these areas for those activities. Accomplishing urban design goals will assist Irvington in developing its economic development profile for workforce development related goals. 1) Increased capacity for business and shopper attraction; 2) Support of multi-modal transportation, increasing the health of Irvington residents and increasing business district traffic; and, 3) Façade and signage improvements that help businesses become more successful.

4) Traffic Circulation

Due to Irvington's location, the community continues to benefit by great local and regional access. A cooperative effort between Irvington, neighboring communities, the county, state, and regional

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authorities is essential to take appropriate advantage of the concentration of transit and automobile systems. Irvington has taking steps towards achieving this by channeling automobile traffic away from Irvington Center by strategically enhancing peripheral parking supply, such as the Nye Avenue Municipal Parking Garage and fostering pedestrian and transit-only use where appropriate to create auto-free zones.

The Township is also working with Essex County to implement a number of traffic calming strategies to slow vehicle speed on Springfield Avenue and its approach roads. Additionally, New Jersey Transit provides a free journey to work bus that in the off peak hours will operate as a free jitney bus service between residential neighborhoods and the shopping districts in Irvington.

Despite this progress, the Township still needs to achieve several objectives to achieve its mutilate Public Improvement and Master Plan goals. These objectives includes: 1) developing peripheral parking for central business district employees; 2) developing alternative means of transportation; completing a comprehensive bikeway study; 3) completing a study on the design and financial feasibility of improving access to and expanding Township owned surface parking lots; 4) developing a business attraction plan to encourage uses to locate near the bus terminal that complement the transportation node; and, 5) exploring links to parking facilities (i.e., the Nye Avenue Municipal Parking Garage or another location that could serve as a park and ride for commuters)

5) Transit Village

The Irvington Bus Terminal, which underwent renovation in the early 2000s, is one of New Jersey Transit's (NJT) busiest facilities and regional transit hubs. The Bus Terminal is served by NJT bus routes 107 to the Port Authority Bus Terminal in Midtown Manhattan and by 12 different bus lines accessing the local region. It is located in Irvington Center which is slowing becoming a bustling urban business center with ample of available commercial and residential real estate in close proximity that can be used to develop housing close to the terminal creating a transit village. Expansion of transit opportunities are a solution to expected growth in traffic volumes as development proceeds in the Township over the next half-decade.

Additionally the New Jersey Transit has funded a free bus shuttle serving Irvington Center and a new express GO Bus service is operating along Springfield Avenue, which with patronage growing to threshold patronage could support a light rail transit service to Newark and Newark Liberty Airport.

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The nearby Maple Gardens gated-community luxury apartment rentals already brings a semblance of a transit village in the area as it an overwhelming majority of its residents use the bus terminal to commute to work in Newark, Jersey City and Manhattan. The Township of Irvington over the next five years will explore the feasibility and take steps to create a transit village in the Township. This will be beneficial to both the Township businesses and residents.

6) Parks and Park Equipment

The Township made major strides in meeting the goals and objectives of the open space and recreation element of the Master Plan. Since 2002, every Township owned park has had newly built playground equipment. Park renovations funded through the Green Acres program has transformed the parks, particularly Orange, Raymond Burgess (formerly Montgomery Park) and Chancellor parks, where new park buildings and fencing have been constructed. Every Township Ward now features a community recreation center, where youth are exposed to recreation activities and culture after-school.

D. Describe the jurisdiction's need for Public Services: How were these needs determined?

As detailed above, twenty-one (21%) of the Township residents are considered low income and are therefore living in some level of poverty and is also affected by one of more housing problems such as lacking plumbing or a kitchen, crowding where 1.5 or more persons are sharing a room or are paying more than 30 or in some case 50 percent of their income towards the cost of housing. As a result, low income individuals and families in addition to needing available and decent affordable housing, are also in need of a variety of supportive and workforce development services to improve their socio-economic status and thereby improve their quality of life.

To provide these services, the Township over the next five years will establish a comprehensive continuum of care of public services working in partnership with its private, government and community development organization partners to provide the following support services:

general services; workforce Development; educational services; youth and community recreational and supportive services; health and counseling services; comprehensive case management and financial literacy counseling; ex-offender and re-entry support services; first time homebuyer's programs; housing education and counseling services such as foreclosure prevention programs; environmental health and green services, including lead-paint remediation services; and support services to special needs populations such as veteran, seniors and physical and mentally challenged persons and persons living with HIV/AIDS. These services will include transportation services to seniors by purchasing and operating buses to provide shuttle services to seniors to provide them with access to medical, recreational and support services.

Section 4: Housing Market Analysis

I Overview

Household incomes in the Township of Irvington are significantly lower than those in the remainder of Essex County and the Newark Metropolitan Statistical Area (MSA). Despite Irvington's lower household incomes and high unemployment rate of 7.8%, the Township has still experienced substantial housing market pressure since 2000. As growth in housing values has outpaced income growth, a crisis of housing affordability has become pervasive throughout the Township. As growth in housing values has outpaced income growth, a crisis of housing affordability has become pervasive throughout the Township.

The Township has an estimated population of 54,428 in 2011 as detailed in table 5 above. The one zip code and is located within Essex County. Overall Irvington is composed of 85% Black which includes African American, Caribbean (including Haitian) and Sub-Saharan Africa households, 7% White/Non-Hispanic/Latino households, and 10% White Hispanic/Latino households.

II Housing Market Analysis Overview

Irvington has made significant strides in rebuilding its housing stock and improving neighborhoods particularly in the East Ward. Increasing its stock of affordable housing and preserving the diversity of housing in Irvington remains an important objective, and both communities have undertaken major efforts to preserve and expand their affordable housing stock.

A total of 172 new and rehabilitated housing units (52 were affordable) were planned or constructed in the Township since 2002. In the East Ward alone about 30 new homeowners and tenants are now Township residents. Table 31 shows the predominance (42%) of 2 through 4 family homes in the Township. Irvington has a varied mix of dwelling types. As shown in Table 31, the majority of the dwelling units in the Township are found in small apartment buildings of five or more units. About 21 percent of the housing units are single-family detached dwellings, which grew from 16% since 1990. Three percent were single-family attached dwellings (i.e., townhouses) represented the same portion three decades ago. This general pattern of housing type, with 1 and 2 bedrooms is expected to persist through the next several decades with little significant change in the need for housing type.

For the past two decades, the Township has loss affordable housing through dilapidation, fire and abandonment. However an active development program over the past decade, using HOME funds and private investment saw new residential construction and sales. The Township is currently seeking to secure 11 parcels in the East Ward from the New Jersey School Development Authority,

Section 4: Housing Market Analysis

taken by eminent domain in 2005 for the construction of a new Middle School in the East Ward. The shift in policy has prompted the Board of Education to not advocate for building a new Middle School, instead to construct a Special Needs School. The Township would like to see land surrounding the Special Needs School sold to qualified developers to build needed affordable in the East Ward.

Protecting existing neighborhoods from incompatible development continues to be a concern. Pressure on the scale and integrity of residential neighborhoods has increased in recent years. Irvington has received proposals for residential density increases as developers plan to subdivide regulation lots into smaller substandard-sized lots with consequent yard and parking issues. This development scenario tends to increase the supply of affordable housing, especially in areas where the very low and low income persons concentrate. Such development applications for in-fill development have increased in recent years. In fact a concentration of affordable new single family homes are being built (some completed and sold), and to establish new development that is harmonious with existing neighborhoods remains a Long Range Plan objective.

Historic Demographic and Socioeconomic Characteristics

Census depicts the population of Irvington Township increasing minimally between 1990 and 2000, from 59,744 to 60,695. There was a similarly small increase in the number of households in the Township between 1990 and 2000. The average household size decreased minimally from 2.76 to 2.75.

The population cohorts with increases between 1990 and 2000 were children under 5 years old, children 5 to 14 year old, and adults 45 to 64 years old. The largest percentage increase was among residents aged 45 to 64, who increased by over 27%. These trends reflect the aging of the baby boom generation into late middle age, and the maturation of their children into teenagers. The largest percentage decrease was in the number of residents aged sixty-five (65) and older, suggesting that elderly people are moving out of town when they reach retirement.

Also, there were slightly more women than men in the Township in 2000 (53 percent female, versus 47 percent male). This is virtually identical to national and statewide breakdowns. The slightly larger proportion of women is largely explained by the shorter life expectancy among men.

Section 4: Housing Market Analysis

The median household income in Irvington in 2000 was \$40,922. When accounting for inflation, Census depicts the Township's median household income as decreasing during the 1990's. However, per capita income increased slightly, because of slightly smaller household sizes.

About 60 percent of the Township's households had incomes of less than \$50,000. On average, there are about 2 to 3 persons in each household in Irvington. Households of that size have HUD moderate income limits of \$ 47,360 to \$53,280. Thus, as much as 60 percent of all households in the Township could fall into HUD's definition of a low- or moderate-income household, assuming a household size of 2 to 3 people.

A. Introduction – Number of Housing Units

A table 26 indicates below, there is a total of 23,972 residential units in the Township and the majority of those units are in 2-4 unit properties with the majority of unit size being three bedrooms as detailed in Table 27.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	4,926	21%
1-unit, attached structure	660	3%
2-4 units	10,143	42%
5-19 units	3,775	16%
20 or more units	4,450	19%
Mobile Home, boat, RV, van, etc.	18	0%
Total	23,972	100%

Table 24 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	9	0%	1,417	10%
1 bedroom	223	3%	5,365	39%
2 bedrooms	1,786	27%	4,771	35%
3 or more bedrooms	4,519	69%	2,033	15%
Total	6,537	99%	13,586	99%

Table 25 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Section 4: Housing Market Analysis

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

A total of 172 new and rehabilitated housing units (52 were affordable) were planned or constructed in the Township since 2002. As discussed above, although the Township has developed 52 affordable housing units, there is still a shortage of housing affordable to low income and extremely low income persons residing in the Township. There is approximately 600 persons on both the waiting list for public housing and Section 8 Housing Choice Voucher managed by the Irvington Housing Authority.

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

The Township plans the demolition of 20 – 25 vacant and blighted properties throughout the Township. Unless rehabilitated or the building of new construction to replace these units, those properties will not be available as housing in any capacity for Township residents.

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

Since there is approximately 600 persons on both the waiting list for public housing and Section 8 Housing Choice Voucher managed by the Irvington Housing Authority, the available housing units within the Township does not meet the needs of the population.

E. Describe the need for specific types of housing

Table 33 shows the housing unit cost in Irvington's market was definitely increased over the past decade. This inflation in housing cost is consistent with changes between the decades since 1980. The concern for Irvington is that income levels while increasing, are being out paced by housing cost. This is evident by the fact that more Township residents are paying greater than 50% of rental and mortgage cost, which is a severe cost burden. As such, there is a need for both homeownership and rental units that is affordable to the Township's Low Income Residents.

Across the income levels affordable rents predominate in Irvington as is shown in Table 34. The at-market rent cost while a much lower number than below-market rent is still a significant indicator of the level of rent being paid in the Township market.

Discussion - See A – E Above.

Section 4: Housing Market Analysis

III Housing Market Analysis: Cost of Housing

A. Introduction

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	125,300	239,800	91%
Median Contract Rent	624	833	33%

B. Table 26 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,327	9.8%
\$500-999	9,375	69.0%
\$1,000-1,499	2,709	19.9%
\$1,500-1,999	130	1.0%
\$2,000 or more	45	0.3%
Total	13,586	100.0%

E. Table 27 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	930	No Data
50% HAMFI	3,475	290
80% HAMFI	9,430	985
100% HAMFI	No Data	2,180
Total	13,835	3,455

H. Table 28 – Housing Affordability

Data Source: 2007-2011 CHAS

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Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	971	1,007	1,202	1,550	1,772
High HOME Rent	1,013	1,059	1,265	1,499	1,653
Low HOME Rent	793	850	1,021	1,179	1,316

A. Table 29 – Monthly Rent

Data Source: HUD FMR and HOME Rents

B. Is there sufficient housing for households at all income levels?

As discussed above, since there is approximately 600 persons on both the waiting list for public housing and Section 8 Housing Choice Voucher managed by the Irvington Housing Authority, the available housing units within the Township does not meet the needs of the population. Additionally, as also detailed above 11,720 out of 20,123 households are considered low-income and therefore are not making sufficient enough income to pay market rent.

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

Housing affordability is not likely to change until there is a substantial increase in the development of homeownership and rental units which will have the effect of potentially decreasing property taxes and the value of future developments. Additionally, as new housing is developed, sale prices of housing is increasing and comps within the local market is based on newly constructed housing that is selling more that over the past five years. Development planned over the next five years will make substantial progress towards achievement of this goal.

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

HOME Rent/Fair Market Rent are still lower than Area Median Rent making it necessary for HOME/Fair Market Rent be available to low-income residents to make the cost of housing affordable and within requisite cost burden of at or below 30% of income.

E. Discussion – See A – D Above.

Section 4: Housing Market Analysis

VI Housing Market Analysis: Condition of Housing

A. Introduction

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,762	58%	6,901	51%
With two selected Conditions	49	1%	443	3%
With three selected Conditions	21	0%	75	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,705	41%	6,167	45%
Total	6,537	100%	13,586	100%

Table 30 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	242	4%	742	5%
1980-1999	337	5%	1,050	8%
1950-1979	2,609	40%	6,094	45%
Before 1950	3,349	51%	5,700	42%
Total	6,537	100%	13,586	100%

Table 31 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,958	91%	11,794	87%
Housing Units build before 1980 with children present	85	1%	290	2%

Table 32 – Risk of Lead-Based Paint

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

Section 4: Housing Market Analysis

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	380		380
Abandoned Vacant Units	500		500
REO Properties	267		267
Abandoned REO Properties	N/A		N/A

Table 40 - Vacant Units

B. Need for Owner and Rental Rehabilitation

The Township has numerous vacant lots scattered throughout the Township, which can be used for the development of new, lead-free affordable housing. One obvious place to concentrate affordable housing is in the East Ward and South Ward, where many older residential buildings have been abandoned and the neighborhoods have experienced a dramatic reduction in their housing stock. The concentration of new housing in those areas would be consistent with the provisions of the Land Use Element (Chapter 3) and the Economic Plan Element (Chapter 5), which call for the redevelopment of areas near the Township's eastern border with Newark. In addition, there may be many, smaller, scattered sites throughout the Township that may be suitable for affordable housing.

Irvington has relatively old housing. According to the Table 39, more than 90 percent of the housing stock was built before 1980. After 1970, housing construction dropped off considerably, primarily because of the lack of vacant land, but also because of the changing demographic and development patterns. Although housing construction slowed down, it did not stop altogether. Before 1950, the total number of housing units built were 17,352 as is shown in Table 38. This number by far the greatest number of Irvington units built that would have lead based paint on the walls. Children living in such households are exposed at levels greater than 5 according to the State Department of Health. At this level the Irvington health inspectors can enforce and cite homeowners, but it is not a required action. There are children with level 15 and these homes are required to be enforced.

Rehabilitation of such units are a priority. From 1990 to 1999, 84 residential construction permits were issued in the Township. Of this total, only 62 permits were for single-family development. This suggests that the remaining dwelling units built in the 1990s (about 290 to 340 units) were multi-family units. Development of such multifamily housing is consistent with the Township's current mix of dwelling types.

Section 4: Housing Market Analysis

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

The Township has taken many steps to ensure adequate lead based paint abatement for over the past five years, however, much work still needs to take place in this area. Since were approximately 17,352 units built prior to 1950, all or a substantial number of these properties may have Lead Based Paint.

D. Discussion - See pages A – C Above.

Section 4: Housing Market Analysis

VII Public and Assisted Units

A. Introduction

As detailed above, the Irvington Housing Authority (IHA). Public administers public housing in the Township. IHA is responsible for all aspects of the Consolidated Plan dealing with public housing, and for administration of the Township's Section 8/Housing Choice Voucher program. IHA is a state-chartered autonomous Irvington Agency. The Authority is governed by a seven-member Board, six of whom are appointed by the Mayor and approved by Municipal Council. The seventh member is appointed by the governor. While its day-to-day operations are independent of Township government, IHA works closely with the Office of Community Development to meet the Township's low income housing needs. In particular, IHA works to review and develop housing plans, share data, plan and grant strategies, and expedite approvals. A Township Council Member is also on the IHA Board of Commissioners.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			661	240			0	0	0
# of accessible units									

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

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Section 4: Housing Market Analysis

B. Describe the supply of public housing developments:

IHA owns and operates 664 public housing units, located in Irvington, that provide reduced rents for very low-income families, seniors and persons with disabilities. Tenants pay 30 percent of their income as rent, keeping their cost burden down. The occupancy rate is 96%. A total of 95% of these units are occupied by Blacks. The waiting list for units is 360 households. IHA manages a family complex which is located at Crescent Lane and Union Avenue. This complex consist of 126 units having an occupancy rate of 98%. The racial composition of these units is 96% Black.

C. Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The IHA operates 14 buildings which are a combination of low and high rise structures. Four apartment buildings for income eligible seniors and disabled citizens of the Township. These units are located at 81 Union Avenue, 624 Nye Avenue, 101 Union Avenue, and 141 Union Avenue. The total number of units in these complexes is 534. Additionally, the remaining buildings for low income families located among five development housing projects.

Section 4: Housing Market Analysis

D. Public Housing Condition

Public Housing Development	Average Inspection Score

Table 42 - Public Housing Condition

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

IHA owns and operates 664 public housing units, located in Irvington, that provide reduced rents for very low-income families, seniors and persons with disabilities. Tenants pay 30 percent of their income as rent, keeping their cost burden down. These units located among five housing projects. The units are within 14 buildings which are a combination of low and high rise structures.

The IHA operates four apartment buildings for income eligible seniors and disabled citizens of the Township. These units are located at 81 Union Avenue, 624 Nye Avenue, 101 Union Avenue, and 141 Union Avenue. The total number of units in these complexes is 534. The occupancy rate is 96%. A total of 95% of these units are occupied by Blacks. The waiting list for units is 360 households. IHA manages a family complex which is located at Crescent Lane and Union Avenue. This complex consist of 126 units having an occupancy rate of 98%. The racial composition of these units is 96% Black.

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

Through-out the next 5 years, the IHA will implement a combined strategy aimed at better coordinating and leveraging resources to work more closely with the Township and INIC to delivery support and other services to Public Housing Residents and Voucher holders. This would include participating in the Township's Continuum of Care.

G. Discussion – See A – G above.

Section 4: Housing Market Analysis

VIII Homeless Facilities and Services

A. Introduction

The Township of Irvington does not have any facilities to house or provide shelter beds for the Homeless. Given its proximity to the City of Newark, coordinate of services to house our homeless residents are usually done in coordination with facility providers in the Township. Additionally, INIC is provides direct support, case management and referral services for the Township's Homeless population.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 43 - Facilities and Housing Targeted to Homeless Households

Section 4: Housing Market Analysis

- B. Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.**
- C. List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

IX Special Needs Facilities and Services

A. Introduction

The Township's Irvington Neighborhood Improvement Consortium (I.N.I.C.) has the primary responsibility of addressing the needs of the homeless and other special needs of persons in the community. As an active member of the Essex County Comprehensive Emergency Assistance Systems Committee and the Essex County Homeless Services Providers Network, I.N.I.C. is included in the collaboration of organizations that work in tandem to serve the very-low and low-income citizens of the County, including the homeless, households threatened with homelessness, and other special needs persons in our population.

As a member of the Essex County Continuum of Care Program and as the designated community action agency of the Township, I.N.I.C. is the Township's administrator of Community Services Block Grant, Shelter Support, Social Services for the Homeless, Temporary Assistance for the Needy and HIV & AIDS Care Program which are all dedicated to servicing the needs of the homeless, those at risk of becoming homeless, and special needs population of the Township.

The services provided by I.N.I.C. are augmented by the Irvington Housing Authority, which administers a Section 8 program with clients in the Township of Irvington. These programs will continue and are an important resource in assistance to homeless persons or persons who might otherwise become homeless. To the extent permitted, homeless persons are given priority consideration for assistance.

- A. 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**

Additionally, the Township's Annual Action Plan includes funding of social services designed:

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- general support and case management services;
- to assist dysfunctional youth and families via individual and group counseling and related services;
- to provide early childhood health, mental health, social and educational services for children and their families with emphasis on father-child parenting;
- To provide day care, transportation, recreational, social services, and health care services for seniors, many of whom would spend their day in isolation and despair were it not for the Irvington Senior Citizens Center, the Irvington Counseling Center, and Jewish Family Service of Metro West;
- workforce development and educational services;
- youth and community recreational and supportive services; health;
- ex-offender and re-entry support services;
- first time homebuyer's housing education and foreclosure prevention counseling services programs;
- environmental health and green services; including lead-paint remediation services;
- and support services to special needs populations such as veteran, seniors and physical and mentally challenged persons
- Support homeless and at-risk special needs populations in jeopardy of becoming homeless with coordinated support services and housing assistance, focusing on prevention and "housing first" activities

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

See answer to A above.

Section 4: Housing Market Analysis

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

Addressing the needs of these special needs persons is an important component of the Township's action plan as we seek to assist the homeless and those at risk of becoming homeless through a coordinated effort with the Township's Irvington Neighborhood Improvement Consortium, the Essex County public and non-profit agencies that provide homeless prevention services, and the Irvington Housing Authority.

The Irvington Housing Authority's Housing Choice Voucher Program, also known as Section 8, is a program funded by HUD. This program assists "very low" income families, senior citizens, and persons with disabilities to pay their rent. Participants are responsible for an affordable portion of their rent based on their income and the balance is paid directly to the owner by the Irvington Housing Authority.

The participant is responsible for locating a suitable unit and a rental owner who is willing to rent their unit to them. The unit may be a house, townhouse, condominium or apartment. Before a unit may be subsidized, it must meet HUD's Housing Quality Standards (HQS) Inspection as well as the Township's Certificate of Habitability (C of H) Inspection.

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

Working in partnership with INIC, the Housing Authority, our CDBG and HOME Supportive Service sub-grantees and the County of Essex, over the next year the Township will develop and implement a strategy to: 1) continuously identify and keep track of who are not homeless but who have other special needs; 2) development a service delivery framework to provide comprehensive support services to this population; and, 3) implement individual and household housing and supportive plan to increase their self-sufficient and decrease the likelihood of them become homeless.

Section 4: Housing Market Analysis

X Barriers to Affordable Housing

A. Negative Effect of Public Policy on Affordable Housing and Residential Investment

Although the Township has made some stride in the development of Affordable Housing over the past five years, there is still a significant need for the development of substantially more affordable housing. However, there are several barriers that limits the Township's ability to aggressively develop affordable housing. These include:

- sufficient allocation of Federal and State resources for affordable housing initiatives;
- the limited availability of vacant land in a landlocked community;
- the inability of lower income families to qualify for mortgages due to poor credit reports;
- an excessive property tax burden that invariably results in lower income families not qualifying for a mortgage once the property tax is factored into the cost of the purchase of the house;

Despite these barriers and other impeding factors (conservative building codes, and extensive permit delays that often contribute to increased construction cost), the Township has sought to neutralize these barriers by actively engaging in and supporting initiatives that lend to the preservation and development of affordable housing.

Over the past year, the township has undertaken an aggressive and successful step to increase the participation of private and investors in the Township of Irvington through the launch of the Land Development Group. This group meets weekly to foster private investment in the Township and to provide guidance and direction in site plan preparation. Through these meetings, investors avoid unnecessary red-tape bureaucracy and projects are implemented more efficiently in regards to time and procedures. Further, the Township will continue to work with realtors and organizations that provide homeowner seminars and home buying counseling for potential homeowners and it will provide forums for lending institutions to meet with potential developers that have an interest in providing affordable housing.

The Irvington Township Long Range Plan is being updated to address the above issues to address gaining access to quality affordable housing. The housing element should be revised to include innovative ways to meet the needs of a growing senior population. It should provide the policy for reducing the concentration of substandard housing conditions and burden of low income residents in bearing relatively high housing costs.

Section 4: Housing Market Analysis

XI Non-Housing Community Development

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	9	0	0	0	0
Arts, Entertainment, Accommodations	1,877	1,018	10	17	7
Construction	330	198	2	3	1
Education and Health Care Services	4,912	1,537	26	25	-1
Finance, Insurance, and Real Estate	1,352	329	7	5	-2
Information	584	220	3	4	0
Manufacturing	1,029	671	6	11	6
Other Services	695	279	4	5	1
Professional, Scientific, Management Services	1,348	127	7	2	-5
Public Administration	0	0	0	0	0
Retail Trade	2,332	931	13	15	3
Transportation and Warehousing	1,429	211	8	3	-4
Wholesale Trade	850	324	5	5	1
Total	16,747	5,845	--	--	--

Table 45- Business Activity

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

Section 4: Housing Market Analysis

Labor Force

Total Population in the Civilian Labor Force	29,504
Civilian Employed Population 16 years and over	25,059
Unemployment Rate	15.07
Unemployment Rate for Ages 16-24	34.44
Unemployment Rate for Ages 25-65	11.30

Table 33 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	2,824
Farming, fisheries and forestry occupations	1,339
Service	4,561
Sales and office	6,932
Construction, extraction, maintenance and repair	1,764
Production, transportation and material moving	1,608

Table 34 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,340	51%
30-59 Minutes	8,141	34%
60 or More Minutes	3,601	15%
Total	24,082	100%

Table 35 - Travel Time

Data Source: 2007-2011 ACS

Section 4: Housing Market Analysis

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	2,756	590	1,307
High school graduate (includes equivalency)	7,927	1,295	1,998
Some college or Associate's degree	7,039	1,172	1,317
Bachelor's degree or higher	3,629	300	357

Table 36 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	82	624	252	606	976
9th to 12th grade, no diploma	781	605	905	1,661	1,014
High school graduate, GED, or alternative	1,722	3,078	2,902	5,240	2,121
Some college, no degree	1,774	2,418	1,676	3,376	744
Associate's degree	298	616	489	978	173
Bachelor's degree	192	1,189	926	1,129	307
Graduate or professional degree	37	182	426	434	139

Table 37 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Section 4: Housing Market Analysis

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 38 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

A. Introduction

The Goal of the Township's Non-Housing and Community Development Plan is to provide a suitable living environment for low and moderate income residents of the Township. This will be achieved by undertaking by achieving the following objectives:

- improving the safety and livability of its neighborhoods;
- providing quality facilities and services;
- revitalizing neighborhoods; restoring and preserving natural and physical features of special value;
- conserving energy resources;
- and expanding economic opportunities by creating jobs to low and moderate income persons; public/private partnerships;
- infrastructure improvements that support an identified role for the community within the regional marketplace; and,
- Encourage job training and other incentives to retain and attract business.

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

Based on the information in table above, the major employment is Education and Health Care Services followed by Retail Trade.

C. Describe the workforce and infrastructure needs of the business community.

Table 43 highlights an alarming correlation between the number of workers and the number of jobs. In every business sector category, there is a shortage of jobs openings available for workers. This is especially the case in the major industry within the Township, Education and Health Care Services.

Section 4: Housing Market Analysis

In short, even if residents are trained in areas of employment within the Township, there are no job opening available to them. This analysis highlights the need to both: 1) target and recruit businesses with job openings to relocate to the Township and hire local residents; 2) identification of other business sectors within the Township with employment vacancies and training of residents for those jobs; 3) identify employment vacancies in neighboring communities that can hire residents; and, work with local business to grow and increase need for employees.

From the data found in table 6 and table 43 above there is a great need for workforce infrastructure development. Specifically, as detailed by table 6, over 50% of the township's households are low-income and therefore do not have the economic means to take care of all of their necessities. Additionally, per table 43, 15% of the township's residents are either unemployed or not in the labor force at all. Accordingly that is a large segment of the populations unavailable to meet the needs of the business community. As a result, there is a definite need to develop and implement a business recruitment and growth strategy to increase employment.

D. 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.

The Township is seeking status as a New Jersey designated Transit Village. This will make the Township eligible for grants aimed at supporting the development of transit oriented growth in the Irvington p as by providing increased employment opportunities through the new businesses that will become the commercial tenants/owners in the village.

The Township is also working closely with the owner of the valley fair mall which to facilitate the rental o of over 40 commercial spaces. Each new tenant is a future employer of Irvington residents. The Township just hosted a grown breaking of the Hilltop project which is 300 plus mixed used residential and commercial complex that will begin demolition this summer. This projects is divided into six phases over the next five years. At each phase beginning with demolition through completion and then operation of the completed project, there will be numerous employment opportunities for residents.

In addition to the above, in addition to an increase in residential homeownership and rental housing, the Township has plans to implement several large scale projects that will also provide ample opportunities for employment available to Township residents.

Section 4: Housing Market Analysis

- 1) *Describe any needs for workforce development, business support or infrastructure these changes may create. See above.*

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

As discussed in other parts of this sections, there is a disconnect between the skills and education of the workforce and available employment opportunities throughout this jurisdiction.

As the ACS 2011 Census details, more than 70 percent of Irvington's residents over the age of sixteen were in the labor force, while the Township's unemployment rate was about 34 percent for that age group. As depicted in Table 46, the unemployment rate remained steady at 15% as a result of the recent recession of mid-2000. Irvington continues to experience a higher unemployment than Essex County, the State, and all the adjacent municipalities except Newark.

More than one-third of employed residents were employed in technical, sales, and administrative support occupations. A significant number of residents also worked as machine operators, fabricators, or laborers, as well as managers and professionals. Also, most employed residents worked in the services (46%), manufacturing (18%), and retail (13%) sectors of the economy.

Additionally, more than 70 percent of Irvington's residents over the age of fifteen were in the labor force according to the 1990 Census, while the Township's unemployment rate was about 6 to 7 percent. The unemployment rate dropped from 7.1% to 6.3% between 1990 and 1998, reflecting the economic boom of the late 1990s. However, Irvington still had higher unemployment than Essex County, the State, and all the adjacent municipalities except Newark.

Also, more than one-third of employed residents were employed in technical, sales, and administrative support occupations. A significant number of residents also worked as machine operators, fabricators, or laborers, as well as managers and professionals. Also, most employed residents worked in the services (46%), manufacturing (18%), and retail (13%) sectors of the economy.

F. 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 Township will coordinate with the County of Essex Workforce Development Board to participate in and to work in partnership to implement the Boards Workforce Development Strategic plan especially in the areas that would be of benefit to the Township's businesses and residents.

Section 4: Housing Market Analysis

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

The Township is undergoing redevelopment throughout the Township. There is new affordable housing, including single family homes in major areas designated for redevelopment. It is also seeing new commercial and industrial construction that is bringing in tax revenues and jobs. In an effort to stimulate this and new development, the Township is participating with Thomas Edison College in the Comprehensive Economic Development Strategy. This CEDS will secure funds to improve the Township sewer capacity, build new streetscapes, encourage business incubation and establish a micro-loan program to assist small business.

H. If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Township is seeking status as a New Jersey designated Transit Village. This will make the Township eligible for grants aimed at supporting the development of transit oriented growth in the Irvington Center.

I. Discussion – See A – H Above.

XII Needs and Market Analysis Discussion

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

The Townships low income, primarily minority residents are concentrated in the East and South Wards adjacent to Newark's west boarder. Many on these residents have one or more of the housing problems detailed above. Specifically, living in a property that is lacking either kitchen or plumbing facilities, overcrowding and/or having a housing cost burden greater than 30 or 50 percent of their income. Historically, these areas were the first settled in the Township and have the oldest homes. These are area characterized by 2 and 3 family homes that have deteriorated in quality during the past two decades. The rents are low and attract persons of very low and low incomes. The household are concentrated there as they make up a high percentage of the homes in these area.

Section 4: Housing Market Analysis

These areas are now the focus of redevelopment planning and development. Some major projects have broken ground, were built, sold and are now occupied using HOME funds. Other projects were funded with private funds. These neighborhoods have recreation centers operated by the Township, featuring daily opportunities for after school activities.

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

HUD Defines "Area of Minority Concentration" as, "...any neighborhood in which: (i) The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market area; i.e., the Metropolitan Statistical Area (MSA) in which the proposed housing is to be located; (ii) The neighborhood's total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities for the MSA as a whole; or (iii) In the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

Within the township, there is a concentration of blacks chiefly African Americans in the East and South Wards and in the West ward there is a concentration of Blacks who migrated from other countries (the Caribbean and Sub-Saharan African). Additionally, in the West ward closed to the South ward boarder is a concentration of Hispanics residents predominantly from south and Central America.

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

According to the 2000 U.S. Census, about one-quarter of all the occupied dwelling units in Irvington are owner-occupied. As shown in Table 4-4, this percentage dropped slightly from 1990 to 2000, while the number of renter-occupied units increased. Many residents have continued to move out of the Township, renting out their former homes, reflecting the ongoing pattern of disinvestment. The vacancy rate remained relatively constant between 1990 and 2000, hovering at just less than 9 percent.

The 1990 median dwelling unit value in the Township is significantly lower than that in Essex County as a whole, but median contract rent was somewhat higher, as shown in Table 4-5. The table shows data from 1990. As of September 2001, the U.S. Census Bureau had not reported on unit values and contract rents from the 2000 census. However, there is some anecdotal evidence that housing values and rents remain quite low in Irvington.

Section 4: Housing Market Analysis

Currently, there are single-family houses with 2 to 3 bedrooms available for rent in Irvington for about \$1,000 per month. Asking prices for some single-family houses range from about \$100,000 and \$150,000, and final selling prices for many houses are less than \$100,000, which is considered extremely low in comparison to the county as a whole, the state, and New York metropolitan region.

The condition of Irvington's housing stock is variable. There are areas of the East Ward and the South Ward that have suffered extreme abandonment and disinvestment, resulting in severely dilapidated housing. Many of the houses in those two wards, particularly in the area adjacent to the Newark border, have become so badly deteriorated that they are fire hazards. The Township has been working to board up those structures and to demolish them. Many areas of the Township, however, have very attractive and well-maintained homes, not only in the West and North Wards, but also in areas of the East and South Wards.

Through field investigation completed between 2005 and 2014 the Township determined that there were 275 abandoned buildings in all four wards. Of these, 138 (about half) were determined to have "dangerous" or "hazardous" conditions. These figures include both commercial and residential buildings, but based on field surveys of the Township, the majority of dilapidated buildings were originally residential in use. Abandoned and dilapidated housing also has the potential for degrading the quality of adjacent homes, because they attract criminal activity and accumulate garbage, which attracts rodents and vermin. In addition, housing abandonment in one part of the block or neighborhood depresses the values of occupied housing in other parts of the block or neighborhood. Housing abandonment is one reason why housing values and rents in the Township are generally so low, compared to other towns.

Nevertheless, despite the severity of the abandonment problem, the number of vacant and dilapidated housing was lower in 2000 than in 1995. The number of vacant buildings was reduced by about 25 percent between 1995 and 2000, and the number of "hazardous" and "dangerous" buildings was reduced by about 13 percent. There are several reasons for the improvement. First, a number of houses and apartment buildings have undergone rehabilitation. Second, some of the buildings listed as "hazardous" or "dangerous" in 1995 were demolished. Third, the booming economy in the late 1990's slightly bolstered the rental market in the Township. This effect was not enormous — vacancy rates and numbers of abandoned housing remained extremely high — but it did contribute to the trend of less abandonment.

Section 4: Housing Market Analysis

D. Are there any community assets in these areas/neighborhoods?

The community assets in these areas include:

E. Are there other strategic opportunities in any of these areas?

Section 5: Strategic Plan

I Overview

A. Strategic Plan Overview

In this section of the Consolidated Plan, the Township lays out its strategies and priorities over the next five years to provide low-income residents with affordable housing based on an analysis of its residents, needs, market and inventory described in the Housing Market Analysis and Housing and Homeless Needs sections. Strategies are also outlined to address the Township's non-housing community development needs and priorities by each Community Development Block Grant (CDBG) eligibility category and reflecting the needs for each type of activity.

The Township of Irvington has developed this listing of strategies, priority needs and objectives as a mechanism to best address the housing, homeless and non-housing community development needs identified in the needs sections of this Consolidated Plan and during the required citizen participation and consultation process. The strategies and objectives have been designed in a manner to best utilize the extremely limited housing and community development resources that are available to the Township.

1) Federal Program Goals

The federal statutes and programs related to this Consolidated Plan set forth three basic goals. The federal programs as well as activities to address each of the three basic goals must conform to an overriding federal objective. That overriding federal objective provides that activities must primarily benefit low- and very-low income persons.

The first goal provides that the programs are to provide decent housing. Included within this broad goal are the following: assist homeless persons to obtain affordable housing; retain the affordable housing stock, increase the availability of permanent housing that is affordable to low- income persons; and increase supportive housing activities that include structural features and services to enable persons with special needs to live in dignity.

The second goal provides that the programs are to provide a suitable living environment. This includes improving the safety and livability of neighborhoods; increasing access to facilities and services; reducing the isolation of income groups within areas by revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and preserving energy resources.

The third major goal of the federal programs is to expand economic opportunities. Within this goal are activities creating jobs accessible to low income persons and providing access to credit for community development activities that promote long-term economic and social viability.

Section 5: Strategic Plan

The preparation of this Consolidated Plan created the continuing opportunity for strategic planning and citizen participation to take place in a comprehensive context. The strategic plan is a specific course of action for revitalization. According to HUD's guidelines, it is the means to analyze the local context and the linkages to the larger region, building on local assets and responding to community needs. It integrates economic, physical, environmental, community and human development in a comprehensive context so that families and communities can prosper. A strategic plan sets forth goals, objectives and performance benchmarks for measuring progress and establishes a framework for assessing new knowledge and experiences and for identifying how they can add to a successful plan for revitalization.

The Consolidated Plan also describes the Township's strategies to ameliorate negative effects of policies that act as barriers to affordable housing. The plan outlines the actions to be undertaken to evaluate and reduce lead-based paint hazards, and describes how lead-based paint hazard reduction will continue to be integrated into housing policies and programs.

Additionally, this section also identifies the institutional structure through which the Township will carry out its housing strategy. The plan describes each organization's role and responsibilities in carrying out the strategy, including implementation of specific programs, and discusses the relationships among the organizations. The plan assesses the capacity of the institutional structure to carry out the Township's housing strategies and describes the actions to be taken to strengthen, coordinate, and integrate the institutional structure. Finally, the plan describes its activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies.

Section 5: Strategic Plan

II Geographic Priorities

A. Geographic Area

Table 39 - Geographic Priority Areas

1) General Allocation Priorities

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

As explained in this Consolidated Plan, the greatest housing needs are in the East and South wards. Map1 depicts the Census Tracts of the East and South wards. The Census Tracts are:

- East Ward: 119 (part), 126, 130, 132, and 133
- South Ward: 124 (part), 127, 128, 129, 131 119 (part)

This is so because as the Tables in this Consolidated Plan show, these Census Tracts:

- Have the lowest median incomes
- Have the highest density of housing units
- Have the most overcrowding
- Have the highest incidence of crime and fire
- Have the oldest housing stock with high incidence of Lead Based Paint
- Have the highest concentration of homeless persons
- Have the greatest substandard housing conditions; and,
- Have the greatest concentration of blight

For more than a decade Irvington has focused its HOME and CDBG funding in these areas, creating new and rehabilitated housing. It has provided a plethora a social services aimed at addressing the dire needs of the very low and low income residents. This focus will continue as a specific strategy over the next coming Annual Action year and throughout the 5-year period of this Consolidated Plan.

B. Priority Needs - Table 40 – Priority Needs Summary

1) Narrative (Optional)

Goals

The Township of Irvington over the next five years will be **advancing an economic recovery strategy developed to build a better quality of life for its residents by engaging in activities that will support four overarching goals. These goals are to:**

Section 5: Strategic Plan

- Create safe, vibrant and healthy neighborhoods;
- Bolster its business and commercial sectors and public facilities;
- Create economic opportunities for residents; and,
- Stabilize and enhance the real estate market

This 2015-2019 Consolidated Plan outlines the current planned uses of CDBG and HOME funds for activities that are consistent with the current goals, priority needs and objectives identified to implement the strategies outlined in this plan. The priorities needs below have been identified based on the assessment of housing and homeless needs, housing market analysis and consultation with stakeholders and partner agencies. Below is a summary of the priority needs identified through these assessments.

Housing/Real Estate Redevelopment

- Increasing affordable rental housing opportunities for low-income households.
- Providing new affordable homeownership opportunities for low- to moderate-income households.
- Improving the condition of existing housing.
- Increasing availability of sustainable housing options.
- Providing counseling for first-time homebuyers and current homeowners.
- Enhancing its businesses and public facilities

Homeless

- Reducing the number of individuals and families that become homeless.
- Increasing availability of permanent supportive housing options for homeless individuals and families.
- Providing essential services to homeless populations.

Special Needs Populations

- Increasing accessibility/availability of affordable housing specifically for persons with HIV/AIDS.
- Providing new affordable permanent supportive housing for low/moderate-income veterans.
- Increasing the availability of permanent housing for physically and mentally disabled populations.
- Providing support services to special needs populations.

Section 5: Strategic Plan

Community/Economic Development

- Increasing economic opportunities for low-income residents in Irvington by creating “livable wage” employment opportunities and by attracting entrepreneurs
- Revitalizing, beautifying and façade improvement within the business districts.
- Providing support services to businesses.
- Establishing social venture programs.
- Public and Supportive Services.

Non-Community/Economic Development

- Improving the safety and livability of its neighborhoods.
- Providing quality facilities and services.
- Eliminating of slum and blight.
- Revitalizing neighborhoods.
- Restoring and preserving natural and physical features of special value.

C. 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)	Steady rise of monthly rentals; shortage of supply
TBRA for Non-Homeless Special Needs	Steady rise of monthly rentals; shortage of supply
New Unit Production	Low land cost; high material cost; high finance rates
Rehabilitation	High material cost; high finance rates
Acquisition, including preservation	Low land cost; high material cost; high finance rates

Table 41 – Influence of Market Conditions

Section 5: Strategic Plan

III Anticipated Resources

A. Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Affordable housing construction	Private	Planning and Engineering, Land Acquisition, Demolition, site preparation, construction	\$200 million	~\$100,000	~\$200,000	About \$250 million	~\$500,000	Residential and Commercial projects are either approved or pending approval at the Planning Board. Designated Redevelopers selected and committing funds to projects.

Table 42 - Anticipated Resources

B. Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Township will leverage additionally resources by increase the number of private investors who are investing in the Township, working with develops to secure LIHTC funds, developing relationships with other potential funders such as the Local Initiative Support Corporation (LISC) and local banks to spur their use of CRA funds.

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

Over that last decade the Township sold vacant land through auctions and redevelopment to private individuals and firms for commercial and affordable housing development. There is remaining 1,500 vacant lots and structures held by private owners. These scattered parcels in many cases have Township liens on them and can be foreclosed. During. Now and throughout the next five years the Township expects to foreclose on much of this land and create opportunities for private development of affordable housing.

Also, through partnerships with redevelopment firms and CHDO's Irvington will acquire land, demolish deteriorated buildings, and have them rebuilt or rehabilitated.

D. Discussion - See A – C Above.

Section 5: Strategic Plan

IV. Institutional Delivery Structure

- A. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.**

1) Office of Community Development and Planning - Lead Agency

Irvington's housing and community development plan is developed and managed by the Office of Community Development and Planning (OCDP). The OCDP works in partnership with other municipal departments, state and federal government entities, financial institution and private businesses and community based organizations to provide a seamless service delivery system.

Upon assuming leadership of the Township on July 1, 2014, Mayor Vauss reorganized the Office of Community Development and Planning (OCDP) to comprise four new functional units along with Community Development. These new functions include: Planning and Zoning, Economic Growth, Land Disposition, and Redevelopment. The reorganization permits an organic cooperation and coordination of related planning and property development activities as we implement the Consolidated Plan. This includes coordination involving the Township Master Plan, the Township Zoning Ordinance, and the Township adopted Redevelopment Plans.

As such, the Office of Community Development and Planning (OCDP) is responsible for:

- Overall policy-making, management and decision-making for all local community development and planning initiatives; coordination of all HUD programs, consolidated planning and IDIS administration;
- The design, planning and implementation of all housing elements of the Con Plan, planning and implementation of all housing and redevelopment activities, including assisted housing, special needs housing, management and disposal of City-owned properties, abandoned and vacant properties;
- Planning and management of all City housing and economic development initiatives in accordance with policies of the City administration; all regulatory aspects of land use and real property, through the Master Plans and Zoning Ordinance and Township adopted Redevelopment Plans;
- Being the primary economic development catalyst to retain, attract, and grow businesses; enhancing small and minority business capacity, spurring real estate development within the Township; initiating and executing economic development activities to produce and sustain economic growth, generate jobs, and create wealth for the citizens of Irvington: and,

Section 5: Strategic Plan

- Establishing and maintaining a continuum of care of comprehensive public services available to its residents to provide funding for public and support services to provide:

general services; workforce Development; educational services; youth and community recreational and supportive services; health services; ex-offender and re-entry support services; first time programs; housing education and counseling services such as foreclosure prevention programs; environmental health and green services; including lead-paint remediation services; and support services to special needs populations such as veteran, seniors and physical and mentally challenged persons,

The institutional structure for providing affordable housing and meeting community development needs in the Township of Irvington involves many agencies, including the Irvington Department of Housing Services, Office of Community Development, Irvington Neighborhood Improvement Consortium (INIC) and the Irvington Housing Authority (IHA). In addition, there are several offices within the Township's departmental structure that provide housing, economic, and community development services to residents of the Township. These include:

- The Long Range Planning and Zoning Unit of OCDP is responsible for administering the land use regulations of Irvington, preparing data reports, preparing the long range plan and conducting studies and surveys.
- The Redevelopment Unit of OCDP assists the City by acquiring and assembling parcels of land for development as affordable and market-rate housing, as well as industrial, commercial, and retail use.
- Land Disposition Unit of OCDP is responsible for registering abandoned properties and registering vacant land to get unproductive properties developed, especially for affordable housing.
- The Economic Growth Unit of OCDP promotes business expansion, creation, retention, recruitment, financial assistance, and expansion.
- The Irvington Housing Authority (IHA) is responsible for managing public housing and administering the Section 8 Rental Assistance Housing CHOICE Voucher Program.
- The Irvington Department of Health oversees human services activities for the Township.

Section 5: Strategic Plan

Summary of other Departments and their Roles

Office of The Business Administrator	Directs and supervises the activities of all departments within the Township government including establishing the operating budget for the municipality, setting the policies and procedures that organize and direct the Township staff, and responding to the issues and concerns of the residents and general public.
Department of Finance	Oversees and manages all Finance and Revenue functions of the municipality including grant accounting, grant accounts payable, internal auditing of grants.
Irvington Neighborhood Improvement Consortium	Design, planning and implementation of all special needs housing programs, including developing special needs housing elements of the Con Plan and implements the ESG and HOPWA programs.
Irvington Housing Authority	IHA is responsible for the operations of more than 644 dwelling units and 466 Tenant based Housing Choice Vouchers for very- and extremely low-income residents. IHA works closely with the Township to plan, design, develop and operate public housing.
Office of Housing and Building Construction	Oversees all residential and commercial housing and property code enforcement and establishes standards that govern the maintenance, appearance and condition and occupancy of residential and non-residential properties. Manages emergency demolitions and clearance of properties.
Office of Recreational Services	Provides year round programs of wholesome recreational activities for all Township residents and cooperates with other municipal departments and service/non-profit organizations to further recreational, cultural activities, sports and performing arts.
Office of Public Works	General management, operation and care of the infrastructure found in the Township's right-of-way including streets, alleys, parking lots, bridges, curbs, gutters, sidewalks, traffic signals, traffic signage, street striping, legend and curb painting, sanitary sewer system, storm drain system, and; general management operation and care of Township facilities and properties.
Irvington Fire Administration	Irvington Fire Department's mission is to save lives and protect property by the provision of a comprehensive fire protection program designed to deliver its prevention and suppression services efficiently and effectively, and in a manner consistent with proper risk management and all duty recognized standard operating procedures.
Irvington Police Administration	Irvington Police Department's mission is to protect the lives and safety of all residents and businesses by developing and implementing a comprehensive public safety and law enforcement strategy designed to ensure prevention and suppression of crime efficiently and effectively, and in a manner consistent with proper policing and recognized standard operating procedures.
Office of Health and Senior Services	Monitor health status to identify community problems; diagnose and investigate health problems and hazards; inform, educate and empower the community about health issues; mobilize community partnerships to identify and resolve problems; develop policies and plans that support community health efforts; enforce laws and regulations that protect health and provide safety. Additionally, advocating on behalf of Irvington residents 60 years of age and older by providing quality resources, events, activities, information, and outreach that support the well-being of its clientele.

Section 5: Strategic Plan

2) The State Institutions

The coordination and provision of affordable housing and meeting community development needs is primarily represented by several essential City, County and State agencies:

- New Jersey Department of Community Affairs (DCA)
- New Jersey Housing, Mortgage and Finance Agency (NJHMFA)

3) The Federal Government

The U.S. Department of Housing & Urban Development (HUD) provides entitlement grant funds through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Shelter Grant (ESG).

4) Private Non Profit Organizations

An important part of the institutional structure for affordable housing and community development in Irvington is represented by community-based nonprofit organizations. Nonprofit organizations provide essential services for Irvington residents. Several nonprofit agencies develop and manage affordable housing units for low income individuals and families, homeless persons, and special needs and “at risk” populations. The Township currently works with many community-based organizations, including:

- Brand New Day
- New Jersey Community Capital
- Housing and Community Development Network of New Jersey
- Local Initiative Support Corporation (LISC)

5) Private Non Profit Organizations

For-profit developers develop and manage affordable housing units funded by various federal and state programs including HOME, CDBG.

6) Financial Institutions

Like many other New Jersey communities, Irvington has experienced the closing or relocation of many local banks and financial institutions. In many cases, these local lenders have been replaced by much larger institutions with no local ties to the community.

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The Township should attempt to take an aggressive role in challenging these lenders to participate to a greater degree in providing credit on reasonable terms for lower income residents, and to fulfill their obligations under the federal Community Reinvestment Act. The following institutions have provided financing for affordable housing development projects in Irvington within the last decade: Investors Savings, Wells Fargo and PNC Banks.

Summary of Partners

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Office of Community Development and Planning	The Township Institution	Affordable Housing and Community Development	Township wide
INIC	The Township Institution	Indigent Services and affordable housing	Township wide
IHA	The Township Institution	Homeless, affordable and special needs housing	Township wide
Township Operating Departments	The Township Institution	Non housing facilities	Township wide
Episcopal CDC	CHDO	Homeless, affordable and special needs housing	Township wide
Brand New Day	CHDO	Homeless, affordable and special needs housing	Township wide
NJ Community Capital	Low Interest financing agency	Affordable Housing financing	Township wide
Local Initiatives Support Corp (LISC)	Low Interest financing agency	Affordable Housing financing	Township wide
NJ Housing and Mortgage Finance Agency	Low Interest financing agency	Affordable Housing financing	Township wide
	Low Interest financing agency	Affordable Housing financing	Township wide
NJ Department of Community Affairs	State regulatory agency	Data analysis provider	Township wide
Investors Savings bank	Low Interest financing institution	Affordable Housing financing	Township wide
Wells Fargo Bank	Low Interest financing institution	Affordable Housing financing	Township wide

Table 43 - Institutional Delivery Structure

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B. Assess of Strengths and Gaps in the Institutional Delivery System

The current institutional structure in Irvington is comprehensive and it relies on collaborations between various agencies and organizations. Several of the organizations are part of the OCDP.

Strengths

Public and autonomous agencies that are critical to the institutional structure work cooperatively in executing required tasks. Agency staff have the ability and expertise to deliver services efficiently and effectively. Agency staff often has years of expertise in their respective fields.

Nonprofit organizations work closely with the OCDP and they often bring a significant amount of experience and expertise to the service delivery system. For-profit developers bring experience and expertise in developing quality housing in a timely manner. Nonprofit Community Development Corporations (CDCs) help to ensure that a wide variety of housing needs are met.

Weaknesses

Some public and autonomous agencies are not adequately staffed; therefore, some projects and operations can be overly time-consuming. Additionally, some well-intentioned nonprofit organizations and community development corporations lack the capacity to develop projects in an efficient and effective manner.

Closing Gaps

Better coordination is needed between public and private resources in order to overcome obstacles and mitigate problems faced in administration of the Consolidated Plan. Regular evaluations of the current system will highlight areas where improvements are necessary. Greater technical assistance should be provided to social service and housing providers to assist them in attaining their goals, particularly when they overlap with those of the Township. Workshops or training should be provided to assist in increasing the capacity of local agencies.

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C. Availability of services targeted to homeless persons and persons with HIV and mainstream services

As discussed above, INIC implements all special needs housing programs, including developing special needs housing elements of the Con Plan and implements the ESG and HOPWA programs. As such, description of services is not covered here at length as INIC is a sub-grantee of Newark.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			
Other			

Table 44 - Homeless Prevention Services Summary

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- A. Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**
- B. Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**
- C. Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

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V Goal Summary

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	Affordable Housing	2015	2019	Affordable Housing	Township	Affordable Housing	HOME, private developers	Increased supply of affordable ownership and rental housing
	Homelessness	2015	2019	Homelessness	Township	Homelessness	HOME, CDBG	Decrease in the number of Homeless persons
	Special needs assistance and services	2015	2019	Social Service	Township	Services for non-Homeless special needs persons	HOME, CSBG, IHA	Increase in services to special needs persons in adequate, convenient housing
	Non Housing Community Development	2015	2019	Community Facilities	Township	Suitable living environment by improving the safety and livability of neighborhoods	HOME, CDBG	Suitable living environment for low and moderate income residents of the Township by improving the safety and livability of its neighborhoods

Table 45 – Goals Summary

Section 5: Strategic Plan

A. Goal Descriptions

Affordable Housing

Goal Statement: Support housing development with mechanisms for the siting, production, distribution and financing of a variety of housing types meeting the varied housing needs households of all income levels.

1) Rental Housing

Objective 1: Provide continued rental subsidies currently qualified and contracted Section 8 Housing Assistance Program households and expand the outreach of the program by transitioning 10% of assisted households to self sufficiency

Objective 2: Provide a realistic opportunity for the development of affordable rental housing through construction of new, rehabilitated and/or converted housing units estimated to total 50 units over the five ears term of the consolidated plan.

Objective 3: Provision of an active and aggressive code enforcement program by inspecting units to maintain the Township's housing stock and housing quality with emphasis on rental housing units and units located in census areas designated as low income by HUD.

2) Owner Occupied Housing

Objective 1: Provide a continuing housing rehabilitation program to assist elderly and non-elderly households.

Objective 2: Provide the realistic opportunity for the development of affordable owner occupied housing units through zoning, development incentives and/or financial assistance supporting construction and sale of affordable housing units over the term of the consolidated plan.

Objective 3: Provide low-income owner household assistance to households through home buyer assistance program using privately funded principal mortgages, NJ HFMA secondary loan fund and HOME financial assistance.

Homelessness

Goal Statement: Assist the homeless and those at risk of becoming homeless through a coordinated effort with Essex Count and local agencies which provides homeless services.

Objective 1: Provide housing and related counseling services for homeless persons annually.

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Other Special Housing Needs

Goal Statement: Provide various types of housing assistance and services to the special needs segment of the Township's population.

Objective 1: Provide continued rental subsidies to currently qualified and contracted Section 8 Housing Assistance Program elderly and handicapped households and expand the outreach of the program by increasing the number of available vouchers.

Objective 2: Provide a continued housing rehabilitation program to assist handicapped households.

Non Housing Community Development Plan

Goal Statement: To provide a suitable living environment for low and moderate income residents of the Township by improving the safety and livability of its neighborhoods; providing quality facilities and services; revitalizing neighborhoods; restoring and preserving natural and physical features of special value; conserving energy resources; and expanding economic opportunities by creating jobs to low and moderate income persons.

Objective 1: Provision of Public Facilities

Objective 2: Provide Infrastructure Development

Objective 3: Provide Public Services to low and very low income persons in support of the Township's overall community development program.

Objective 4: Provide Accessibility to the Disabled

Objective 5: Provide Economic Development through a commercial revitalization and expansion program with focus on the UEZ

- B. 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)**

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VI Public Housing Accessibility and Involvement

- A. Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement) - Not Required.**
- B. Activities to Increase Resident Involvements**
- C. Is the public housing agency designated as troubled under 24 CFR part 902?**
- D. Plan to remove the 'troubled' designation**

VI Barriers to Affordable Housing

A. Barriers to affordable housing and their possible remedies

Building Codes - The State regularly reviews the Uniform Construction with an eye toward amending it if there are acceptable lower-cost construction techniques that provide adequate safeguards to public health and safety. Legislation has been adopted to create a separate building code for building rehabilitation. As a result, the NJ Department of Community Affairs developed a special code to foster cost-effective housing rehabilitation and maintain acceptable levels of health and safety.

Property Taxes - The 1990 tax changes were intended to reduce local reliance of the property tax. Also, Homestead Rebates were increased for low-income residents, thus reducing their housing costs burden.

In addition the State assumed costs formerly borne by county government such as Medicaid, Supplemental Security benefits and other social services. The State also assumed the operating costs of the court system and probation services which were paid for by counties. However, property taxes continue to spiral out of control.

Permit Delays - The Uniform Construction Code and the Municipal Land Use Law imposes limits on the amount of time construction and planning officials have to review development proposals. In addition, regulatory reform is currently being investigated by the New Jersey Department of Environmental Protection.

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Land Use Regulations - The Municipal Land Use Law requires that municipalities have a master plan which includes an adopted housing element. The municipal zoning ordinance must be in accordance with the local master plan.

The State Supreme Court ruled in the Mount Laurel cases that municipalities have a constitutional obligation to provide an opportunity through zoning to meet their fair share of regional low- and moderate-income housing needs. In 1985 the legislature passed the New Jersey Fair Share Housing Act. It established the Council on Affordable Housing and empowered it to assign fair share housing number to the state's municipalities. COAH also reviews local housing plans and certifies those that adequately address regional affordable housing needs.

The Fair Housing Act also created the Balanced Housing Program which is funded by a revolving trust fund from an increase in the Real Estate Transfer Tax.

The State Supreme Court has upheld the authority of municipalities to collect development fees to be used to subsidize and support housing for low and very low income households.

Development Standards - Legislation enacted in 1993 requires the NJ Department of Community Affairs to develop and adopt a state-wide subdivision and site plan code to establish standards on street, water supply, sewer and storm water management for residential and mixed use developments. The law also calls for a uniform administrative process and forms for site plan reviews, which will be enforced by local governments. Unfortunately, this legislation has yet to be implemented.

C. Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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VII Homeless Strategy

The Township's Irvington Neighborhood Improvement Consortium (I.N.I.C.) has the primary responsibility of addressing the needs of the homeless and other special needs of persons in the community. As an active member of the Essex County Comprehensive Emergency Assistance Systems Committee and the Essex County Homeless Services Providers Network, I.N.I.C. is included in the collaboration of organizations that work in tandem to serve the very-low and low-income citizens of the County, including the homeless, households threatened with homelessness, and other special needs persons in our population.

As a member of the Essex County Continuum of Care Program and as the designated community action agency of the Township, I.N.I.C. is the Township's administrator of Community Services Block Grant, Shelter Support, Social Services for the Homeless, Temporary Assistance for the Needy and HIV & AIDS Care Program which are all dedicated to servicing the needs of the homeless, those at risk of becoming homeless, and special needs population of the Township.

The services provided by I.N.I.C. are augmented by the Irvington Housing Authority, which administers a Section 8 program with clients in the Township of Irvington. These programs will continue and are an important resource in assistance to homeless persons or persons who might otherwise become homeless. To the extent permitted, homeless persons are given priority consideration for assistance.

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

Additionally, the Township's Annual Action Plan includes funding of social services designed

- to assist dysfunctional youth and families via individual and group counseling and related services,
- to provide early childhood health, mental health, social and educational services for children and their families with emphasis on father-child parenting,
- to provide day care, transportation, recreational, social services, and health care services for seniors, many of whom would spend their day in isolation and despair were it not for the Irvington Senior Citizens Center, the Irvington Counseling Center, and Jewish Family Service of Metro West.

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- Addressing the needs of these special needs persons is an important component of the Township's action plan as we seek to assist the homeless and those at risk of becoming homeless through a coordinated effort with the Township's Irvington Neighborhood Improvement Consortium, the Essex County public and non-profit agencies that provide homeless prevention services, and the Irvington Housing Authority.

B. Addressing the emergency and transitional housing needs of homeless persons

C. 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.

D. 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

VIII Lead Based Paint

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

Lead is a highly toxic metal used for many years in products found in and around our homes. Lead can cause a variety of health effects particularly in young children, including behavioral problems and learning disabilities, to seizures and even death. Childhood lead poisoning is one of the major environmental health hazards facing children today. Children are exposed to lead poisoning through paint debris, dust and particles released into the air that settle onto the floor and windowsills. Lead-based paint is most prevalent in homes constructed before 1940 however lead-based paint was not prohibited by law until January 1, 1978, thus home built prior to 1978 may also contain lead-based paint. Based on the percentages in the chart above, there are approximately 87,611 housing units in Newark constructed prior to 1980. Pre-1980 housing represents 81 percent of Newark's housing stock and pre-1939 units represent 28 percent. Given the age of the housing stock and the overall condition of much of the housing in the city, it is reasonable to assume that a high percentage of pre-1980 housing units contain lead-based paint that could present hazards to its occupants, especially children.

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A conservative estimate is that at least 50% of the pre-1980 units (approximately 43, 000 units) could contain lead based paint. National data indicates that housing units occupied by low and very low income families tend to comprise the greatest number of units with lead based paint hazards.

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

Lead-based paint remediation can be costly. Low-income households are often unable to afford to the necessary repairs to remediate their homes. The City of Newark has administered a Lead Hazard Reduction Demonstration Grant (LHRDG) program for a number of years. CFWB's Division of Childhood Lead Poisoning Prevention Program has worked to abate over 725 housing units of lead-based paint hazards over the past seven years. Lead hazard programs have repaired hundreds of homes over the years however the magnitude of the numbers of potential housing units with lead hazards suggests that there is potentially thousands of housing units containing lead-based paint that are not being addressed. The continued funding of Lead Hazard Reduction programs will continue the City's progress in addressing lead-based paint hazards.

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

VIII Anti-Poverty Strategy

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

The Township intends to develop a Continuum of Care to provide a comprehensive service delivery and support services aimed and working towards reducing poverty.

Although the Township of Irvington wishes to reduce poverty among those who reside in the Township, it is difficult to conceive of a solely Township based anti-poverty strategy that would significantly reduce or assist in reducing the number of households in the municipality with income below the poverty line. However, the Township is committed to helping its residents by facilitating the available resources to build viable neighborhoods and foster self-sufficiency for individuals and families. The Township fully supports these efforts.

July 2008, David Baston reported that per the US Census, the poverty rate in New Jersey was 8.4%. This meant that New Jersey had the third lowest poverty rate in the United States. Yet this low poverty rate overall would be hard to believe for many people who live with the stigma associated with life in the inner city. Such is the case in Irvington, New Jersey. Poverty data made available from the America Community Survey for the Township of Irvington provides

Section 5: Strategic Plan

estimates that 9,154 persons are living below poverty with an error of +/- 1,139. The adult age population of 19-64 below poverty was estimated to be 4,793. Of an estimated 3,613 White persons, 19.4 were below poverty. The percentage of persons of Hispanic ethnicity below poverty was estimated to be 17.8% of 5, 137 persons.

Recognizing the severity of the recession in Irvington due to foreclosures, property abandonment and double digit unemployment, the Township is inclined to believe that the incidence of poverty has not improved during the past year. However, this administration is committed to having a positive impact on the lives of the poor that we serve, and we are optimistic that improved economic conditions are within reach for our less fortunate citizens.

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

During the Program Year 5 Action Plan, the Township will support the following activities and organizations that have had success and/or have demonstrated the potential of success in reducing poverty:

The Irvington Housing Authority (IHA) has implemented its Housing Choice Voucher (HCV) Family Self Sufficiency (FSS) Program. This program is designed to assist HCV families who are low-income and/or receiving TANF to achieve economic independence. Its primary objective is to provide opportunities to low-income HCV families for education, job training, counseling, and other forms of social skills assistance so they can obtain the education, employment, business and social skills necessary to achieve self-sufficiency and the opportunity for homeownership. Designed as a five (5) year program, which may be extended an additional two years if appropriate to complete the program successfully, the FSS participant must be employed, free of welfare assistance for at least 12 months and have considerably achieved the goals in their self-sufficiency plan. Participants that complete the program and receive their accrued FSS escrow funds plus Interest will have the option to use their money for homeownership.

I.N.I.C.'s transitional housing program, A Major Step, through direct intervention in and monitoring of the behavior of program participants over a period of two years, supports the transitioning of its clientele from fiscal and social dependence to fiscal and social self-sufficiency through the provision of services, including counseling, education, and career training.

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Also, as the lead agency in the Township's anti-poverty campaign, I.N.I.C. will continue to maintain its network with the following County programs aimed at reducing poverty:

During the Program Year 5 Action Plan, the Township will support the following activities and organizations that have had success and/or have demonstrated the potential of success in reducing poverty:

The Irvington Housing Authority (IHA) has implemented its Housing Choice Voucher (HCV) Family Self Sufficiency (FSS) Program. This program is designed to assist HCV families who are low-income and/or receiving TANF to achieve economic independence. Its primary objective is to provide opportunities to low-income HCV families for education, job training, counseling, and other forms of social skills assistance so they can obtain the education, employment, business and social skills necessary to achieve self-sufficiency and the opportunity for homeownership. Designed as a five (5) year program, which may be extended an additional two years if appropriate to complete the program successfully, the FSS participant must be employed, free of welfare assistance for at least 12 months and have considerably achieved the goals in their self-sufficiency plan. Participants that complete the program and receive their accrued FSS escrow funds plus Interest will have the option to use their money for homeownership.

I.N.I.C.'s transitional housing program, A Major Step, through direct intervention in and monitoring of the behavior of program participants over a period of two years, supports the transitioning of its clientele from fiscal and social dependence to fiscal and social self-sufficiency through the provision of services, including counseling, education, and career training.

Also, as the lead agency in the Township's anti-poverty campaign, I.N.I.C. will continue to maintain its network with the following County programs aimed at reducing poverty:

1) Division of Employment Training

The County's Employment and Training unit matches individuals in need of job skills training with providers of training, and pays for the cost of such training. Employment and training services are available through the Job Training Partnership Act (JTPA). These services include assessment, counseling, and referral to supportive services, needs-based payments, classroom training, basic skills remediation, and on-the-job training.

2) Vocational and Technical School

Essex County operates an outstanding vocational and technical school system, which provides specialized training to non-college bound students.

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X Monitoring

- A. 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**

This section of the Consolidated Plan describes the standards and procedures that the Township 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.

The Office of Community Development & Planning (OCDP) administers the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs and is responsible for the oversight of the various housing, public services, public improvement and facilities projects identified in its Five Year Consolidated Plan and related Annual Action Plans. Thus, all monitoring responsibilities for these named HUD programs and application of funds are performed by the OCDP.

The OCDP employs checklists and forms to facilitate a uniform monitoring process in the CDBG and HOME Programs. Forms specific to the use of HOME funds and developed by the OCDP, inclusive of forms for program progress and fiscal reporting, audit, management, and procedures for close-out, will be maintained by the OCDP as necessary and reviewed and examined for planning and reporting purposes. Housing programs under the OCDP will be monitored by established internal standards and procedures designed to ensure production and accountability, ensure compliance with CDBG, HOME, and other Federal requirements and evaluate organizational and project performance.

Project Monitoring

For the OCDP, monitoring of CDBG and HOME projects commences prior to project implementation, continues during implementation, and then through completion of the project as follows:

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Direct Benefit Activities are documented with forms and policies approved in advance of implementation and where the project is administered by a sub grantee, these forms and policies are an established part of the sub grantee agreement.

An on-site monitoring or desk audit of documentation will be conducted annually by the Township to verify contractual and program compliance.

Low/moderate-income clientele activities are documented to serve a low/moderate-income clientele based on HUD regulation or through a survey of the clientele served or assisted in advance of assistance being provided and/or a sub grantee agreement being executed. This status is duly documented in the project file.

Low/moderate-income area benefit activities are documented to serve a low/moderate-income area based on HUD regulation or through a survey of the clientele served or assisted in advance of assistance being provided (and/or a sub grantee agreement being executed if applicable). The service area must be defined by qualified personnel; any surveys must be pre-approved by the Township and/or service area beneficiaries qualifications established based on census data and HUD criteria.

Payments of each of the above activities require certification of contractual and program compliance and include summary supporting documentation as required by the Township.

Comprehensive Planning Process

The OCDP's monitoring of the comprehensive planning process also commences prior to implementation of the planning process and continues through completion of the process as follows:

Citizen Participation - The OCDP follows the written citizen participation procedures established in the Township's Citizen Participation Plan. The OCDP follows each step and procedure established in the plan and reports these actions to interested citizens, the Township Council and the US Department of Housing and Urban Development (HUD).

Application Process - The OCDP receives applications for funding from various sources, and to the extent possible, uses its standard application form. The application form includes a section for program review to verify conformity to federal regulations and the consolidated plan priorities.

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Performance Reporting - The OCDP reports its program performance in its Consolidated Annual Performance and Evaluation Report (CAPER).

Minority Business Outreach

The OCDP minority business outreach program includes multifaceted efforts to involve minority businesses in the consolidated plan. The OCDP:

- issues public notices soliciting participation of businesses in its projects and includes advises in those notices of equal opportunity employment practices
- advertises its desire to secure the services of contractors in the Star-Ledger
- reviews its contract specifications to ensure that restrictive provisions not required or regulation, which may preclude bidding/quoting small and minority businesses, are not included in bid/quote documents
- will continue to be proactive in encouraging and supporting the inclusion of minorities and women, and entities owned by minorities and women, in all contracts entered into to facilitate our provision of affordable housing under the HOME Program and/or any Federal housing laws applicable to the Township.

Also, the OCDP monitors its programs to verify these actions have been taken annually at the time it prepares its annual performance report and when it prepares its Contractor and Subcontractor Activity Report for submission to HUD.

Monitoring Forms

The Township has designed project implementation and monitoring forms as necessary to implement its monitoring policy. These forms will be reviewed then revised and expanded as warranted during the program period to ensure full and complete monitoring and documentation of statutory and regulatory compliance. Forms In use by the Township have been previously provided and reviewed during monitoring reviews. Additional policies and forms applicable to various activities may be appended to sub grantee agreements and program policy documents as appropriate.

Section 5: Strategic Plan

XI Expected Resources

A. Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Complain \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Affordable housing construction	Private	Planning and Engineering, Land Acquisition, Demolition, site preparation, construction	\$200 million	~\$100,000	~\$200,000	About \$250 million	~\$500,000	Residential and Commercial projects are either approved or pending approval at the Planning Board. Designated Redevelopers selected and committing funds to projects.

Table 46 - Expected Resources – Priority Table

- B. Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.**

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

D. Discussion

Over that last decade the Township sold vacant land through auctions and redevelopment to private individuals and firms for commercial and affordable housing development. There is remaining 1,500 vacant lots and structures held by private owners. These scattered parcels in many cases have Township liens on them and can be foreclosed. During. Now and throughout the next five years the Township expects to foreclose on much of this land and create opportunities for private development of affordable housing.

Also, through partnerships with redevelopment firms and CHDO's Irvington will acquire land, demolish deteriorated buildings, and have them rebuilt or rehabilitated.

Section 6: Annual Action Plan

I Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 47 – Goals Summary

A. Goals Description

Affordable Housing

Goal Statement: Support housing development with mechanisms for the siting, production, distribution and financing of a variety of housing types meeting the varied housing needs households of all income levels.

3) Rental Housing

Objective 1: Provide continued rental subsidies currently qualified and contracted Section 8 Housing Assistance Program households and expand the outreach of the program by transitioning 10% of assisted households to self sufficiency

Objective 2: Provide a realistic opportunity for the development of affordable rental housing through construction of new, rehabilitated and/or converted housing units estimated to total 50 units over the five ears term of the consolidated plan.

Objective 3: Provision of an active and aggressive code enforcement program by inspecting units to maintain the Township's housing stock and housing quality with emphasis on rental housing units and units located in census areas designated as low income by HUD.

4) Owner Occupied Housing

Objective 1: Provide a continuing housing rehabilitation program to assist elderly and non-elderly households.

Objective 2: Provide the realistic opportunity for the development of affordable owner occupied housing units through zoning, development incentives and/or financial assistance supporting construction and sale of affordable housing units over the term of the consolidated plan.

Objective 3: Provide low-income owner household assistance to households through home buyer assistance program using privately funded principal mortgages, NJ HFMA secondary loan fund and HOME financial assistance.

Homelessness

Goal Statement: Assist the homeless and those at risk of becoming homeless through a coordinated effort with Essex County and local agencies which provides homeless services.

Objective 1: Provide housing and related counseling services for homeless persons annually.

Other Special Housing Needs

Goal Statement: Provide various types of housing assistance and services to the special needs segment of the Township's population.

Objective 1: Provide continued rental subsidies to currently qualified and contracted Section 8 Housing Assistance Program elderly and handicapped households and expand the outreach of the program by increasing the number of available vouchers.

Objective 2: Provide a continued housing rehabilitation program to assist handicapped households.

Non Housing Community Development Plan

Goal Statement: To provide a suitable living environment for low and moderate income residents of the Township by improving the safety and livability of its neighborhoods; providing quality facilities and services; revitalizing neighborhoods; restoring and preserving natural and physical features of special value; conserving energy resources; and expanding economic opportunities by creating jobs to low and moderate income persons.

Objective 1: Provision of Public Facilities

Objective 2: Provide Infrastructure Development

Objective 3: Provide Public Services to low and very low income persons in support of the Township's overall community development program.

Objective 4: Provide Accessibility to the Disabled

Objective 5: Provide Economic Development through a commercial revitalization and expansion program with focus on the UEZ

Section 6: Annual Action Plan

II Project

A. Introduction

Projects

#	Project Name

Table 48 – Project Information

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

Section 6: Annual Action Plan

Section 6: Annual Action Plan

IV Geographic Distribution

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

Geographic Distribution

Target Area	Percentage of Funds

Table 49 - Geographic Distribution

- B. Rationale for the priorities for allocating investments geographically
- C. Discussion

V. Affordable Housing

A. Introduction

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

Table 50 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

Table 51 - One Year Goals for Affordable Housing by Support Type

B. Discussion

Section 6: Annual Action Plan

VI Public Housing

- A. Introduction
- B. Actions planned during the next year to address the needs to public housing
- C. Actions to encourage public housing residents to become more involved in management and participate in homeownership
- D. If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance
- E. Discussion

VII Homeless and other Special Needs Activities

A. Introduction

The Township's Irvington Neighborhood Improvement Consortium (I.N.I.C.) has the primary responsibility of addressing the needs of the homeless and other special needs of persons in the community. As an active member of the Essex County Comprehensive Emergency Assistance Systems Committee and the Essex County Homeless Services Providers Network, I.N.I.C. is included in the collaboration of organizations that work in tandem to serve the very-low and low-income citizens of the County, including the homeless, households threatened with homelessness, and other special needs persons in our population.

As a member of the Essex County Continuum of Care Program and as the designated community action agency of the Township, I.N.I.C. is the Township's administrator of Community Services Block Grant, Shelter Support, Social Services for the Homeless, Temporary Assistance for the Needy and HIV & AIDS Care Program which are all dedicated to servicing the needs of the homeless, those at risk of becoming homeless, and special needs population of the Towns. The services provided by I.N.I.C. are augmented by the Irvington Housing Authority, which administers a Section 8 program with clients in the Township of Irvington. These programs will continue and are an important resource in assistance to homeless persons or persons who might otherwise become homeless. To the extent permitted, homeless persons are given priority consideration for assistance.

Additionally, the Township's Annual Action Plan includes funding of social services designed:

- to assist dysfunctional youth and families via individual and group counseling and related services,
- to provide early childhood health, mental health, social and educational services for children and their families with emphasis on father-child parenting,
- to provide day care, transportation, recreational, social services, and health care services for seniors, many of whom would spend their day in isolation and despair were it not for the Irvington Senior Citizens Center, the Irvington Counseling Center, and Jewish Family Service of Metro West .
- Addressing the needs of these special needs persons is an important component of the Township's action plan as we seek to assist the homeless and those at risk of becoming homeless through a coordinated effort with the Township's Irvington Neighborhood Improvement Consortium, the Essex County public and non-profit agencies that provide homeless prevention services, and the Irvington Housing Authority.

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- B. Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**
- C. Addressing the emergency shelter and transitional housing needs of homeless persons**
- D. 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**
- E. Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**
- F. Discussion**

VIII Barriers to Affordable Housing - See above

- A. Introduction**
- B. 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.**
- C. Discussion**

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XI Other Actions

- A. Introduction**
- B. Actions planned to address obstacles to meeting underserved needs**
- C. Actions planned to foster and maintain affordable housing**
- D. Actions planned to reduce lead-based paint hazards**
- E. Actions planned to reduce the number of poverty-level families**
- F. Actions planned to develop institutional structure**
- G. Actions planned to enhance coordination between public and private housing and social service agencies**
- H. Discussion**

Section 6: Annual Action

XI Program Specific Requirements

A. Introduction

B. Community Development Block Grant Program (CDBG)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
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

C. Other CDBG Requirements

1. The amount of urgent need activities

D. HOME Investment Partnership Program (HOME)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

E. Discussion