



THE HOUSING AUTHORITY OF BERGEN COUNTY

PHA PLAN

ANNUAL PLAN
FOR FISCAL YEAR 2024
April 1, 2024 – March 31, 2025

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Attachments

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

EXECUTIVE SUMMARY

BACKGROUND

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

The Housing Authority of Bergen County (HABC) therefore submits for review this Annual PHA Plan for fiscal year beginning April 1, 2024.

2024 STRATEGY

Several federal resources provide assistance to over 4000 households monthly, on HABC programs. The Authority is committed to creating and preserving affordable housing, permanently re-housing homeless families, stabilizing and preventing homelessness for families at-risk of losing their housing, creating housing affordability for extremely low and low income families, creating self-sufficiency for assisted working families and being an overall community solution to issues affecting low income and vulnerable renting households in the County.

Major upcoming 2024 initiatives include:

- Acquire and secure ownership of several parcels of land for mixed use redevelopment, including construction of new offices for the HABC and its affiliate the Housing Development Corporation of Bergen County (HDC) and affordable rental units.
- Secure approvals and funding for the construction of 4 affordable rental units for veterans with a community room, in Emerson.
- Secure approvals and funding for the construction of 100 affordable senior rental apartments with senior activity center and health department in Fort Lee, NJ
- Relocate nine (9) assisted households in Fairview for redevelopment of affordable housing.
- Continued implementation of MTW Expansion waivers: 80% - 150% payment standards; third party rent reasonableness; alternative reexam schedule; self-certification of assets; HCV vacancy loss (TBA); HCV damage claims (TBA); leasing incentive payments to landlords; increase HCV PBV program cap; increase HCV PBV project cap; increase HCV PBV contract length.
- Implementation of MTW waiver eliminating utility allowance reimbursements to program participants.

HABC continues to meet the targeted projections established in our most recently submitted 5-yr Plan for the years 2020-2025. The Authority continues support affordable development with its non-profit affiliate entity the HDC to expand the construction of new affordable rental housing opportunities for low income, elderly, non-elderly disabled, homeless/at-risk, veteran and low-income family populations. The Authority continues to utilize project based vouchers to be a community solution ensuring deeper affordability of units, targeting assistance to very low income households and requiring tenant service.

The Authority continues to be the County's most dependable resource for re-housing and stabilizing homeless, formerly homeless households as well as households at-risk of homelessness.

ANNUAL PLAN FISCAL YEAR 4/1/2024 – 3/31/2025

HOUSING NEEDS

Moving to Work (MTW)

HABC is a public housing authority selected for the Landlord Incentive Cohort of the MTW Demonstration. The HABC is now one of 109 agencies with a MTW designation.

The Plan is available on our website at <https://habcnj.org/mtw>. Hard copy of the plan is available at HABC's headquarters office, located at One Bergen County Plaza, 2nd Floor, Hackensack. Request for written copy can be made to info@habcnj.org or by written request to HABC Executive Director, Lynn Bartlett, at One Bergen County Plaza – 2nd Floor, Hackensack, NJ 07601.

Section 8 Housing Choice Voucher Program

The HABC currently provides monthly tenant-based rental assistance through the Section 8 Housing Choice Voucher program to approximately 3300 families. HABC supports 46 Mainstream vouchers, 58 Emergency Housing Vouchers (EHV) and 24 Fair Share Vouchers (FSV) along with Section 8 PBV assistance through the RAD program to 498 formerly public housing families. The number of tenant based assisted households fluctuates throughout the year as families are removed and added program due to new admissions, portability and termination. The policies and procedures governing the HABC HCV program can be found at https://habcnj.org/about_us/policy_and_procedures.php or request for written copy can be made to info@habcnj.org.

It is the Authority's goal to open the HCV wait list with consistent regularity. HABC has established that a wait list of 350 applicants can be processed within a three year period, and that a three year wait time for rental assistance is reasonable. In recent years, the HCV wait list opened in January 19, 2019, there were 12,679 applicants. 350 were selected by lottery to the wait list 105 were housed and 245 were removed for failure to lease up. COVID impacted the leasing success of 2019 wait list. Many applicants elected not to utilize their HCV assistance, as many were electing to utilize other forms of assistance that was available in the community (ERAP, Covid Unemployment, ESG-CV etc.). Additionally voucher expirations were much higher due to a limited housing inventory available consequent of the eviction moratorium in New Jersey through December 31, 2021. The HABC then opened the HCV wait list on May 16, 2022, there were 14,987 applicants. Again, 350 were randomly selected and added to the wait list. 147 were housed, 193 were removed and 10 remain on the list. The Authority expects that the list will open again some time in 2024.

HABC is located in a HUD mandated Small Area Fair Market Rent jurisdiction, consequently there are 73 different payment standards throughout our operating area. HABC targets efforts to maximize voucher utilization, improve lease up timeframes and improve program expenditures for the program through continual policy and procedure updates and implementation of HUD authorized waivers to meet local housing needs. Under MTW, the Authority's current payments standards are set on average at 120%. Consequently, lease is successful for those on the wait list that are responsive and engage with the Authority.

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Fair Share Vouchers (FSV)

Reported in the Voucher Management System (VMS) with HCV, is the award of 25 FSV vouchers awarded under the Consolidated Appropriations Act of 2022. Identified as a “Fair Share Allocation”, the terms and conditions of these Fair Share Vouchers (FSV) are to ensure that PHAs provide targeted assistance for use by survivors of domestic violence, or individuals and families who are homeless, or at risk of homelessness. HABC instituted preferences to only serve these populations with the new vouchers, utilizing these vouchers to complement our EHV leasing success.

The HABC leases up this program through the County Continuum of Care Housing Prioritization List (CoC HPL) which is developed directly through utilization of the County’s Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) and coordinated entry system.

Non-Elderly, Disabled (NED) Vouchers

The HABC has an allocation of 175 NED vouchers funded under our Section 8 Housing Choice Voucher Program. Assistance is targeted households where the head of household (HOH) is non-elderly and disabled. The program is reported separately in VMS and is leased up through the HCV Wait List and CoC HPL.

Mainstream

The Authority has been awarded 46 Mainstream. Mainstream assistance is targeted assistance for non-elderly, disabled, homeless or at-risk of homelessness households, where any member of the household can meet the disabling condition requirement. This assistance is reported separately in VMS and is issued to eligible households through the CoC HPL.

Rental Assistance Demonstration Program (RAD)

The HABC has 498 RAD units in 6 building, 65 units are family housing and the remaining 433 are age restricted, 62+, housing. Wait list for all RAD buildings are currently closed to new applicants.

Boiling Springs, East Rutherford

Studio – 80 Applicants

One Bedroom – 82 Applicants

Carucci Apartments, Lyndhurst

One Bedroom – 68 Applicants

David F Roche, Dumont

One Bedroom – 241 Applicants

Highland View Apartments, Palisades Park

One Bedroom – 354 Applicants

DeSimone & Ramapo Brae Townhomes, Ramsey & Mahwah

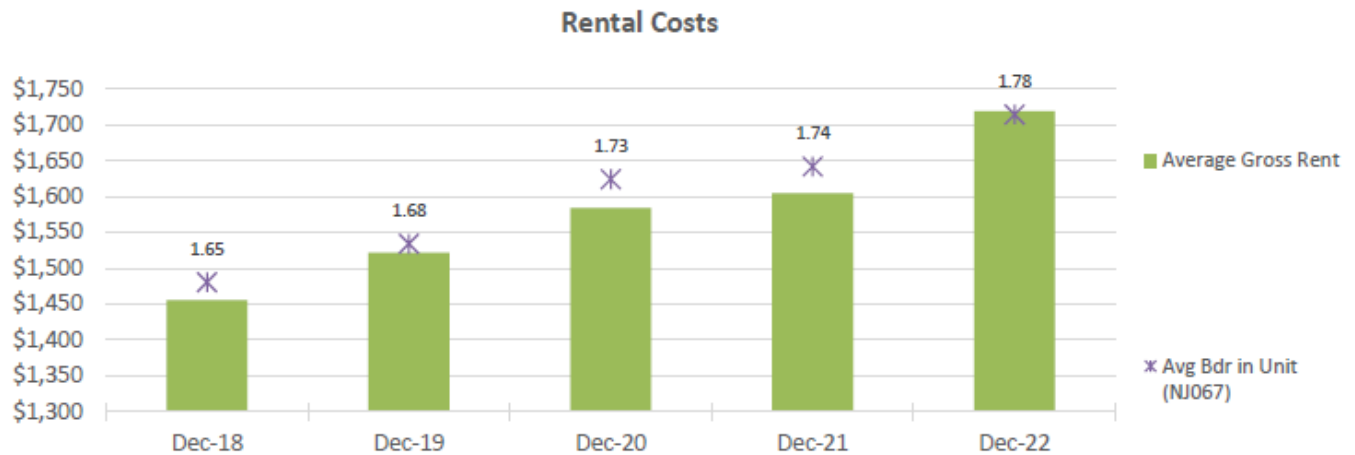
Two Bedroom – 459 Applicants

Three Bedroom – 133 Applicants

Emergency Housing Vouchers (EHV)

Through Congressional response to COVID19 enacted through the American Rescue Plan (ARP), the HABC was awarded 58 Emergency Housing Vouchers (EHV). These vouchers target assistance to homeless and at-risk of homeless households, households fleeing domestic violence or human trafficking, and recently homeless households with high risk of housing instability. EHV program administration mirrors the HCV program and is leased from the CoC HPL.

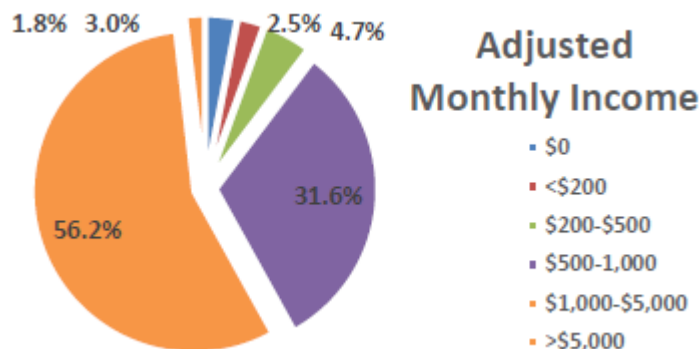
CURRENT HCV PROGRAM STATISTICS



Bergen County, New Jersey is one of the least affordable areas to live in the country. Continually maintaining steady increasing housing cost that have become exceptionally unaffordable as a consequence of post COVID19 inflation. Recent eviction moratorium along with rising inflation and low vacancy rates have been consequences of the pandemic that continue to greatly affect program clients and applicants.

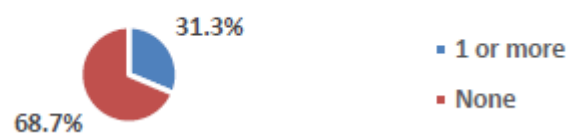
Program data supports the pressing need for affordable housing and rental assistance in Bergen County, which was only made more poignant by the pandemic. The Authority has assisted households to compete for the limited vacant units as they become available through targeting assistance, adjusting payment standards and expanding landlord incentives.

Average monthly adjusted income of program participants, as evidenced by PIC reported data in the US Department of Housing and Urban Development’s (HUD) Tool of Tools is between \$1000-\$5000 a month, and the majority of new admissions are overwhelmingly extremely low income households with gross annual incomes less than 30% of AMI.



The HABC rental assistance programs continue to target assistance to vulnerable households, with 42.9% of program participants being 65 years of age or older, and 34.2% of participants having a disabling condition. Though most telling is that 69.7% of program participants are 50 years of age or older, the majority of which are single person households. The demand for affordable housing units or rental assistance for these populations continues to FAR exceed the production of affordable units and availability of rental assistance.

Share of Families with Dependents (PIC)



Coronavirus Aid Relief and Economic Security (CARES) Act direct assistance to households had remarkable effect on reducing the number of households living below the poverty level from 2020 to 2022, and median household income is steadily increasing. The US Census reported the 2021 median income is \$109,497.

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Housing

Housing units, July 1, 2022, (V2022)	369,376
Owner-occupied housing unit rate, 2017-2021	64.9%
Median value of owner-occupied housing units, 2017-2021	\$489,600
Median selected monthly owner costs -with a mortgage, 2017-2021	\$3,176
Median selected monthly owner costs -without a mortgage, 2017-2021	\$1,358
Median gross rent, 2017-2021	\$1,637
Building permits, 2022	3,953

US Census quick facts for owner occupied housing in Bergen County NJ Housing are found in the table to the above.

As with most other costs, the pandemic greatly affected housing costs. Increases in housing sales exceeded double digits and median gross rent jumped excessively, and vacancy rates remain in the single digits 6.7% (per HUD’s Office of Policy & Development Research report COMPREHENSIVE HOUSING MARKET ANALYSIS Bergen-Hudson-Passaic, New Jersey).

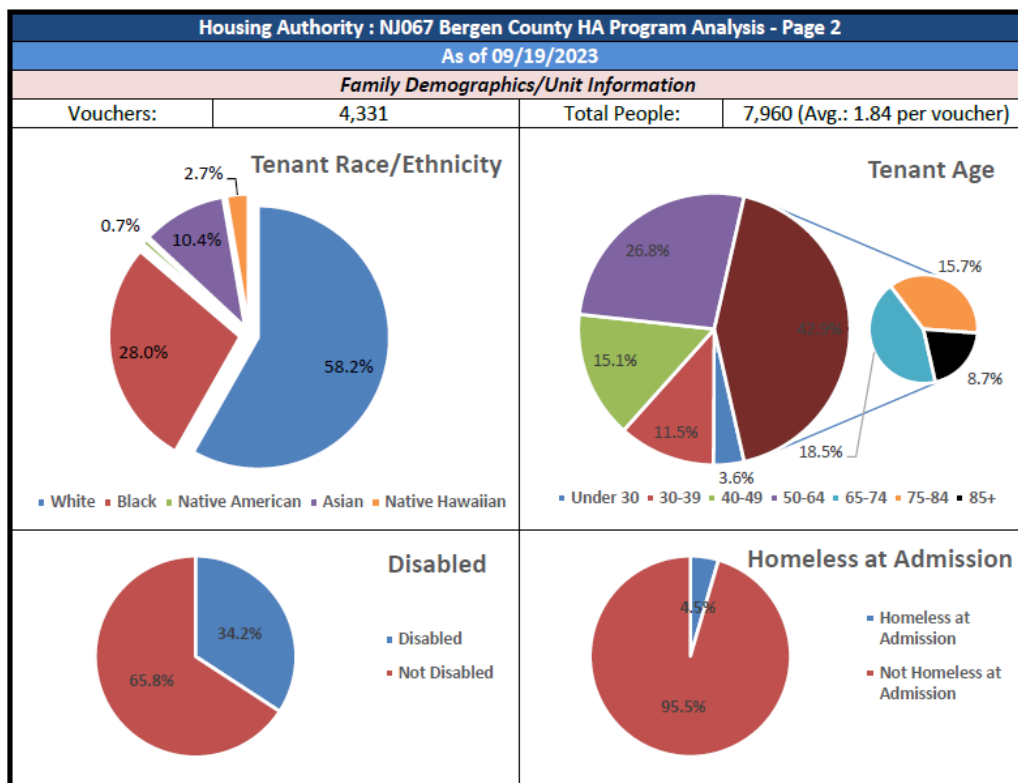
PEOPLE

Population

Population Estimates, July 1, 2022, (V2022)

952,997

Census data reports a decrease of 0.3% in population from April 1, 2020 through July 2022.



All of the graphics highlight program statistics of the HABC Section 8 Housing Choice Voucher (HCV) program for the period of January 1, 2023 through September 19 2023, as reported in the HUD Tool of Tools.

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As presented earlier in this discussion, across all rental assistance programs administered by the Housing Authority of Bergen County, the largest number of participant households are in one-bedroom units.

Voucher Bedroom Size	Regular Total	~Current Rent Burden		GR>PS	GR>PS %
		% >= 41%	% >= 31%		
Efficiency	36	0.0%	8.3%	1	2.8%
1 Bedroom	1,712	1.8%	6.6%	103	6.0%
2 Bedroom	836	2.4%	12.3%	98	11.7%
3 Bedroom	529	3.8%	16.4%	86	16.3%
4 Bedroom	166	4.2%	20.5%	29	17.5%
5 Bedroom	65	1.5%	21.5%	15	23.1%
6 Bedroom	21	0.0%	47.6%	10	47.6%
7 Bedroom	2	0.0%	0.0%	1	50.0%
8 Bedroom	0				
9 Bedroom	0				
10 Bedroom	0				

Further, assisted households are generally housed appropriately, with the exception of very large households due to the lack of large bedroom units. HABC counsels all rent burdened households %>=40% to relocate to a more affordable unit, though many choose to remain in the current unit for reasons of location, longevity in residency or amenities.

Average People Per Voucher Bedroom	1	2	3	4	5	6	7	8
	1.11	2.15	3.27	4.17	5.32	6.71	7.00	-

The HABC has established preference for the following household types for all our units or assistance programs: Homeless, Elderly, Disabled, and Veterans that live, work or train in Bergen County. Resident homeless families can be added to the Section 8 HCV wait list at any time so long as they meet HUDs definition of homeless.

Most importantly, the HABC continues to review and adjust payment standards to increase program participation within funding limitations to meet the demand for affordable housing within the county for these vulnerable populations. The Authority's participation and utilization of the CoC HPL aids in targeting assistance to homeless and vulnerable households. The prioritization list is relied upon to produce consistent results and target resources to the most vulnerable households. Countywide, all stakeholder agencies have faith in the assessment tool and its overwhelming success at housing the most vulnerable as well as the most hard to house.

AFFORDABLE HOUSING

In addition to the RAD units, the Housing Authority of Bergen County, in partnership with the Housing Development Corporation of Bergen County (HDC) manages additional affordable rental units throughout the County. This portfolio is comprised of a mix of Multi-Family Housing and Low Income Housing Tax Credit Program units. The total portfolio owned and/or managed by the HABC is 23 buildings/953 units. The average annual vacancy rate for the entire portfolio for 2023 was 2.6%, slightly higher than past years average of 2%. Time to turnover increased in 2023 significantly and the average re-leasing exceeds 90 days. Upper Saddle River Supportive Housing, a new 70-unit LIHTC development was completed and fully leased in 2023.

Wait Lists for affordable units are as follows:

Hasbrouck Heights Senior Housing	121	Grove Street Senior Housing	100
Silver Maple Gardens Sr. Hsg	144	Fairview Gardens	183
Saddle River Senior Housing	115	Northvale Senior Residence	106
Northvale Manor and Heights	206	Old Tappan Senior Housing	119
Saddle Brook Senior Housing	68	Emerson Veteran Housing	100
Upper Saddle River	109	Brookside Gardens	193
MLK Jr. Center	7	Rivervale Senior Residence	276

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List of Programs and Buildings

Tenant-based rental assistance	No. leased	Voucher Allotment
Housing Choice Voucher	3,582	3,586
Fair Share Voucher	24	24
Emergency Housing Voucher (EHV)	58	58
MAINSTREAM	44	46
Continuum of Care (CoC) Tenant-based	85	85
CoC – Sponsor-based	19	19
CoC – Project-based	7	8
TBRA – HOME program	30	33
HOPWA	33	41
Project-based rental assistance	No. of Units	Location
<u>Housing Development Corp. owned</u>		
RAD Units		
Boiling Springs (RAD)	142	East Rutherford, NJ
Carucci (RAD)	98	Lyndhurst, NJ
David F. Roche (RAD)	99	Dumont, NJ
Highland View (RAD)	94	Palisades Park, NJ
Mahwah (RAD)	54	Mahwah, NJ
Ramsey (RAD)	11	Ramsey, NJ
PBV Units		
Hasbrouck Heights	31	Hasbrouck Heights, NJ
Grove St (LIHTC)	25	S. Hackensack, NJ
Silver Maple Gardens	20	Bogota, NJ
Fairview Gardens	9	Fairview, NJ
Franklin Lakes Supportive Housing (LIHTC)*	39	Franklin Lakes, NJ
Saddle River	18	Saddle River, NJ
Northvale Senior Residence (LIHTC)	29	Northvale, NJ
Northvale	21	Northvale, NJ
Old Tappan	29	Old Tappan, NJ
Saddle Brook Senior Housing	30	Saddle Brook, NJ
MLK Senior Center	4	Hackensack, NJ
Emerson Veteran Housing	14	Emerson, NJ
Upper Saddle River	69	Upper Saddle River, NJ
Multi-family Section 202 Units		
River Vale Senior Residence (LIHTC)	49	River Vale, NJ
Brookside Gardens	134	Bergenfield, NJ
Lehmann Gardens	35	Park Ridge, NJ
<u>Private / Non-profit owned</u>		
PBV Units		
Montvale Commons (LIHTC)	10	Montvale, NJ
Affordable Housing Borough of Paramus	45	Paramus, NJ
BCUW/Madeline Housing Partners, LLC	15	Mahwah, NJ
BCUW/Madeline Housing Partners, LLC	3	Fort Lee, NJ
BCUW/Madeline Housing Partners, LLC	5	Cliffside Park, NJ
BCUW/Madeline Housing Partners, LLC	10	Montvale, NJ
BCUW/Madeline Housing Partners, LLC	2	Allendale, NJ
Allendale Senior Housing Corp	16	Allendale, NJ
BCUW/Madeline Housing Partners, LLC	4	Tenafly, NJ

FINANCIAL RESOURCES

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

Housing Authority of Bergen County			
PHA Financial Resources			
CY 2024 PHA Annual Plan			
1	Federal Grants		
	a Annual Contributions for HCV/Section 8		
		HCV HAP Fees	\$ 58,323,812
		HCV Administrative Fees	\$ 4,625,593
		RAD PBV HAP	\$ 2,309,952
		Emergency Housing Vouchers	\$ 1,165,576
		Emergency Housing Administrative Fees	\$ 89,004
		Section 8 Mainstream Vouchers	\$ 673,248
		Mainstream Voucher Administrative Fees	\$ 61,829
	b Emergency Solutions Grant		\$ 506,562
	c Home Investments Partnership		\$ 375,000
	d Shelter Plus Care Program		\$ 1,833,046
2	RAD Development Dwelling Rental Income		\$ 2,171,424
3	Other Income		
		HOPWA	\$ 482,500
		Management Fees	\$ 3,098,610
4	Non-Federal Sources:		
	a County Funds - HHH Center		\$ 808,466
	b County Funds - MLK Senior Center		\$ 106,728
	c State Funds		\$ 120,000
	Total Resources		\$ 76,751,350

HABC PHA PLAN 2022

Fiscal Audit

The HABC most recent audit for fiscal year ending March 31, 2023 conducted by Novogradac, an independent auditor, was without findings. Both the HABC and HDC received unmodified opinions.

References

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

US Department of Housing and Urban Development Two Year Tool and Tool of Tools.

<https://www.huduser.gov/portal/publications/pdf/BergenHudsonPassaicNJ-CHMA-21.pdf>

DATA USA: Bergen County, NJ