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JERSEY CITY HOUSING AUTHORITY

2024 ANNUAL PLAN SIGNIFICANT AMENDMENT

JERSEY CITY HOUSING AUTHORITY

2024 ANNUAL PLAN

Attachment C

**Mixed-Finance, Mod/Development,
Rehabilitation/Sustainability, Demo/Disposition,
Conversions, Homeownership Programs, Project-
Based Vouchers**

(B.2 of HUD FORM 50075-ST)

**HOUSING AUTHORITY OF THE CITY OF JERSEY CITY
2024 ANNUAL PLAN**

B.2 New Activities: (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year? (b) If any of these activities are planned for the current Fiscal Year, describe the activities. For new demolition activities, describe any public housing development or portion thereof, owned by the PHA for which the PHA has applied or will apply for demolition and/or disposition approval under section 18 of the 1937 Act under the separate demolition/disposition approval process. If using Project-Based Vouchers (PBVs), provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.

1. Mixed-Finance Construction Initiatives

a) Montgomery Phase II. Through an RFP process, the JCHA selected Genesis\MDG to develop Montgomery Family Phase II where buildings 2 and 4 of the former Montgomery Gardens currently stand. The Demolition application with HUD's Special Applications Center (SAC) has been approved, and as of March 5, 2020, Part 58 environmental clearance with the City of Jersey City is complete. The Developer's Agreement is currently being negotiated, and tax credit submission is expected in Summer 2024.

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- i) Overview.** The JCHA continues the process for revitalizing Holland Gardens. Kitchen & Associates ("Kitchen"), a multi-disciplinary design firm with significant experience working with public housing authorities, including experience conducting community charrettes, developed a visioning process that actively engaged Holland Gardens' residents and incorporated their input. The result is a Vision for the new Holland Gardens that meets the needs of its residents, while propelling public housing into a new collaborative era.
- ii) Relocation Policies.** Considering best practice models, the JCHA is working with its residents, community stakeholders, HUD, and local officials to create a process that not only satisfies the requirements of the Uniform Relocation Act but surpasses any standard for residents' rights. The JCHA Board of Commissioners ratified a resolution that established a clear Right of Return Policy guaranteeing the return of every resident in good standing that wishes to do so.
- iii) Developer Selection Processes.** On the recommendation of the JCHA Selection Committee, the JCHA Board of Commissioners selected WinnCompanies as JCHA's development partner for the revitalization of Holland Gardens. Currently, the JCHA and Winn are negotiating a Master Development Agreement and planning a Relocation Process in line with JCHA's Relocation Policy.

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- i) Mixed-Finance Sites.** Recently, the JCHA’s four oldest LIHTC sites have completed, or are about to complete, their tax credit compliance periods. These properties are: Lafayette Village (NJ009000012); Lafayette Senior Living Center (NJ009000013), Pacific Court (NJ009000014), and Woodward Terrace (NJ009000015).
- ii)** The JCHA engaged its mixed-finance partners to determine whether resyndication, RAD conversion, or JCHA right of first refusal election is best suited to meet the needs of JCHA’s ACC subsidized residents residing in its mixed-finance sites.

(1) Lafayette Village – The JCHA with the Development Partner, McCormack Baron has determined that a RAD conversion coupled with LIHTC re-syndication of Lafayette Village will generate enough sources of funding to rehabilitate aging interiors and infrastructure. JCHA has submitted applications for conversion of Public Housing to Project-Based Assistance under the RAD program for Lafayette Village and received a HUD CHAP award on October 19, 2022.

Lafayette Village serves families with diverse incomes. The unit mix currently includes 77 public housing units, 24 affordable units (up to 60% of area median income), and 23 unrestricted market rate units. Unit sizes range from 869 to 1,496 NSF and include two-, three-, and four-bedrooms in a mix of townhome (aka row house) and garden (aka walk up) style buildings.

<u>Current Unit Mix</u>	2-BR		3-BR		4-BR	Total
	Townhome (Row House)	Garden (Walk up)	Townhome (Row House)	Garden (Walk up)	Townhome (Row House)	
PHA UNITS	48	4	15	2	8	77
LIHTC (up to 60% AMI)	4	14	4	2		24
Market	5	14	4			23
Total	57	32	23	4	8	124

Lafayette Village will continue to serve families with diverse incomes. All residents in good standing will have the right to return to their unit after the rehabilitation. The unit mix will include 77 RAD Project Based Voucher units, 16 affordable units (up to 60% of area median income), 22 FMR units, and nine unrestricted market rate units. The RAD conversion will utilize the RAD/ Section 18 blend, resulting in 16 RAD units and 61 Section 18 units. Of the 77 Public Housing units to be converted to RAD, all units are family occupied units, except for seventeen (17) senior occupied units (comprised of 13 two-bedroom units and 4 three-bedroom units). **Unit layouts will not change. There will be no change in the number of units and no change in the number of bedrooms per unit. There will also be no change in policies about waiting lists and tenant selection and no subsidy assistance is moving off-site.**

Proposed Unit Mix	2-BR		3-BR		4-BR	Total
	Townhome (Row House)	Garden (Walk up)	Townhome (Row House)	Garden (Walk up)	Townhome (Row House)	
RAD Units	15	1				16
Section 18 Units	33	3	15	2	8	61
FMR Units	3	14	3	2		22
LIHTC (up to 60% AMI)	4	8	4			16
Market	2	6	1			9
Total	57	32	23	4	8	124

The unit sizes, types and amounts currently break down as follows, and **WILL NOT CHANGE**:

(24)	Two Bedroom/1 Bath	869 SF (Net)
(57)	Two Bedroom/1.5 Bath	975 SF (Net)
(8)	Two Bedroom/2 Bath	966 SF (Net)
(23)	Three Bedroom/1.5 Bath	1,313 SF (Net)
(4)	Three Bedroom/2 Bath	1,163 SF (Net)
(8)	Four Bedroom/2.5 Bath	1,496 SF (Net)
(124)	Total Units	

Total Net Residential Square Footage.....	130,919 s.f.
Total Gross Residential Square Footage.....	140,122 s.f.
Total Net Management Building Square Footage.....	2,755 s.f.
Total Gross Management Building Square Footage.....	2,934 s.f.

2) Pacific Court (NJ009000014): The Jersey City Housing Authority (JCHA) is partnering with the Vitus group to address financial challenges at the Pacific Court project, developed in 2005 with HOPE VI and LIHTC funding. Facing recurring losses and debt service issues, JCHA also seeks a Section 18 Disposition under 24 CFR 970.17(c) to reposition the project to sustainable financial performance and long-term availability of the ACC and other affordable units. Vitus intends to acquire general and limited partners' interests, investing approximately \$31,000 (construction cost) per unit for rehabilitation and solar installations. JCHA will cancel its junior mortgage for a negotiated payment, retaining 25% ownership. The partnership aims to stabilize the property's financial health and ensure long-term affordability. Initially exploring RAD conversions, they found rent levels insufficient, prompting a shift to Project Based Vouchers (PBVs) under Section 18 criteria, aligning with resident needs and mission goals.

3. Demolition/Disposition

Hudson Gardens: The JCHA successfully applied to SAC requesting de minimis demolition of 2 apartment units at Hudson Gardens (Building One, 514 Newark Avenue) to improve the Drop-In Center that operates in the commercial rental property at that address. The Drop-in Center offers coordinated entry for individuals and families experiencing homelessness, a range of social service supports, and rapid rehousing services as part of a federally funded Continuum of Care. The Drop-in Center is operated by Garden State Episcopal Community Development Corporation (GSCDC), which is funded in part by the City of Jersey City and partners with JCHA's Housing Choice Voucher Department to provide housing vouchers to individuals and families experiencing homelessness. The Drop-in Center has been located at Hudson Gardens for many years. Funded by the City of Jersey City, the renovation will improve intake and case management facilities, upgrade bathrooms, install an elevator for improved accessibility and add showers, laundry and a congregate meal site to the facility.

Pacific Court, Mixed-Finance Development (NJ009000014): JCHA is applying to SAC for Section 18 Disposition under Improved Efficiency/Effectiveness Through Onsite Development as prescribed in 24 CFR 970.17(c). This initiative aims to reposition the project by converting the 41 ACC units to Project Based Vouchers (PBVs) to achieve financial sustainability and ensure long-term affordability for residents.

Pacific Court has undergone financial instability due to low funding from the public housing program for inadequate rent levels under the Low-Income Housing Tax Credit to (LIHTC) program. Project is struggling with recurring losses, negative cash flow, and difficulties meeting debt obligations, exemplified by a significant overdue mortgage payment. To stabilize the property and ensure its financial and physical long-term sustainability, JCHA is also partnering with Vitus who intends to acquire the general and limited partners interests and rehabilitate the project. In addition, JCHA will leverage its existing resources to provide 41 PBVs to complement the Tenant-Protection Vouchers that the property would receive under the proposed disposition. After the disposition of the property, it will undergo renovations including the following replacements: roofs, exterior doors, kitchen cabinets, EnergyStar appliances and water heaters and gas burners at every unit.

4. Public Housing Repositioning

The JCHA currently has excess subsidy in its Faircloth limit to potentially expand Public Housing by approximately 1,200 units. As a result, the JCHA is actively seeking opportunities to expand its public housing program. This would include possible conversion of market rate units at mixed finance sites, and acquisition of new properties into the JCHA portfolio. Specifically, the JCHA released an RFP for developers of anticipated or planned low-income multifamily rental construction projects or developers or owners of existing low-income multifamily properties requiring rehabilitation and interested in partnering with the JCHA to provide Rental Assistance

Demonstration (RAD) subsidy, utilizing a portion of the JCHA’s Faircloth Authority. The JCHA will be requesting proposals from qualified developers and owners to issue not more than 700 RAD vouchers for suitable projects in the City of Jersey City.

The JCHA has acquired Webb Apartments, located at 450 MLK Drive Jersey City. Webb apartments is a 40-unit mid-rise elevator building. The JCHA has received approval to convert 30 of the 40 units to public housing units and expects to convert the remaining 10 units to public housing after the HOME Fund restrictions are satisfied.

Additionally, JCHA is exploring conversion of two non-federal properties, 254 Bergen Avenue, a 38-unit mid-rise elevator building, and Arlington Gardens, a 90-unit, 5 building garden style property, to public housing, increasing the agency’s ACC count by 128 units.

The chart below details the number of units and type of subsidy attached to each unit for the current mixed-finance sites:

Apartment Complex Name	ACC Units	PBV Units	Unsubsidized Affordable Units	Market Rate Units	Total Units
Lafayette Village	77	0	24	23	124
Lafayette Senior Center	82	0	0	1	83
Pacific Court	41	0	15	16	72
Woodward Terrace	45	0	15	10	70
Gloria Robinson Phase I	57	0	0	9	66
Barbara Place Terrace	40	0	16	11	67
Gloria Robinson Phase II	71	0	0	7	78
Ocean Point East	20	6	0	1	27
Ocean Point West	20	12	0	0	32
Glenview TH Phase I	38	0	17	8	63
Gloria Robinson Phase III	24	15	15	6	60
Glenview TH Phase II-East	26	12	2	0	40
Gloria Robinson Phase-IV	27	10	27	6	70
Glenview TH Phase II-West	12	4	0	8	24
Catherine Todd	0	67	0	1	68
Mill Creek/Montgomery Family I	26	52	43	5	126
Webb Apts.	30	0	10	0	40
Mixed Finance Total	636	178	184	112	1110

5. Rehabilitation/Sustainability/Modernization

- a) **Grant-Supported Sustainability.** The JCHA continues to respond to CFCP, Emergency Safety & Security grant NOFAs and any other NOFAs related to modernization and/or development that the Department publishes. The JCHA partnered with P.A.C.O., a local nonprofit that participates in the Low-Income Home Energy Assistance Program (LIHEAP) to modernize the boiler and hot water systems at 72-82 Danforth Avenue, Berry Gardens. Work was completed in spring of 2022, and the boilers and hot water systems are up and running.
- b) **Energy Efficiency.** The JCHA Board of Commissioners recently approved the JCHA extending its Energy Performance Contract an additional 5 years to finance new window systems, and modernized boiler and hot water systems at 92 Danforth Avenue, Berry Gardens. The JCHA is also exploring the possibility of installing solar photovoltaic systems on certain properties to reduce energy costs.
- c) **Broadband Access.** Internet access and digital devices are essential everyday tools to complete a range of tasks online (attending school and submitting homework assignments, applying for jobs, staying connected with distant family, accessing telehealth, and online banking, to name a few). Yet national data shows—and JCHA’s own resident surveys support—that roughly two-thirds of low-income public housing residents are unconnected. There are various reasons for the divide, but chief among them are (1) Jersey City generally and JCHA in particular lack the infrastructure to support broadband internet access for residents; and (2) the monthly fees of even “low-cost” internet services – not to mention other requirements, such as credit checks and annual contracts – put them out of the reach of many of our residents. To address these barriers, JCHA conducted a public bid process and ultimately contracted with two internet service providers (ISPs) to wire 6 of our public housing developments for high speed, affordable broadband. JCHA will make a modest investment of approximately \$20k to support the infrastructure. Thereafter, residents will have the opportunity to subscribe for internet service at a rate of \$15-20 per month (the first 2-3 months will be free for new subscribers). Installation work began in late 2021 and is expected to continue through the end of 2022. To date, approximately 750 units at three of JCHA’s public housing developments now have affordable high-speed broadband access. What’s more, the ISPs are participating providers in the Federal Communication Commission’s Affordable Connectivity Program, bringing the monthly internet subscription cost to \$0 for residents.

6. Homeownership

The JCHA has six (6) two-family townhouses, a total of 12 units, remaining unsold at the Dwight Street Homes (AMP #00900010) homeownership development. The JCHA anticipates selling those remaining homes to qualified existing public housing residents or those families on the Dwight Street Homes Waiting List within the next twenty-four (24) months. Meanwhile, JCHA rehabilitated two of the most distressed units, and rented them to potential buyers. As a result,

the JCHA was able to decrease vacancies at Dwight Street Homes, while continuing to meet its goal of selling all the remaining units in accordance with HUD's 5(h) Homeownership program.

As set forth in the Holland Gardens Vision, the JCHA anticipates that redevelopment of Holland Gardens will add 30 new homeownership opportunities, with at least half being affordable.

7. Project-Based Vouchers (PBVs)

The JCHA has an active PBV Program, which is consistent with the Agency Plan as it both encourages new development of affordable housing and prevents the loss of affordable housing.

JCHA plans to convert Pacific Court's assistance from public housing to Section 8 Project-Based Voucher (PBV). This initiative will involve 41 PBVs at the location of 148 Bramhall Avenue, Jersey City, NJ 07304. The repositioning of Pacific Court aligns with the PHA's objectives to reduce poverty concentration and broaden access to housing and economic opportunities. As a mixed-income community, Pacific Court features 41 units transitioning to PBV, alongside 14 Low-Income Housing Tax Credit (LIHTC) units and 18 market-rate units, with a focus on preserving the existing housing stock within the neighborhood.

Project Overview: Pacific Court is an existing mixed-income, mixed, finance development built in 2005 with HOPE VI and LIHTC funding. The Jersey City Housing Authority (JCHA) is partnering with the Vitus group to address financial challenges at the project. Facing recurring losses and debt service issues, JCHA also seeks a Section 18 Disposition under 24 CFR 970.17(c) to reposition the project to sustainable financial performance and long-term availability of the ACC (converting to PBV) and other affordable units. Vitus intends to acquire general and limited partners' interests, investing approximately \$31,000 (construction cost) per unit for rehabilitation and solar installations. JCHA will cancel its junior mortgage for a negotiated payment, retaining 25% ownership. The partnership aims to stabilize the property's financial health and ensure long-term affordability. Initially exploring RAD conversions, they found rent levels insufficient, prompting a shift to Project Based Vouchers (PBVs) under Section 18 criteria, aligning with resident needs and mission goals. In addition, Pacific Court will undergo renovations including the following replacements: roofs, exterior doors, kitchen cabinets, EnergyStar appliances and water heaters and gas burners at every unit.

AGENDA ITEM#	10
BOARD MEETING DATE	11-6-2024

RESOLUTION AUTHORIZING APPROVAL OF AMENDMENTS TO THE JCHA'S 2024 AGENCY PLAN PURSUANT TO THE HOUSING OPPORTUNITY THROUGH MODERNIZATION ACT OF 2016

WHEREAS, in October 1998, Congress passed the Quality Housing and Work Responsibility Act ("QHWRA"), which requires all Public Housing Agencies to development a Five-Year Strategic and Annual Operating Agency Plan (referred to as the "AGENCY PLAN"); and

WHEREAS, the JCHA's fiscal year (FY) 2024 Agency Plan was approved by HUD and went into effect on April 1, 2024; and

WHEREAS, the JCHA is amending its 2024 Annual Plan, Attachment C: Mixed-Finance, Mod/Development, Rehabilitation/ Sustainability, Demo/Disposition, Conversions, Homeownership Programs, Project-Based Vouchers (B.2 of HUD FORM 50075-ST), Section 2; and

WHEREAS, the JCHA made available copies of the plan amendment (attached) on its website, at each Asset Management Property office and the JCHA main office, and to Resident Leadership at each during the 45-day public comment period running from August 23, 2024, to October 7, 2024; and

WHEREAS, the JCHA provided notice informing the public that the information would be available for review and inspection during the public comment period, and that a public hearing would take place on the plan amendments on October 10, 2024, at Central Office Third Floor Conference Room located at 400 US Highway 1, Jersey City, NJ 07306; and

WHEREAS, No Certificate of Funds is needed to approve this Resolution.

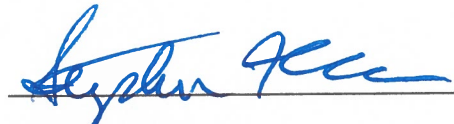
**RESOLUTION AUTHORIZING APPROVAL
OF AMENDMENTS TO THE JCHA'S 2024
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NOW THEREFORE BE IT RESOLVED that the JCHA Board of Commissioners authorizes the adoption of the amendment to the FY 2024 Agency Plan, subject to Legal Counsel Opinion and HUD review and approval.

DATED: November 6, 2024

COMMISSIONER	Motion	2 nd	AYE	NAY	Absent	Abstention
B. Dawson			✓			
H. Fuentes					✓	
A. Herbold			✓			
J. Moore					✓	
C. Mullins	✓	✓	✓			
S. Prince			✓			
J. Dublin			✓			

Thereby certify that the hereinabove Resolution accurately memorializes the Resolution of the Board of Commissioners of the Housing Authority of the City of Jersey City as presented at its meeting of November 6, 2024, in the presence of a legally binding quorum.



Stephen Cea
Executive Director/Secretary

SEAL

JERSEY CITY HOUSING AUTHORITY

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Mill Creek/Montgomery Family I	26	52	43	5	126
Webb Apts.	30	0	10	0	40
Mixed Finance Total	636	178	184	112	1110

5. Rehabilitation/Sustainability/Modernization

- a) **Grant-Supported Sustainability.** The JCHA continues to respond to CFCP, Emergency Safety & Security grant NOFAs and any other NOFAs related to modernization and/or development that the Department publishes. The JCHA partnered with P.A.C.O., a local nonprofit that participates in the Low-Income Home Energy Assistance Program (LIHEAP) to modernize the boiler and hot water systems at 72-82 Danforth Avenue, Berry Gardens. Work was completed in spring of 2022, and the boilers and hot water systems are up and running.

- b) **Energy Efficiency.** The JCHA Board of Commissioners recently approved the JCHA extending its Energy Performance Contract an additional 5 years to finance new window systems, and modernized boiler and hot water systems at 92 Danforth Avenue, Berry Gardens. The JCHA is also exploring the possibility of installing solar photovoltaic systems on certain properties to reduce energy costs.

- c) **Broadband Access.** Internet access and digital devices are essential everyday tools to complete a range of tasks online (attending school and submitting homework assignments, applying for jobs, staying connected with distant family, accessing telehealth, and online banking, to name a few). Yet national data shows—and JCHA’s own resident surveys support—that roughly two-thirds of low-income public housing residents are unconnected. There are various reasons for the divide, but chief among them are (1) Jersey City generally and JCHA in particular lack the infrastructure to support broadband internet access for residents; and (2) the monthly fees of even “low-cost” internet services – not to mention other requirements, such as credit checks and annual contracts – put them out of the reach of many of our residents. To address these barriers, JCHA conducted a public bid process and ultimately contracted with two internet service providers (ISPs) to wire 6 of our public housing developments for high speed, affordable broadband. JCHA will make a modest investment of approximately \$20k to support the infrastructure. Thereafter, residents will have the opportunity to subscribe for internet service at a rate of \$15-20 per month (the first 2-3 months will be free for new subscribers). Installation work began in late 2021 and is expected to continue through the end of 2022. To date, approximately 750 units at three of JCHA’s public housing developments now have affordable high-speed broadband access. What’s more, the ISPs are participating providers in the Federal Communication Commission’s Affordable Connectivity Program, bringing the monthly internet subscription cost to \$0 for residents.

6. Homeownership

The JCHA has six (6) two-family townhouses, a total of 12 units, remaining unsold at the Dwight Street Homes (AMP #00900010) homeownership development. The JCHA anticipates selling those remaining homes to qualified existing public housing residents or those families on the Dwight Street Homes Waiting List within the next twenty-four (24) months. Meanwhile, JCHA rehabilitated two of the most distressed units, and rented them to potential buyers. As a result,

the JCHA was able to decrease vacancies at Dwight Street Homes, while continuing to meet its goal of selling all the remaining units in accordance with HUD's 5(h) Homeownership program.

As set forth in the Holland Gardens Vision, the JCHA anticipates that redevelopment of Holland Gardens will add 30 new homeownership opportunities, with at least half being affordable.

7. Project-Based Vouchers (PBVs)

The JCHA has an active PBV Program, which is consistent with the Agency Plan as it both encourages new development of affordable housing and prevents the loss of affordable housing.

JCHA plans to convert Pacific Court's assistance from public housing to Section 8 Project-Based Voucher (PBV). This initiative will involve 41 PBVs at the location of 148 Bramhall Avenue, Jersey City, NJ 07304. The repositioning of Pacific Court aligns with the PHA's objectives to reduce poverty concentration and broaden access to housing and economic opportunities. As a mixed-income community, Pacific Court features 41 units transitioning to PBV, alongside 14 Low-Income Housing Tax Credit (LIHTC) units and 18 market-rate units, with a focus on preserving the existing housing stock within the neighborhood.

Project Overview: Pacific Court is an existing mixed-income, mixed, finance development built in 2005 with HOPE VI and LIHTC funding. The Jersey City Housing Authority (JCHA) is partnering with the Vitus group to address financial challenges at the project. Facing recurring losses and debt service issues, JCHA also seeks a Section 18 Disposition under 24 CFR 970.17(c) to reposition the project to sustainable financial performance and long-term availability of the ACC (converting to PBV) and other affordable units. Vitus intends to acquire general and limited partners' interests, investing approximately \$31,000 (construction cost) per unit for rehabilitation and solar installations. JCHA will cancel its junior mortgage for a negotiated payment, retaining 25% ownership. The partnership aims to stabilize the property's financial health and ensure long-term affordability. Initially exploring RAD conversions, they found rent levels insufficient, prompting a shift to Project Based Vouchers (PBVs) under Section 18 criteria, aligning with resident needs and mission goals. In addition, Pacific Court will undergo renovations including the following replacements: roofs, exterior doors, kitchen cabinets, EnergyStar appliances and water heaters and gas burners at every unit.