



NORTH BERGEN TOWNSHIP COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

2025 – 2029 Five-Year Consolidated Plan
2025 Annual Action Plan

DRAFT DOCUMENT FOR PUBLIC REVIEW
October 7, 2025 – November 7, 2025

Citizens have 30 days to review the document and submit comments. Citizen comments on the plan should be submitted to the Office of Community Development, Municipal Building, 4233 Kennedy Boulevard, North Bergen, New Jersey 07047 or via email to EVargas@NorthBergen.org. All citizen comments submitted before November 7, 2025 will be considered in preparing the final Consolidated Plan and Action Plan. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, will be attached to the final plans. If you have a disability and require auxiliary aid, service or other accommodations to participate in the proceedings, please contact Elsie Vargas at evargas@northbergen.org or 201-392-2057 to determine how the Township can accommodate your needs.

Executive Summary

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

1. Introduction

The Township of North Bergen is considered by the U.S. Department of Housing and Urban Development (HUD) as an Entitlement Community. Entitlement Communities are comprised of central cities of Metropolitan Statistical Areas (MSAs); metropolitan cities with populations of at least 50,000; and qualified urban counties with a population of 200,000 or more (excluding the populations of entitlement cities). As an Entitlement Community, North Bergen receives an annual Community Development Block Grant (CDBG) allocation from HUD, based on a formula comprising of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas.

In accordance, the Township of North Bergen, NJ has prepared an updated FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan. The 2025-2029 Consolidated Plan covers the upcoming five-year period, from July 1, 2025 – June 30, 2030. The 2025 Annual Action Plan covers the first year of this five-year period, from July 1, 2025 to June 30, 2026. For the 2025 Annual Action Plan, the Township has been allocated \$741,207 in CDBG funding.

The Consolidated Plan is carried out through Annual Action Plans, which provide a summary of the actions, activities, and resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. The Consolidated Plan is intended to serve the following functions: 1) A planning document 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 be followed in carrying out HUD programs; and, 4) An action plan that provides a basis for assessing performance.

CDBG funds are intended to support community development activities to build stronger and more resilient communities. The overall goal is to develop viable urban communities for low- and moderate-income persons, through decent housing, a suitable living environment and expanded economic opportunities. CDBG-funded activities may address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, homeowner assistance, etc.

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

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The 2025 – 2029 Consolidated Plan and 2025 Annual Action Plan include the goals outlined below, all targeting community needs related to affordable housing, economic development and employment, and strengthening neighborhoods. The Statutory program goals for the CDBG and HOME programs are Decent Housing, Suitable Living Environment and Expanded Economic Opportunities.

Suitable Living Environment. Throughout the next five years, the Township is committed to preserve and improve the stability and vitality of existing low- and moderate-income neighborhoods, as well as increase the accessibility of the physical environment for senior and disabled residents, by:

- eliminating blighting influences and addressing the deterioration of property and facilities;
- increasing access to quality public and private facilities; and
- providing accessibility improvements to public facilities and infrastructure.

The Township plans to work toward this goal annually through public facilities and infrastructure projects that could include park, playground, sidewalk, street, underground utility, streetscape, and/or stormwater management improvement projects in eligible neighborhoods; removal of architectural barriers in eligible neighborhoods and/or township-wide locations.

Provide Services to Low-and Moderate-Income Persons and Families. Over the next five years, the Township seeks to provide services to low- and moderate-income persons and families, including, but not limited to improving community safety. The Township plans to accomplish this goal by annually allocating funding to support community safety initiatives in low- and moderate-income neighborhoods and the Urban Enterprise Zone (UEZ). Additional public service activities consistent with these objectives may be implemented.

Decent Housing. The Township intends to maintain its ongoing commitment to making decent housing more available, affordable, accessible, and sustainable for low- and moderate-income residents. This work will be funded through the Township's Affordable Housing Trust Fund (AHTF) in accordance with the Township's Housing Element and Fair Share Plan. Additional housing activities consistent with these objectives may be implemented.

Program Planning & Administration. The Township has been and will remain committed to resourcing the Planning & Administration at a level that supports the time and expertise needed for effective implementation of the CDBG Program by predominantly using existing available funds for this purpose.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Township of North Bergen prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY 2023 (July 1, 2023 to June 30, 2024). This CAPER was the fourth of the prior five-year period and reported the FY 2023 accomplishments of the Township's CDBG Programs.

The Township of North Bergen made significant progress carrying out its strategic plan and action plan during the 2023 program year. During the program year, the Township focused on the following three activities, including 1) Construction of the North Bergen Community Center; 2) Community Safety Initiatives; and 3) Planning and Administration.

The Township completed the construction of the community center, located at 111 13th St, 1219 Kennedy Boulevard and 1231 Kennedy Boulevard. This center is intended to be used as a library annex and as an additional recreation space. Funds were used toward the site preparation, including engineering and architectural work, and general construction work for the facility. Over the course of completion of this project, North Bergen was awarded \$250,000 from Open Space for the rooftop field and another \$500,000 for the gym. North Bergen had also been awarded \$1 million in Green Acres funding to help complete the project. A total of \$487,708 in CDBG funding was allocated for this activity and \$450,657 was drawn in the 2023 Program Year.

The Township utilized their CDBG Public Service dollars to support Community Safety Initiatives in the Urban Enterprise Zone (UEZ) and low- to moderate-income neighborhoods. North Bergen allocated and drew \$94,889 to support two additional police officers to patrol and build relationships in the UEZ and low- and moderate-income neighborhoods. The Township remained under the 15% public service cap, limiting their public service spending to 12.92%.

Lastly, the Township utilized CDBG funding for the overall administration and implementation of the program, including project reporting, closeouts and activity reports. The Township stayed well below their 20% planning and administration cap, spending only 5.76% of the funds on this type of activity.

In addition to the implementation of the CDBG Entitlement Program, the Township also continued CDBG-CV spending during the 2023 program year to support initiative that prepare, prevent and respond to COVID-19. The Township has spent \$971,263.20 of the original \$1,107,950 CDBG-CV allocation.

4. Summary of citizen participation process and consultation process

The Township followed the steps and procedures outlined in its Citizen Participation Plan, including publishing required public notices in the local paper. As part of the Plan development process, an initial public hearing was held on May 30, 2025 in the Township's Municipal Chambers in the Municipal Building at North Bergen Township Hall. Per HUD regulations, this hearing was held prior to the start of the public comment period. The purpose of this hearing was to obtain the views of citizens, public officials, agencies and other interested parties regarding the housing community development needs of the jurisdiction and discuss how it relates to the priorities and goals outlined in the Consolidated Plan, and the proposed annual goals and projects outlined Annual Action Plan. No members of the public attended.

In addition to the public hearing, the Township conducted a stakeholder survey to solicit additional input into the Consolidated Plan needs, priorities and goals. There were 29 respondents to the survey, 25 of whom are residents of the Township. Respondents shared thoughts on housing, infrastructure and public service needs throughout the township and specifically for youth, seniors and low- and moderate-income persons.

Lastly, The Township's Draft 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan was made available for a 30-day public review and comment period from May 31, 2025 – June 30, 2025. The proposed Consolidated Plan and Action Plan were posted on the Township's website and paper copies available for inspection and review at North Bergen Township Hall. No comments were submitted.

5. Summary of public comments

No public comments were submitted.

6. Summary of comments or views not accepted and the reasons for not accepting them

No public comments were submitted.

7. Summary

The Township has prepared its new Consolidated Plan for the period 2025-2029 and the 2025 Annual Action Plan. The Consolidated Plan describes the Township's needs, priorities and objectives and the Annual Action Plan sets forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The formula allocation for the 2025 Community Development Block Grant program is \$741,207.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	NORTH BERGEN TOWNSHIP	Office of Community Development

Table 1– Responsible Agencies

Narrative

The Office of Community Development of the Township of North Bergen is the designated Lead Agency for the preparation, submission, execution and monitoring of this Five-Year Consolidated Plan (2025-2029) and 2025 Annual Action Plan, which covers the period July 1, 2025 to June 30, 2029.

The Township Council, through the Office of Community Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Office provides the funding and technical assistance to any subrecipients and Township agencies for projects that meet community needs documented in the plan.

Consolidated Plan Public Contact Information

Elsie Vargas

Office of Community Development

201-973-2057

evargas@northbergen.org

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

North Bergen Township developed this Five-Year Consolidated Plan and Annual Action Plan with input from public and private organizations, the same components that come together to implement plans and provide benefits to North Bergen's low- and moderate-income residents. Intergovernmental cooperation is vital to the success of Consolidated Plan efforts, given the diversity of programs and agencies providing housing and housing services. The development of the Annual Action Plan involved consultation with those agencies in delivering housing and housing services within the Township of North Bergen.

Meetings and discussions were held between the staff of the Township Community Development Block Grant Program Office, the Township of Division Planning, the Township Office of Local Assistance, the Township Board of Health and the Hudson County Division of Housing and Community Development. Funding allocated for Program Year 2025 is not being utilized to specifically address housing issues through CDBG, within the Township's Plan.

In addition, the Township conducted a survey of its departments to gather additional input into the plan. Thirteen Township staff members responded, sharing their input on a range of community development and housing questions.

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

The North Bergen Housing Authority has a formal relationship with the Township. The Township appoints the Commissioners to the Housing Authority Board.

The Township maintains a close relationship with the Hudson County Division of Housing and Community Development, and coordinates efforts with that agency. The Hudson County Board of Social Services and the Department of Human Services provide counseling programs for homeless persons and emergency assistance. The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though these entities, and the CEAS in particular, work well together, there are opportunities for improved coordination and communication. A number of other agencies, organizations and programs are consulted with respect to providing services and assistance to the Township's low- and moderate-income residents. The NJ Department of Community Affairs provides technical and financial assistance through various housing programs. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

Also, the Township Department of Community Development maintains a positive relationship with the builders, developers and financial institutions in the County and the region. This collaborative approach has assisted in the creation of affordable housing projects throughout the Township.

North Bergen Township, as the administrator of the CDBG funds, works closely with non-profit organizations, the school and college districts, private sector organizations, such as banks, contractors and developers, and other government entities to address the community objectives outlined in this plan. These organizations also contributed to this plan through individual conversations that were held with stakeholders who were unable to attend a public hearing or focus group.

The North Bergen Community Development Program maintains ongoing relationships with its municipal, agency and community-based partners through ongoing dialogues, application processes, formal meetings and less formal settings. This frequent interaction with the varied components of the Township allows the CD Program to complete both big picture, long-term planning and to assist in day-to-day implementation of those plans.

Describe 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

In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county specifically to coordinate the provision of services and housing to the homeless.

North Bergen is a participant in the Jersey City-Bayonne-Hudson County Continuum of Care, known as the Hudson County Alliance to End Homelessness (HCAEH).

HCAEH is a consortium of homeless housing, shelter, consumers, advocates and government representatives working together to shape countywide planning and decision making. The HCAEH is led by the Hudson County Division of Housing and Community Development.

Describe 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

North Bergen Township does not receive ESG funds but consults with Hudson County through the CoC and CEAS organizations to help the County determine how best to use ESG resources.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	County of Hudson
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone conversations, e-mails, personal conversations, township staff meetings - all were used to assess community needs that other Township departments would be aware of in the general course of their day-to-day operations. The result was a clearer understanding of the community's needs
2	Agency/Group/Organization	North Bergen Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone conversations, e-mails, personal conversations, township staff meetings - all were used to assess community needs that other Township departments would be aware of in the general course of their day-to-day operations. The result was a clearer understanding of the community's needs. Additionally, a stakeholder survey was sent out to the Housing Authority for specific input into the Consolidated Plan.
3	Agency/Group/Organization	North Bergen Township
	Agency/Group/Organization Type	Other government – Local Other - Grantee
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone conversations, e-mails, personal conversations, township staff meetings - all were used to assess community needs that other Township departments would be aware of in the general course of their day-to-day operations. The result was a clearer understanding of the community's needs. Additionally, a stakeholder survey was sent out to the following departments: Emergency Management, Public Safety, Commissioners, Health Department Director for input into the Consolidated Plan.
4	Agency/Group/Organization	North Bergen School District
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emails, meetings, phone calls to collaborate on educational needs of low- mod- persons
5	Agency/Group/Organization	Weatherization Assistance, DOE
	Agency/Group/Organization Type	Agency/Group/Organization Type Services-Elderly Persons Other government - Federal
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Grants are provided by the Department of Energy Weatherization Assistance Program (WAP) through State agencies to assist low-income individuals, specifically, the elderly and handicapped, to weatherize their dwellings to conserve energy.
6	Agency/Group/Organization	Hudson County Continuum of Care
	Agency/Group/Organization Type	Other government - local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Township has ongoing communication with the County regarding need/services and the annual/consolidated planning processes.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The agencies named do not constitute an exhaustive list. The township collaborates with a multitude of agencies of various types in the execution of the Consolidated plan and consults with them on an ongoing basis throughout the year. Agency types not specifically listed include those that provide services in the areas of health, social services, children, workforce development, and economic advancement.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Hudson County Division of Housing and Community Development	Goals are the same.

Table 3– Other local / regional / federal planning efforts

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 (91.215(l))

In the implementation of the current Consolidated Plan the township will capitalize on all relevant State resources available for the support of at-risk populations and the facilitation of fair housing and viable neighborhoods. Neighboring municipalities upon which impacts from planned projects are expected will be consulted and plans for pooling resources are continually in progress.

Narrative

See above.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The Township followed the steps and procedures outlined in its Citizen Participation Plan, including publishing required public notices in the local paper. As part of the Plan development process, an initial public hearing was held on May 30, 2025 in the Township's Municipal Chambers in the Municipal Building at North Bergen Township Hall. Per HUD regulations, this hearing was held prior to the start of the public comment period. The purpose of this hearing was to obtain the views of citizens, public officials, agencies and other interested parties regarding the housing community development needs of the jurisdiction and discuss how it relates to the priorities and goals outlined in the Consolidated Plan, and the proposed annual goals and projects outlined Annual Action Plan. No members of the public attended.

In addition to the public hearing, the Township conducted a stakeholder survey to solicit additional input into the Consolidated Plan needs, priorities and goals. There were 29 respondents to the survey, 25 of whom are residents of the Township. Respondents shared thoughts on housing, infrastructure and public service needs throughout the township and specifically for youth, seniors and low- and moderate-income persons.

Lastly, The Township's Draft 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan was made available for a 30-day public review and comment period from May 31, 2025 – June 30, 2025. The proposed Consolidated Plan and Action Plan were posted on the Township's website and paper copies available for inspection and review at North Bergen Township Hall. No comments were submitted.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	The Township held a public hearing to solicit community input on the Consolidated and Annual Plans on May 30, 2025.	No comments were received.	N/A	
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Display ad placed in English and Spanish to inform community of start of public review and encourage participation in public hearing.	No comments were received.	N/A	
3	Public Review	Non-targeted/broad community	30 day review period with draft Annual Plan available on the website and printed from the Township	No comments were received.	N/A	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Township of North Bergen has developed a strategic plan to address the key issues raised in the course of this analysis which meet HUD requirements. The overarching goals intended to benefit low- and very low-income persons are to provide decent housing, to provide a suitable living environment, and to expand economic opportunities based.

Several areas of specific need emerge from the preceding analyses and other resources and documentation. Each of these needs fits within the three goals noted above. These needs, translated into tangible objectives are:

- The creation of affordable housing opportunities, both rental and owner, for the low-income elderly, especially those requiring affordable assisted living
- The reduction of reports of problems with housing, focusing on low-income renters and owners, and especially the elderly in this category
- The provision of affordable housing to very low-income households of all types in order to prevent homelessness
- The provision of quality public services to low- and moderate-income households
- Infrastructure improvements throughout the Township, but especially in the low- to moderate-income areas of the township
- Economic development initiatives in coordination with township and state programs
- Anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed toward improving opportunities for economic self-sufficiency

Much of the data included in the needs assessment utilizes information from the 2019-2023 American Community Survey (ACS). This data set is provided by the U.S. Department of Housing and Urban Development (HUD) through its *eCon Planning Suite*, an online tool used to help grantees develop market driven strategies to address the needs of their communities. This tool generates the latest housing and economic data using the Community Planning and Development (CPD) mapping tool and provides greater efficiency by allowing the electronic submission of plans directly to HUD. The Township also utilizes the PolicyMap tool, which allows for access to additional data sets beyond the 2019-2023 ACS.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

For the purposes of this Plan, the Township will use the term “public facility” to include neighborhood facilities, senior centers, municipal buildings, homeless shelters and libraries. Public facilities needs in the Township include improvements to parks and recreation spaces, improvements to buildings where eligible services are provided and the removal of architectural barriers to accessibility. The Township is committed to creating, improving and preserving facilities, infrastructure, and spaces that serve the public.

How were these needs determined?

Non-Housing Community Development needs and priorities were identified while preparing this Consolidated Plan through the input of community leaders, citizen participation and Township departments. The Township is also in touch with agency officials, organizational leaders, and County/State departments that will raise issues and concerns about improvements or conditions in the low/mod neighborhoods. The Township has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective and availability of funds.

In addition, the Township conducted a survey of its departments to gather additional input into the plan. Thirteen Township staff members responded, sharing their input on a range of community development and housing questions.

Describe the jurisdiction's need for Public Improvements:

The Township is faced with the physical problems of older public improvements including streets, sidewalks, water and sewer systems, and public spaces. Thus, the need to repair and replace aging infrastructure is on-going. The repair of roads, sidewalks and public spaces are necessary to support neighborhood livability objectives. These activities provide visual evidence of neighborhood improvements and directly reinforce the efforts being made in maintaining and upgrading the housing stock.

Through the Consolidated Plan survey, respondents ranked the need for public improvements. Streets and road reconstruction were the highest, followed closely by sidewalk improvements and stormwater managements/drainage improvements.

How were these needs determined?

These needs and priorities were identified while preparing this Consolidated Plan through the input of community leaders, citizen participation and Township departments. In addition, needs and priorities were also identified via the ongoing requests made to Township officials for these upgrades and projects.

The Township is also in touch with agency officials, organizational leaders, and County/State departments that will raise issues and concerns about improvements or conditions in the low/mod neighborhoods. The Township has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective and availability of funds.

In addition, the Township conducted a survey of its departments to gather additional input into the plan. Thirteen Township staff members responded, sharing their input on a range of community development and housing questions.

Describe the jurisdiction's need for Public Services:

The Township wishes to do all that it can to improve the quality of life for its most vulnerable low- and moderate-income populations, including the elderly, the disabled, and the homeless. Public Services play a vital role in providing for some of the most vulnerable residents and are increasingly in demand.

Currently the Township supports community safety through their CDBG public service funding. The survey conducted as part of the Consolidated Plan Consultation Process confirmed community safety as a priority. It also identified senior programs and youth activities as priorities as well. Priorities for youth included more activities, programs and spaces of all kinds for kids of all ages to engage in healthy and positive activity; improvements to streets, sidewalks, bike lanes and parks; more activities for children with special needs; and teen workforce development programs. Priorities for seniors include more senior affordable housing; improvements to senior transportation services to improve access to existing senior programs, medical appointments, grocery store, etc.; and expand the programs, events and services offered to seniors.

How were these needs determined?

Public Service needs were identified during the preparation of this Consolidated Plan through the input of community leaders, citizen participation, and ideas from service providers and public agencies. These inputs were provided through a series of meetings and public hearings. The township has contacted agency officials and organization heads, forwarding program information to them prior to meetings and hearings. Further, feedback from program administrators from the township, the local board of education, and private organizations that regularly serve these populations in the community provided valuable feedback in identifying these needs.

In addition, the Township conducted a survey of its departments to gather additional input into the plan. Thirteen Township staff members responded, sharing their input on a range of community development and housing questions.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

North Bergen, New Jersey, located in Hudson County, is a densely populated township with a rich cultural heritage and a dynamic socioeconomic profile. As of 2023, the township has an estimated population of approximately 59,394 residents, with a median age of 40.8 years. The age distribution is relatively balanced, with 21.7% of residents under the age of 18 and 17.3% aged 65 or older. This suggests a community with a mix of young families and a significant senior population.

North Bergen, New Jersey, presents a dynamic and evolving housing market that reflects broader regional trends while exhibiting unique local characteristics. As of early 2025, the township is experiencing a period of adjustment following significant appreciation in home values over the past decade.

The median sale price for homes in North Bergen was approximately \$471,000 in January 2025, marking a 20.8% decrease compared to the previous year. This decline is attributed to a combination of factors, including rising mortgage rates and reduced buyer affordability. Despite this annual drop, the median sale price per square foot increased by 24.4% year-over-year, reaching \$441, indicating that smaller, well-located properties are still commanding higher prices.

Over the past decade, North Bergen has experienced substantial home value appreciation. The cumulative appreciation rate over ten years was 113.34%, translating to an average annual rate of 7.87%. In the last year alone, home values increased by 11.98%, outperforming 97.37% of U.S. cities and towns.

The rental market in North Bergen is characterized by relatively high rents compared to the national average. As of March 2025, the median rent for all property types was \$2,800 per month, which is 42% higher than the national average. However, rents have seen a 12% decline over the past year, reflecting broader economic pressures and shifting demand patterns.

Inventory levels in North Bergen have seen fluctuations. In April 2025, there were 70 homes for sale, with 23 new listings added during the month. Of the 14 homes sold or pending, 55% were sold below asking price, 9% at asking price, and 36% above asking price. This indicates a competitive market where well-priced homes can still attract multiple offers.

Housing cost burden refers to the percentage of income spent on housing expenses. In North Bergen, a significant portion of renters experience housing cost burdens. Approximately **59.8%** of housing units are renter-occupied, and a substantial number of these renters allocate a significant portion of their income toward housing costs. While specific percentages are not detailed in the available data, the high proportion of renters suggests a potential for elevated housing cost burdens.

For homeowners, the median selected monthly owner costs, including mortgage, taxes, insurance, and utilities, are **\$2,867**. Given the median household income of **\$75,505**, this translates to about **45.5%** of income spent on housing costs, which is above the generally accepted threshold of 30% for affordability.

The condition of housing in North Bergen varies, with a substantial portion of the housing stock being older. The median year of construction for properties in North Bergen is **1961**, indicating that many homes are several decades old. Older housing units may face challenges related to maintenance, modernization, and energy efficiency.

Additionally, the high percentage of renters, combined with the age of the housing stock, may contribute to concerns regarding the upkeep and quality of rental properties. However, specific data detailing the extent of housing quality issues, such as the percentage of units with plumbing or structural deficiencies, is not readily available.

In summary, North Bergen faces significant challenges related to housing affordability and the condition of its housing stock. The high proportion of renters and the substantial percentage of income spent on housing costs underscore the need for policies and initiatives aimed at improving housing affordability and quality in the township.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

North Bergen is characterized by its remarkable ethnic and cultural diversity. A majority of the population, 68.6%, identifies as Hispanic or Latino of any race, reflecting the township's strong Latino heritage. Other significant racial groups include White (non-Hispanic) residents at 19.9%, Asian residents at 6.7%, and Black or African American residents at 4.2%. Additionally, 26.4% of residents identify as being of two or more races, further emphasizing the area's multicultural nature (U.S. Census Bureau, 2023).

Economically, North Bergen sits in the mid-range relative to the broader New Jersey metro region. The median household income between 2019 and 2023 was \$75,505, with a per capita income of \$37,709. Despite this, the township faces a modest poverty rate of 12.9%, which is slightly above the state average. Housing in North Bergen reflects urban pressures: the median home value stands at \$466,800, while the median gross rent is \$1,702. Only 41.3% of housing units are owner-occupied, indicating a predominance of renters and possibly higher housing turnover (U.S. Census Bureau, 2023).

Educational attainment is relatively strong, with 82.7% of adults (age 25 and older) having at least a high school diploma and 32.0% holding a bachelor's degree or higher. This educational base supports a diverse workforce. Labor force participation stands at 65.6%, and women make up 60.9% of the active labor force. Employment is concentrated in sectors such as healthcare and social assistance (14%), retail trade (11%), educational services (9.3%), and manufacturing (10%) (BestPlaces.net).

Linguistic diversity is also a hallmark of the township. Approximately 73.4% of residents speak a language other than English at home, reflecting the area's immigrant roots and multicultural households. In terms of digital access, 95.3% of households report having a computer, and 88% have broadband internet access, suggesting relatively high digital connectivity (U.S. Census Bureau, 2023).

Transportation and commuting patterns show that residents experience a mean travel time to work of 33.4 minutes, consistent with regional urban commuting trends. This indicates reliance on regional transit systems or longer commutes due to employment dispersion across the New York metropolitan area.

The primary objective of the township's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunities for low-to-moderate income persons. This definition includes a wide range of programs and activities. Non-housing Community Development needs and priorities were identified during the preparation of this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers, public agencies, and not-for-profits. These inputs were provided in a series of meetings and public hearings, described in the public participation section of this Plan.

The township has been in touch with agency officials and organization heads, forwarding program information to them throughout the planning process and in preparation of such, over the course of the previous program year. Office of Community Development personnel are in contact with other

municipalities and county and federal offices that often raise issues and concerns or make requests about improvements or conditions in the low/mod income neighborhoods. The township’s project selection process reflects the input and weighs the needs and requests in light of the overall objective.

Additionally, the township has established the following objectives to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in our jurisdiction considering public input and visions of our future.

These objectives are:

-To provide high quality public facilities, such as parks and community centers to low-to-moderate income persons and provide adequate public streets, sidewalks and sewers, in low-to-moderate income neighborhoods.

-To provide a wide range of quality services, including transportation, health care, day care and youth and senior activities, to low-to-moderate income persons, especially the disabled and elderly.

-To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low-to-moderate income households.

-To conserve and renew older neighborhoods and to improve citizens living environment, including security and safety through a commitment to neighborhood-based planning.

-To promote increased private investment and public/private partnerships in community development activities.

-To leverage available state, federal, and local resources for community redevelopment.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	15	5	0	0	0
Arts, Entertainment, Accommodations	2,904	1,946	12	12	0
Construction	865	608	4	4	0
Education and Health Care Services	4,099	2,547	17	16	-2
Finance, Insurance, and Real Estate	2,043	827	9	5	-4
Information	743	174	3	1	-2
Manufacturing	1,292	1,083	5	7	1
Other Services	997	888	4	5	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	2,331	1,000	10	6	-4
Public Administration	0	0	0	0	0
Retail Trade	3,091	2,934	13	18	5
Transportation and Warehousing	1,556	2,176	7	13	7
Wholesale Trade	1,548	827	7	5	-1
Total	21,484	15,015	--	--	--

Table 5 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	34,035
Civilian Employed Population 16 years and over	31,995
Unemployment Rate	5.98
Unemployment Rate for Ages 16-24	17.96
Unemployment Rate for Ages 25-65	4.23

Table 6 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	6,105
Farming, fisheries and forestry occupations	1,185
Service	3,545
Sales and office	7,445
Construction, extraction, maintenance and repair	2,695
Production, transportation and material moving	2,740

Table 7 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 8 - Travel Time

Data Source: 2016-2020 ACS

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	3,245	105	1,165
High school graduate (includes equivalency)	6,830	595	1,700
Some college or Associate's degree	7,665	455	1,175
Bachelor's degree or higher	9,465	280	1,170

Table 9 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade					
9th to 12th grade, no diploma					
High school graduate, GED, or alternative					
Some college, no degree					
Associate's degree					
Bachelor's degree					
Graduate or professional degree					

Table 10 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

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

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The major employment sectors in the Township of North Bergen are retail, wholesale, education and healthcare.

Describe the workforce and infrastructure needs of the business community:

Incentive programs for the investment of local and regional dollars in the local economy are an ongoing need that is served, in some part, by the Urban Enterprise Zone (UEZ) designation for the jurisdiction’s major shopping district. However, State funding that previously supported safety and infrastructure initiatives in the UEZ has been discontinued. This is a continual area of need in the township.

Additionally, the township's diverse economy, encompassing retail, logistics, healthcare, and small businesses, requires a workforce equipped with a broad range of skills. North Bergen's business community thrives due to its strategic location, diverse economy, and ongoing infrastructure developments. Addressing workforce development needs through training programs and entrepreneurship support, alongside continued investment in transportation, utilities, and industrial facilities, will ensure sustainable economic growth and enhance the township's competitiveness in the regional market.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The waterfront area of North Bergen and the neighboring towns along the Hudson River - has been in development for several years with new upscale condominium units under construction and along with them an influx of retail to round out this mixed-use development. As in other areas of the township, general infrastructure improvements are always a necessity. With these developments in particular,

improvements focused on enhanced public safety and mobility are among the highest priority needs likely to be created by these changes.

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

North Bergen, New Jersey, presents a dynamic and evolving job market, shaped by the skills and education of its workforce and the industries that drive local employment. The town has seen steady job growth, with a projected rate of over 21%, and maintains a relatively low unemployment rate of 3.7%, both indicators of a healthy employment landscape.

The alignment between workforce skills and job opportunities is largely due to the area's strong focus on vocational training and career education. Institutions like the Hudson County Schools of Technology offer specialized programs to middle and high school students in areas such as technology, culinary arts, and design—fields that correspond directly with local industry needs. CDE Career Institute, based in North Bergen, supports adult learners and career changers with certifications in medical office work, phlebotomy, and IT, preparing them for in-demand roles in healthcare and tech.

Complementing these institutions are initiatives like SkillUp Bergen, which provides free online access to thousands of courses and certifications, helping residents upskill in business, IT, and customer service. WomenRising's workforce development program further expands opportunities, especially for women seeking stable careers in hospitality, offering structured training and direct job placement assistance.

North Bergen High School, the district's educational centerpiece, enrolls over 7,000 students and supports both general education and specialized programs, including special education and advanced manufacturing. While High Tech High School, now located in Secaucus, once served North Bergen directly, its legacy of offering high-tech and design-focused curricula continues to influence local educational priorities.

As a result, employment opportunities in North Bergen reflect the skill sets nurtured by these institutions. Positions in education, healthcare, manufacturing, and hospitality are in demand, and many local job postings specifically seek candidates with certifications or vocational training. The convergence of targeted education and available job roles demonstrates a strong connection between the local workforce's capabilities and the economic needs of the area.

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.

North Bergen, NJ, benefits from a rich network of workforce training initiatives supported by community colleges, Workforce Investment Boards (WIBs), and local organizations, all working collaboratively to equip residents with skills aligned to today's job market.

Bergen Community College stands at the forefront of these efforts. Through its **Approved Unemployment Education** program, the college offers no-cost training and job placement services to unemployed or underemployed county residents receiving unemployment benefits. This initiative directly addresses skill gaps and helps individuals transition into new career paths.

In a broader regional partnership, Bergen Community College also leads **NJ HealthWorks**, a \$12 million U.S. Department of Labor grant program designed to expand apprenticeships in the healthcare sector. Partnering with 14 other community colleges and healthcare institutions, the initiative aims to reach over 5,000 New Jersey residents, particularly those from underserved communities.

Another forward-thinking effort is the **Bergen NextGen Program**, created in collaboration with Rutgers University. This initiative focuses on preparing students for careers in food, agriculture, natural resources, and human sciences. It provides hands-on learning and prioritizes support for students with disabilities, including neurodiverse individuals, reflecting a broader commitment to equity in workforce development.

The **Bergen County Workforce Development Board (WDB)** plays a key role in coordinating local training and employment services. One of its standout programs is **Project SEARCH**, a partnership with healthcare providers and employers to place individuals with disabilities in internships and job opportunities, providing them with meaningful work experience and a path to long-term employment.

In response to challenges specific to the healthcare sector, the **North Jersey Health Care Partnership** brings together public agencies and healthcare employers to collaboratively address workforce shortages and develop strategic solutions that benefit both workers and providers.

Community-based organizations also contribute significantly. **WomenRising**, for example, supports women in North Bergen and beyond by providing job training, career coaching, resume assistance, and placement services. Their **Community Partnership in Hotel Employment (CPHE)** program offers 15-week training cycles and internships in hospitality, delivered in collaboration with Hudson County Community College's Culinary Arts Program.

Another local service, **Autism Community Services**, focuses on supported employment for individuals with disabilities. Through a mix of individualized job coaching and group-based training, the organization helps clients build the skills necessary to thrive in inclusive workplaces.

Together, these programs form a well-coordinated system of workforce development in North Bergen—one that is inclusive, skill-focused, and responsive to the region's evolving economic needs.

As part of the current plan's focus on economic development, the township will continue to provide referrals to and collaborate with the Hudson County Workforce Investment Board and the Hudson County Career Development Center, which provide a number of employment related programs for job seekers and link employers with a wide variety of hiring incentives, some of which are listed above.

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

Yes

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.

Yes, North Bergen is included in the Hudson County Comprehensive Economic Development Strategy (CEDS) program. The Hudson County CEDS serves as a strategic plan to guide economic development efforts across the county, including North Bergen. This initiative is supported by various stakeholders, including the Hudson County Division of Economic Development, local municipalities, and community organizations.

The CEDS program aims to promote sustainable economic growth, job creation, and infrastructure development throughout Hudson County. By participating in this program, North Bergen collaborates with neighboring municipalities to align its local economic development strategies with countywide goals, ensuring a cohesive and comprehensive approach to regional growth.

Through the CEDS framework, North Bergen has access to resources and support for initiatives such as workforce development, infrastructure improvement, and business retention and expansion. This collaborative effort enhances the township's ability to attract investment, support local businesses, and improve the quality of life for its residents.

In summary, North Bergen's inclusion in the Hudson County CEDS program underscores its commitment to regional economic development and positions the township to leverage countywide resources and strategies for sustained growth and prosperity.

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

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

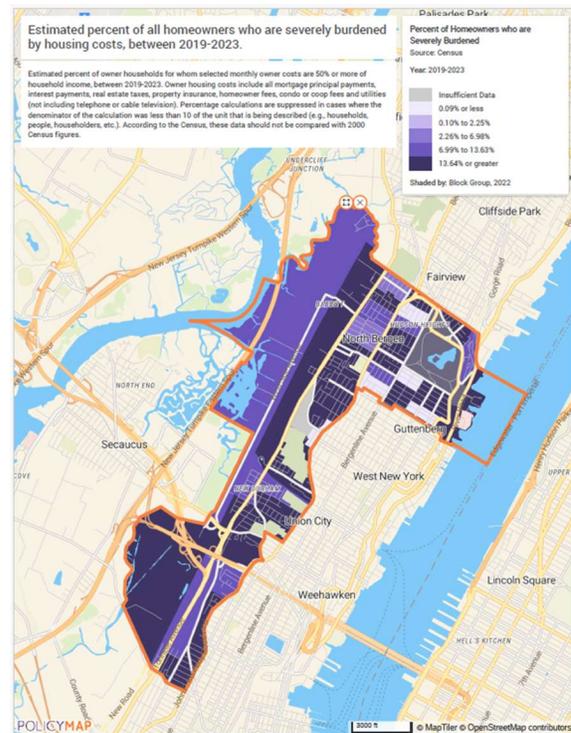
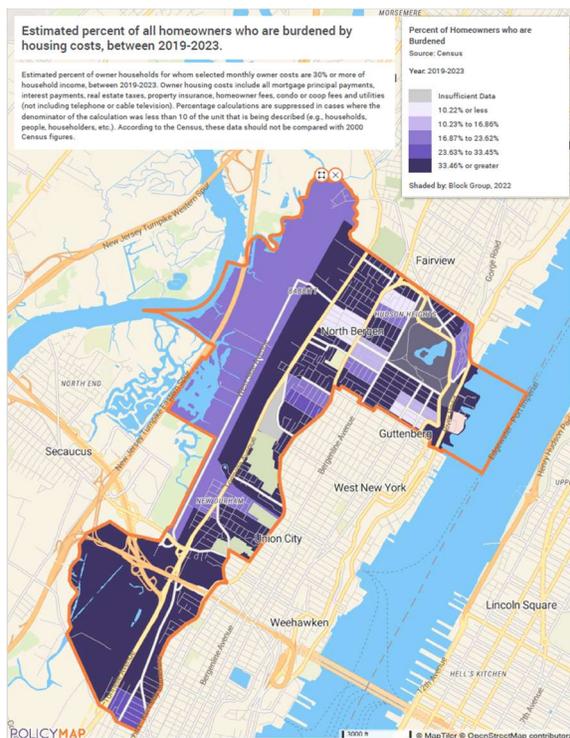
North Bergen is experiencing housing challenges that mirror broader regional trends while also reflecting local pressures from population growth and affordability constraints. About 43% of housing units are owner-occupied—significantly below New Jersey’s average of 64%. This suggests a strong reliance on rental housing, which is not only more transient by nature but also increasingly unaffordable. The median home value in North Bergen now stands at approximately \$466,800, making homeownership out of reach for many middle-income families. Meanwhile, renters pay a median gross rent of around \$1,702 per month, and on average, they spend nearly 30% of their household income on housing—placing them at the edge of what is considered rent-burdened. Income levels compound this issue. The median household income in North Bergen is about \$75,500, which falls short of what’s required to comfortably afford either current home prices or rising rents in the area. As a result, a growing number of residents find themselves priced out of stable, long-term housing.

North Bergen's housing costs reflect its desirable location near New York City and its appeal to commuters. While the township offers a range of housing options, from luxury homes in neighborhoods like Bergenwood to more affordable units in areas like Bergenline, the overall cost of living remains high. These affordability concerns are set against the backdrop of a steadily growing population. North Bergen’s population is projected to rise from about 61,000 in 2020 to nearly 66,000 by 2030. However, housing construction has not kept pace with this growth. Projections indicate that by the end of the decade, the township could face a shortfall of nearly 3,000 housing units. This housing deficit not only threatens to exacerbate affordability issues but also puts additional strain on existing infrastructure and public services.

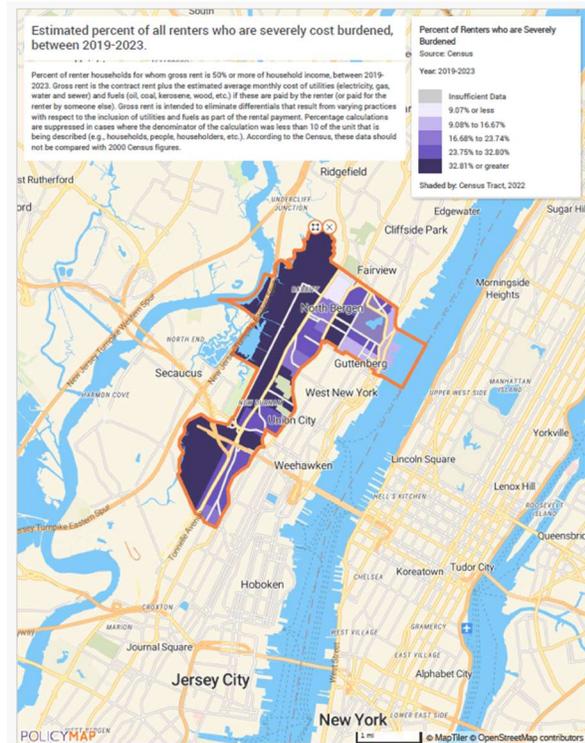
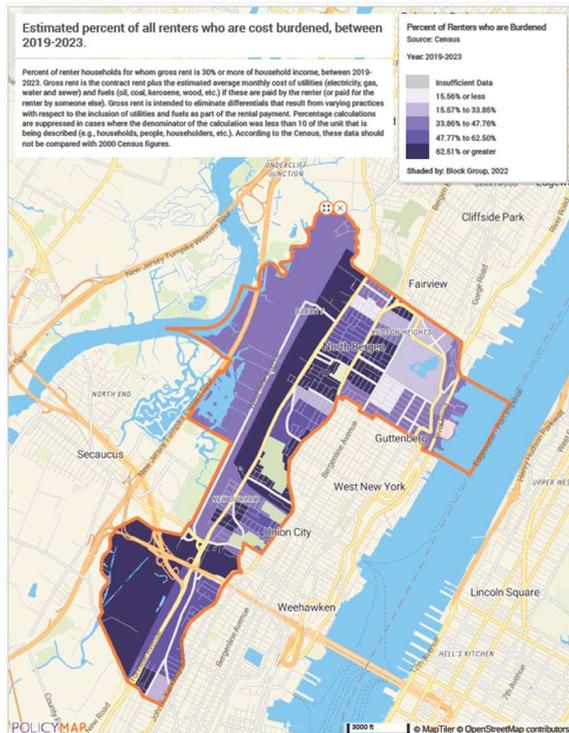
As of early 2025, North Bergen maintains 986 public housing units, with 811 designated for elderly and/or disabled residents. Additionally, the NBHA administers 420 Section 8 Housing Choice Vouchers, allowing low-income families to rent privately owned units throughout the township. Affordable housing in North Bergen is distributed across various neighborhoods, including Meadowview, Terrace Apartments, Cullum Towers, and Lawler Towers. These areas collectively house hundreds of low-income families, seniors, and individuals with disabilities, contributing to the township’s commitment to inclusive community development. A significant recent addition to North Bergen’s affordable housing stock is the Meadow Hill Apartments, a 61-unit complex located at 6725 Columbia Avenue. This four-story building offers one-bedroom units reserved for residents aged 55 and older, including 16 units set aside for physically disabled individuals. The development was made possible through the Low-Income Housing Tax Credit (LIHTC) program and a \$2 million contribution from Hudson County in HOME funds.

Cost Burden

Over half of the Township's homeowners are experiencing some level of cost burden. 38.62% of North Bergen homeowners are experiencing cost burden, defined as 30% or more of household income, between 2019-2023 (illustrated by the map below). 19.58% of North Bergen homeowners are experiencing severe cost burden, defined as defined as 50% or more of household income, between 2019-2023 (illustrated by the map below). Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities(not including telephone or cable television). Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.).



Over 75% of the Township's renters are experiencing some level of cost burden. 52.59% of North Bergen renters are experiencing cost burden, defined gross rent is 30% or more of household income, between 2019-2023 (illustrated by the map below). 26.07% of North Bergen renters are experiencing severe cost burden, defined as gross rent is 50% or more of household income, between 2019-2023 (illustrated by the map below). Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.



Housing Quality

Another concern is housing quality and safety. North Bergen has been actively addressing the prevalence of illegal apartments, particularly those converted from basements or attics. These units often lack proper safety features and contribute to overcrowding, placing both residents and emergency services at risk. Overcrowding is a significant concern in North Bergen, often exacerbated by the proliferation of illegal apartments. These unauthorized units, commonly found in basements and attics, frequently lack proper ventilation, adequate lighting, and compliance with building codes, posing serious health and safety risks to residents. The township has reported that illegal basement apartments were found in two of three buildings on 27th Street that were destroyed in a recent fire.

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

Over 70% of the township is classified by 2020 Census data as Latino or Hispanic, 3.2% as Black or African American, 6.9% as Asian, 35.5% as Some Other Race and 24.6% as Two or More Races. Using the definition of an 'area of racial/ethnic minority concentration' as a census tract which has a minority population percentage exceeding the townwide percentage by at least 10%. The following Census Tracts are considered concentration areas. North Bergen has a minority population of 80.1%, Census Tracts 145.02 and 148.02 are considered minority concentration areas since they have minority populations of 90.3% and 90.1%, respectively. Every census tract in North Bergen has a minority population over 60%.

When it comes to low-income families, the highest concentration resides in census tract 145.02 at a rate of 87.6%, which has increased since the 2020 Consolidated Plan when that block group was at 76.5%. This is high compared to the township wide average of 54.80% - a statistic that has also increased since the last Consolidated Plan when the Township was 45% low- moderate- income residents.

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

The five low- and moderate-income (LMI) census tracts in North Bergen —34017014502, 34017014501, 34017014802, 34017014900, and 34017014000— encompass a mix of residential, commercial, and industrial areas, reflecting the township's diverse urban landscape. The LMI census tracts reflect the township's overall characteristics: a densely populated, diverse community with a mix of housing types and economic backgrounds. While offering various amenities and services, these areas may face challenges related to housing affordability, economic disparities, and urban infrastructure.

Are there any community assets in these areas/neighborhoods?

These neighborhoods encompass several community assets that contribute to the area's vibrancy and quality of life, including:

Parks & Recreation

- Braddock Park, which provides residents with opportunities for outdoor activities and recreational facilities, including paved walking paths, sports courts, a lake, a dog run, and a playground.
- Schuetzen Park, which hosts the annual German-American Volksfest and is adjacent to the Fritz Reuter Altenheim, a retirement community. The park offers scenic views and serves as a cultural venue for the community.
- Riverside County Park, which is located along the Passaic River, Riverside County Park provides over 85 acres of recreational space, including ball fields, tennis courts, picnic areas, and walking paths. The park also features a state-of-the-art Rowing Center and amphitheater, catering to a wide range of recreational activities.

Educational Institutions

- North Bergen High School: Serving grades 9 through 12, North Bergen High School is the district's only high school and offers a variety of academic programs, extracurricular activities, and sports. The school is known for its cultural clubs and has a student body that includes residents from both North Bergen and Guttenberg.
- John F. Kennedy School: Covering grades 1 through 8, John F. Kennedy School offers a range of educational programs. The school is part of the North Bergen School District and serves as a primary educational institution for younger students in the area.
- North Hudson Branch of Hudson County Community College: Opened in 2011, this community college branch offers higher education opportunities and includes a library on campus. It serves as a valuable resource for residents seeking to further their education. +1

Community Centers and Services

- North Bergen Recreation Center & Library: Located at 1231 Kennedy Boulevard, this facility serves as a hub for community activities. It hosts events like the Community Resource Fair & Family Game Day, providing residents with access to various resources and recreational opportunities.
- North Bergen Housing Authority (NBHA): The NBHA provides affordable housing options for low-income, senior, and disabled residents. It plays a crucial role in ensuring stable living conditions for vulnerable populations in the community.

Transportation Infrastructure

- Tonnelle Avenue Light Rail Station: Serving as a key transportation hub, the Tonnelle Avenue station on the Hudson-Bergen Light Rail connects North Bergen to various parts of Hudson County and beyond. The station is equipped with a park-and-ride facility, facilitating convenient access to public transit.

Are there other strategic opportunities in any of these areas?

Plans described in the previous section, whether physically located in these challenging areas or elsewhere in the region, represent outstanding opportunities to raise living standards and neighborhoods alike.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to 2019-2023 U.S. Census Bureau, American Community Survey 5-Year Estimates approximately 95.27% of households have computer access. For this purpose, a computer can be a desktop or laptop, a smartphone, a tablet or other portable wireless computer, or some other type of computing device.

In addition, 88.02% of households have access to a broadband internet subscription. For this purpose, broadband internet can include cellular, cable, fiber optic, DSL, satellite, or other service.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The need for increased competition among broadband internet service providers is essential to providing internet access to low-income families so they can bridge the digital divide. This will enable them to access a wealth of information and resources which are publicly available via the internet and propel them on a path toward upward mobility.

There are multiple provider choices in North Bergen, five of which cover 100% of the township. The broadband providers offer various connection types and speeds at different price points in order to meet the needs of its residents

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Town of North Bergen is located in the northern portion of Hudson County, only four miles west of New York City on the majestic Palisades and Hudson River. The Town is located east of Hackensack Meadowlands Nature Preserve and shares its borders with Bergen County to the north, Town of Secaucus to the west, Jersey City to the south and Union City, West New York and Town of Guttenberg to the east. The following table summarizes major residential/commercial development and major infrastructure development that are identified for the next five years in the municipality. Refer to the map in section 9.9-8 of this annex which illustrates the hazard areas along with the location of potential new development. See table 9.9-3 for the hazard risk/vulnerability rankings of potential hazards for the Township of North Bergen.

According to the 2013 preliminary FEMA Flood Insurance Study (FIS), flooding results from the tidal stages of Newark Bay which affect the Hackensack River and, in turn, Bellmans Creek, Cromakill Creek, and Penhorn Creek, which wind their way through the Hackensack Estuary. Tidal elevation from the Hackensack River also affects the New Jersey Meadowlands Commission district within the Township (FEMA FIS 2013). Additionally, the municipality identified the following hazard problems and/or problem areas:

- Flooding is a concern in the east and western areas of the township. Damages from past storms have been to buildings, roadways, walkways and critical facilities/utilities in these areas in past storm events.
- High winds during recent storm events damaged buildings, electrical systems and municipal facilities.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Township has records of various areas that have been impacted by floods over the last 20 years. These areas include all of River Road, parts of Westside Avenue (particularly in the 8300 and 7300 areas), Dell Avenue at 8th Street, Dell Avenue between 39th and 48th Streets, 91st Street west of Bellman's Creek, Tonnelle Avenue between #5800 and #6200, and Railroad Avenue at Bellman's Creek. Flooding occurs primarily within the western edge of the township within the low lying areas of the Meadowlands which is mostly industrial/commercial/recreational.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

North Bergen Township's Five-Year 2025-2029 Consolidated Plan process reflects a coordinated effort to identify, prioritize and address the Township's community development needs based on current and anticipated resources. While the needs of the community continue to outpace the availability of resources, the Township remains committed to addressing the needs of the low- and moderate-income residents.

The strategies developed and cited in this plan are compatible with HUD's national statutory community development program goals, which strive to provide decent housing; to create suitable living environments; and to expand economic opportunities. Affordable housing activities, public facility and public infrastructure improvements, and public service support remain the highest priorities. While economic development/job creation are certainly important activities to our communities, they will largely be funded with resources other than CDBG. Affordable Housing activities will be funded largely by the Township's Affordable Housing Trust Fund.

The Township has a set of procedures in place to monitor all of its federal activities, programs, and projects and to ensure long-term compliance with applicable program requirements and comprehensive planning.

The strategic plan time period is July 1, 2025 through June 30, 2029.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	Township Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Urban Enterprise Zone
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	Are there barriers to improvement in this target area?	
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General Allocation Priorities

Describe the basis for allocating investments geographically within the state

CDBG funding, including public infrastructure improvements and public safety, will be concentrated to qualified low- and moderate-income areas of the Township.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Public Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly
	Geographic Areas Affected	Township Wide Urban Enterprise Zone
	Associated Goals	Physical Neighborhood Enhancement Program Administration
	Description	Public Improvement needs may be found throughout the Township. There are a variety of projects that may address community needs Township-wide and in low- and moderate-income areas. These could include removal of architectural barriers, park improvements, water/sewer improvements.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for affordable housing opportunities in the Township.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Township Wide Urban Enterprise Zone
	Associated Goals	Physical Neighborhood Enhancement Program Administration
	Description	Improvements to buildings and spaces that provide CDBG-qualified services, including parks, community centers, libraries, arts and cultural centers.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for public infrastructure improvements in the Township.
3	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Individuals Families with Children Non-housing Community Development
	Geographic Areas Affected	Township Wide Urban Enterprise Zone
	Associated Goals	Public Services
	Description	Support public/human service activities for low/moderate income persons including but not limited to community safety initiatives.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for public infrastructure improvements in the Township.
4	Priority Need Name	Economic Development

	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly
	Geographic Areas Affected	Township Wide Urban Enterprise Zone
	Associated Goals	Economic Development Physical Neighborhood Enhancement Program Administration
	Description	includes safety and infrastructure activities in the UEZ, referrals to county and regional programs for job training, and support for and collaboration with local and regional non-profits providing language assistance and workforce readiness training.
	Basis for Relative Priority	roadway infrastructure and safety improvements are important to promoting and sustaining economic viability within North Bergen's UEZ and other low and moderate income neighborhoods.
5	Priority Need Name	Affordable Housing
	Priority Level	Moderate
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals
	Geographic Areas Affected	Township Wide
	Associated Goals	Affordable Housing Program Administration

	Description	Preserve existing affordable housing in the Township through code enforcement and referrals to county, regional, state, federal programs
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for affordable housing opportunities in the Township.
6	Priority Need Name	Planning & Administration
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Township-wide
	Associated Goals	Planning & Administration
	Description	Administration and Planning of all HUD resources provided to the Township, including oversight of the CDBG Program.
	Basis for Relative Priority	Efficient, compliant operation of all HUD-funded activities is necessary to meet all Strategic Plan goals.

Narrative (Optional)

The Township of North Bergen has developed a strategic plan to address the key issues raised during this analysis. Priorities are based on input from all parties involved in the planning process. The principal needs are: 1) maintaining and improving public facilities, public improvements, and infrastructure 2) providing a range of services and assistance to low-income residents, 3) preserving existing affordable housing and 4) managing a compliant CDBG program and ensuring fair housing opportunities.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Township will receive \$741,207 from HUD for the 2025 Annual Action Plan (Program Year July 1, 2025 – June 30, 2026).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Public Improvements Public Services	741,207	0	0	741,207	2,964,828	Amount expected for Remainder of ConPlan is based on the estimate of 4 times current estimated allocation.

Table 14 - Anticipated Resources

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 combines federal, state and local resources for infrastructure and facility projects. County, state and federal Department of Transportation and utility funding sources are added to CDBG resources to improve project scopes and efficiencies.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

The majority of physical improvements to provide viable neighborhoods in low- and moderate-income areas will be executed on public property -parks, streets, sewers. Further, the township is working in conjunction with the County of Hudson and the local board of education to create additional public facilities through the purchase of private property.

Discussion

See above.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Township of North Bergen	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
County of Hudson	Government	Homelessness Ownership Planning Rental	Region
North Bergen Housing Authority	PHA	Planning Public Housing	Jurisdiction
NORTH HUDSON COMMUNITY ACTION CORPORATION	Non-profit organizations	Economic Development Homelessness public services	Region

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Communication between the entities providing services is, in large part, a strength of the delivery system. However, the Office of Community Development has identified the gathering of information on referrals and keeping internal records of the thousands of individuals served by the collaborating organizations listed here (and the dozens of others that are not) as an area that will be improved under the current plan.

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

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

Table 16 - Homeless Prevention Services Summary

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)

While the township does administer emergency service directly to some extent, there are hundreds of referrals per year made by township departments for services targeted to homeless persons and persons with HIV. Agencies not specifically referenced above providing said services to North Bergen residents include the Palisades Emergency Residence Corporation, Hudson County Resource Center, Catholic Community Services, Carepoint Health, Hudson County American Red Cross, and Hudson Pride Connections.

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

The proliferation of agencies in the region providing these populations with quality services is a major strength in the delivery system, making up for the uncertain nature of governmental funding sources. Yet another strength is the capacity of these organizations to communicate clearly with the high concentration of the LEP Spanish-speaking population in the township and the region as a whole. The office of community development has identified this as an area that will be improved at the local level under the current plan, in addition to keeping a clearer record of individuals served and services provided by external agencies to North Bergen residents. These will facilitate smoother and more comprehensive planning and effective delivery on a year-over-year basis.

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

The Township Council has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Township's housing and community development programs are administered by the Community Development Department, working with a number of other Township agencies, county offices, and not-for-profit service providers. The Township is also a member of the Hudson County Home Consortium. The Township maintains a close relationship with State and County organizations that provide assistance to low- and moderate-income persons as well as the homeless.

The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though various regional entities and the CEAS work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Goal Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Township Wide UEZ Area	Public Improvements	CDBG: \$2,900,130	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 34,000 Persons Assisted
2	Public Service Programs	2025	2029	Non-Homeless Special Needs	Township Wide UEZ Area	Public Services	CDBG: \$555,905	Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
3	Economic Development	2025	2029	Non-Housing Community Development	Township Wide UEZ Area	Economic Development	CDBG: \$0	Businesses assisted: 1 Businesses Assisted
4	Program Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Township Wide	Public Facilities Public Improvements Public Service Programs Economic Development Affordable Housing Planning/Admin	CDBG: \$250,000	Other: 1 Other

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities & Infrastructure
	Goal Description	Improvements for municipal infrastructure, including streets, water, sewer, parks, lighting and removal of architectural barriers, and improvements to facilities owned by non-profits that serve primarily low-mod income residents.
2	Goal Name	Public Service Programs
	Goal Description	Public service programs to benefit low- and moderate-income populations, including community safety initiatives in the UEZ and low-mod-income neighborhoods.
3	Goal Name	Economic Development
	Goal Description	Support for efforts to attract and retain businesses in the Township and to provide training and connections between residents and opportunity. No activities are planned for this goal in the first year of this Consolidated Plan.
4	Goal Name	Program Administration
	Goal Description	General program administration to include program planning, outreach, recordkeeping, reporting, etc.

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)

The Township does not plan to provide affordable housing.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

Although not currently funding housing activities with CDBG dollars, the Township does plan to undertake public facility improvements. When relevant, the township intends to meet the requirements of 24 CFR part 35 and any subsequent revisions thereto as part of its strategy as related to lead-based paint hazard reduction over the course of the 5-year plan.

When applicable, notifications of the hazards of lead-based paint poisoning will be provided to purchasers, tenants, and applicants for rehabilitation assistance in HUD assisted housing constructed prior to 1978. For housing and public facility improvements, the Township does require the use of lead-safe practices and other actions aimed at preventing lead poisoning. Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

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

For rehabilitation/reconstruction projects, the Township will continue to ensure that:

- Applicants for funding receive the required lead-based paint information and understand their responsibilities;
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements;
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined;
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction and clearance services when required;
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications;
- Risk assessment, paint testing, lead hazard reduction and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35;
- Required notices regarding lead-based paint evaluation, presumption and hazard reduction are provided to occupants and documented;
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable;
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

Eliminating poverty is a clear concern for the township and efforts are constantly under way to improve the quality of life and economic wellbeing of North Bergen residents.

The township views its CDBG activities to improve public facilities and infrastructure, provide public services and improve economic prospects of low income residents as part of a comprehensive and varied effort to reduce the level of poverty in our community. The Township supports programs and activities that promote a stable and growing economy.

The township's anti-poverty strategy is inextricably linked to economic programs that have been successfully implemented and operated for several years, requiring programming for other broad areas including public services and basic skills development. The overriding principle is to create new opportunities for households with incomes below the poverty level. It is only through these comprehensive coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life that people can improve their situation.

It is essential to provide the basic skills, training, and education necessary to make a person employable in today's competitive job market. The Township works with the Board of Education to assist persons in the obtainment of diplomas or the GED certificate. The Township facilitates and supports programs such as job training and placement activities offered through a number of community partners.

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

One of the most important tools in reducing poverty is to decrease the cost of housing. High housing costs impede the ability of families to pay for other essential needs such as food, clothing, and education. New Jersey COAH-funded housing rehabilitation assistance is provided as a coordinated effort to preserve and produce affordable housing. This type of assistance is provided to assist people from becoming trapped in the cycle of poverty and to ameliorate housing problems and costs.

The North Bergen Office of Community Development is the touch point in the coordination of services detailed herein, collaborating with internal departments, external agencies, and other service providers – one of which is the North Bergen Housing Authority. Enhancing this particular relationship continues to be a priority of the Township so that uniform communications to residents about available programs and services is disseminated.

The totality of these efforts complement the affordable housing plans operated by the township and supported in part by the township's Community Development Block Grant.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Township of North Bergen has developed procedures to insure that approved projects will meet the purpose of the Consolidated Plan and that available funds will be distributed in a timely manner. The Sub-recipient Agreement is the contractual document between the Township and the sub-recipient which specifies the activities that are to be completed and the conditions which must be met, including compliance with the applicable laws and regulations. This agreement is the basis for monitoring all sub-recipients.

It is the Township's policy to monitor sub-recipients on a continuing basis from the inception of the award. Monitoring addresses program benefit, program progress and compliance with other applicable laws. This is accomplished through standard reports from the recipient, telephone contact with the sub-recipient and periodic on-site monitoring visits.

Sub-recipients are required to set up a record keeping and filing system to maintain documentation on program benefit and compliance with other applicable laws. Sub-recipients must establish appropriate accounts for funds awarded and maintain the necessary fiscal records consisting of journals and ledgers on the receipt and disbursement of funds as well as supporting documentation. These fiscal records are reviewed during on-site monitoring to determine whether proper documentation exists to facilitate the performance of an audit.

Periodic on-site visits are conducted, at minimum, on an annual basis to review of sub-recipient records, project site inspections and interviews with beneficiaries. Such monitoring is scheduled with a sub-recipient and followed up with a monitoring report. The monitoring report contains observations about the documents reviewed and the inspections made as well as any recommendations to correct deficiencies.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The Township will receive \$741,207 from HUD for the 2025 Annual Action Plan (Program Year July 1, 2025 – June 30, 2026). The Township will also be using \$584,110 in Prior Year Funds in the 2025 Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Public Improvements Public Services	741,207	0	584,110	1,325,317	2,964,828	Amount expected for Remainder of ConPlan is based on the estimate of 4 times current estimated allocation.

Table 18 - Expected Resources – Priority Table

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 combines federal, state and local resources for infrastructure and facility projects. County, state and federal Department of Transportation and utility funding sources are added to CDBG resources to improve project scopes and efficiencies.

If appropriate, describe publicly owned land or property located within the jurisdiction that

may be used to address the needs identified in the plan

The majority of physical improvements to provide viable neighborhoods in low and moderate income areas will be executed on public property -parks, streets, sewers. Further, the township is working in conjunction with the County of Hudson and the local board of education to create additional public facilities through the purchase of private property.

Discussion

See above.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities	2020	2024	Non-Housing Community Development	Township-wide	Public Facilities	CDBG: \$1,164,136	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 34,000 Persons Assisted
2	Public Service Programs	2020	2024	Non-Housing Community Development	Township-wide	Public Service Programs	CDBG: \$111,181	Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
3	Administration	2020	2024	Administration	Township-wide	Administration and Planning	CDBG: \$50,000	Other: 1 Other

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities
	Goal Description	Improvements for municipal infrastructure, including streets, water, sewer, parks, lighting and removal of architectural barriers, and improvements to facilities owned by non-profits that serve primarily low-mod income residents.

2	Goal Name	Public Service Programs
	Goal Description	Public service programs to benefit low- and moderate-income populations, including community safety initiatives in the UEZ and low-mod-income neighborhoods.
3	Goal Name	Administration
	Goal Description	General program administration to include program planning, outreach, recordkeeping, reporting, etc.

AP-35 Projects - 91.420, 91.220(d)

Introduction

With input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the Township, North Bergen plans a to focus its CDBG funds in order to maximize impact. Providing safety-related public services and support for public facilities improvements are just the community development priorities in North Bergen.

#	Project Name
1	Public Facilities - 2025
2	Public Services - 2025
3	Administration & Planning - 2025

Table 20 – Project Information

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

In allocating CDBG funds, the Township continues to prioritize public safety needs of the community through their CDBG Public Service dollars. Public safety has and continues to be a high priority of the community to ensure the safety and wellbeing of main thoroughfares and population centers within the township.

The public facilities funds will support the Stan Newman Field Improvements, a key community resource for the Township, which is 54.80% low- and moderate-income.

Administration and planning associated with these projects and services will complement and ensure their success.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Facilities - 2025
	Target Area	Low/mod areas
	Goals Supported	Public Improvements
	Needs Addressed	Public Infrastructure
	Funding	CDBG: \$1,164,136
	Description	Park improvements at Stan Newman Field.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit most of the Township, including the 54.8% or 34,000 low-mod residents
	Location Description	Stan Newman Field, 1308 64th St., North Bergen, NJ 07047
	Planned Activities	A variety of improvements are planned for the field including, but not limited to, a new turf field, field house, walking path, walking track, baseball dugouts and field work, and fitness stations.
2	Project Name	Public Services - 2025
	Target Area	Township Wide Urban Enterprise Zone
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$111,181
	Description	Community safety initiative in the UEZ and low-mod income neighborhoods.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5,000 households
	Location Description	Community safety initiative in the UEZ and low-mod income neighborhoods. Policing services benefit the entirety of the Township of North Bergen.
	Planned Activities	Community Safety Public Service Activities

3	Project Name	Planning & Administration - 2025
	Target Area	Low/mod areas Township wide
	Goals Supported	Administration
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$50,000
	Description	Planning and administration of the CDBG program, including planning, outreach, monitoring, recordkeeping, reporting and affordable housing efforts.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Properly implementing the Township's CDBG program will benefit thousands of low and moderate-income residents, as specified within each project that follows.
	Location Description	Administration is from Township Hall at 4233 John F. Kennedy Blvd but the benefits are township wide.
	Planned Activities	Planning and administration of the CDBG program, including planning, outreach, monitoring, recordkeeping, reporting and affordable housing efforts.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Funds dedicated to public facilities will benefit the majority of the Township, as the Stan Newman Field serves the entire Township. The Stan Newman Field is located at 1308 64th Street, North Bergen, zoned for public use and preserved open space. The field is surrounded by a densely populated residential neighborhood with access to the field via pedestrian and vehicular travel. The 4.6-acre field is home to two baseball fields, a small soccer practice field, a field house, and bleachers throughout the facility. This field is primarily used for active recreation with limited opportunities for passive recreation activities. Due to its dense urban environment, North Bergen has minimal opportunities for expanding space for recreation and parks, so improving existing public spaces is critical to meet community needs.

Funds dedicated to public services- mainly focused on public safety- are projected for the Urban Enterprise Zone (UEZ); the state supported program put in place to foster an economic climate that revitalizes designated urban communities and stimulates their growth by encouraging businesses to develop and create private sector jobs through public and private investment. North Bergen's UEZ winds throughout the township, running the length of the municipality along the north/south arteries of West Side Avenue, Tonnelle Avenue, Kennedy Blvd. West and a significant stretch of Kennedy Blvd. East, in addition to the east/west thoroughfares of 90th, 91st, and 72nd Streets.

Geographic Distribution

Target Area	Percentage of Funds
Township Wide	76
Urban Enterprise Zone	24

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The areas designated for funding are those identified as areas needing public facilities and improvements, as well as public safety initiatives.

Discussion

N/A

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

This section summarizes by various category the anticipated benefits and impacts of the activities contained in this Annual Action Plan. The individual goals and aims of these activities are described in AP-35 the Projects Section, but this section shows how multiple activities reinforce each other in address broad areas of community development.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is a lack of funds. There are many needs in all of the areas - public facilities, public services, infra-structure, and economic development – and municipal resources go only so far.

The Township, through both staff and consultants, is constantly looking for additional funding sources to address the unmet needs identified in our community. The Township is also working with the non-profit community to encourage out-of-the-box thinking to maximize the resources and impact organizations can collectively have in the community.

Actions planned to foster and maintain affordable housing

As with most other efforts described herein, efforts to foster and maintain affordable housing in the jurisdiction will be constituted by a collaborative approach. Clear communication with and support for the North Bergen Housing Authority is one key component of this approach, as the Housing Authority is eligible to receive and administer a number of programs for these purposes. The Section 8 Housing Assistance Payments program is one example. The Office of Community Development and other Township departments will continue to make referrals to relevant County assistance as well.

Actions planned to reduce lead-based paint hazards

Although not currently funding housing activities with CDBG dollars, the Township does plan to undertake public facility improvements. When relevant, the township intends to meet the requirements of 24 CFR part 35 and any subsequent revisions thereto as part of its strategy as related to lead-based paint hazard reduction over the course of the 5-year plan.

When applicable, notifications of the hazards of lead-based paint poisoning will be provided to purchasers, tenants, and applicants for rehabilitation assistance in HUD assisted housing constructed prior to 1978. For housing and public facility improvements, the Township does require the use of lead-safe practices and other actions aimed at preventing lead poisoning. Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

Actions planned to reduce the number of poverty-level families

The Township is aware of and supports a number of agencies and programs that provide services and assistance aimed directly at reducing poverty. Examples of these include job training and job placement activities sponsored by the WIB, the Welfare to Work Program, day care funding throughout the Township, long-term employment opportunities for severely disabled adults, and life skills development. One of the most important tools in reducing poverty is to decrease the cost of housing. High housing costs reduce the ability of families to pay for other essential needs, such as food, clothing, and education. The Township's Five Year Consolidated Plan sets goals and objectives to increase the supply of affordable housing, especially for very low- and low-income households. The Township's anti-poverty strategy is inextricably linked to the Economic Programs that have been implemented and operated for several years. The objective of poverty reduction requires programming for broad areas including job training and placement, public services, education, and basic skills development.

Actions planned to develop institutional structure

The Township Council has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Township's housing and community development programs are administered by the Community Development Department, working with a number of other Township agencies, county offices, and not-for-profit service providers. The Township is also a member of the Hudson County Home Consortium. The Township maintains a close relationship with State and County organizations that provide assistance to low- and moderate-income persons as well as the homeless.

The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though various regional entities and the CEAS work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

Actions planned to enhance coordination between public and private housing and social service agencies

The Township maintains a close relationship with State and County organizations that provide assistance to low- and moderate-income persons as well as the homeless. The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though various regional entities and the CEAS work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

The Township maintains a very close relationship with the Hudson County CDBG Program. Efforts are also coordinated with the programs in other municipalities on specific issues. The Township has worked closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income persons. Also, the Township Office of Community Development maintains a positive relationship

with the builders, developers, and financial institutions in the County and the region. This collaborative approach has created affordable housing projects throughout the Township. Inadequacies in the institutional structure are primarily related to the lack of adequate funding to address local needs.

Discussion

N/A

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

In the implementation of programs and activities under the 2025 Annual Action Plan, the Township of North Bergen will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG program.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects 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	0
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.	0
3. The amount of surplus funds from urban renewal settlements	0
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	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

Discussion

A three-year period of 2025, 2026 and 2027 will be used to determine that a minimum overall benefit of 75 percent of CDBG funds will be used to benefit persons of low and moderate income under the Annual Action Plan.

