

Housing in Paterson One Square Mile

# A Foundation for the Future

*How do we meet the needs of Paterson One Square Mile residents through better housing?*

In this plan, the Paterson One Square Mile Advisory Committee proposes Strategic Actions that will not only lead to more and better housing, but increase educational opportunities, train the workforce, and advance the health and wealth of residents in Paterson One Square Mile. These actions are the foundation to safer and more desirable neighborhoods, a strengthened local economy, and a brighter future for generations to come.

**PATERSON**  
**ONE SQUARE MILE**

November 2024



**TRANSFORM**  
— CONSULTING GROUP —

# Table of Contents

<b>Executive Summary</b>	<b>3</b>
<b>Introduction</b>	<b>5</b>
<b>Strategic Actions</b>	<b>7</b>
Goal 1: Expand Housing Affordability	8
Goal 2: Increase Supply and Stability	14
Goal 3: Improve Housing Quality	22
Goal 4: Create Housing and Safe Neighborhoods	27
Goal 5: Build Assets and Wealth	34
<b>Implementation Roadmap</b>	<b>38</b>
<b>Appendix</b>	<b>40</b>
Paterson One Square Mile Map	40
Community Feedback	41
Paterson Housing Assets	45

# Executive Summary

Paterson One Square Mile is a local project, focused on parts of the 1st, 4th, and 5th Wards in Paterson, New Jersey. The community is working together to improve health, education, and jobs for residents within this area. Montclair State University (Montclair) reached out to Transform Consulting Group (TCG) for assistance in implementing Paterson One Square Mile. Montclair and TCG formed a Paterson One Square Mile Community Advisory Committee to guide the initiative. The Advisory Committee is a diverse group of representatives from education, social and human service organizations, businesses, and the government.

Paterson One Square Mile is a community-led initiative, and the community spoke into the process and the plan. The Strategic Actions outlined in this plan are based on planning by the Advisory Committee and community feedback.

**The catalytic actions set forth in this plan will help move the needle in the goal areas of affordability, supply and stability, quality, safe neighborhoods, and building assets and wealth in the area of housing in Paterson One Square Mile.** As the community moves to implement this plan, the Paterson One Square Mile will reform to include local subject matter experts on housing, as well as other cross-sector community leaders who can move these Strategic Actions to fruition.

**Consider this plan as an invitation to engage with what's possible in Paterson One Square Mile.** Consider the following reflection questions as you read through the Strategic Actions:

1. Who are the partners who need to be involved?
2. What work is already happening in Paterson that can tie-in with the Strategic Actions?
3. Where do the Strategic Actions of the plan overlap and intersect?
4. How do we keep the community engaged in this work?
- 5. Where do you see yourself in the plan?**

**Thank you to all who participated in the creation of this shared vision.** We extend our gratitude to those who contributed their time, thought, and perspective throughout this process. As we work together, we can enact this shared vision for housing in Paterson One Square Mile.

# Housing Goals



## **Goal 1: Expand Housing Affordability**

Housing affordability is defined as paying no more than 30% of one's income toward housing costs each month, freeing up resources for other household needs.



## **Goal 2: Increase Supply and Stability**

Housing supply means that there is a sufficient number of homes and apartments in the area to meet the resident's needs (number of bedrooms, renting vs. owning). Housing stability refers to the ability of residents to live in their homes as long as they choose, without being forced to move due to cost, evictions, or other unwanted reasons.



## **Goal 3: Improve Housing Quality**

Quality housing protects individuals and families from harmful exposures and provides them with a sense of privacy, security, stability, and control.



## **Goal 4: Create Housing and Safe Neighborhoods**

A person's housing location is related to their access to quality schools, jobs, and other benefits. Communities need affordable housing to thrive, and local leaders can increase support for affordable housing when they see how it relates to other community needs such as infrastructure, public safety, healthcare, workforce, climate resilience, and economic mobility.



## **Goal 5: Build Assets and Wealth**

Housing that builds assets and wealth contributes to household members' ability to deploy resources to meet their needs and achieve their goals (e.g., to deal with predictable and unexpected repairs or pursue educational or entrepreneurial goals).

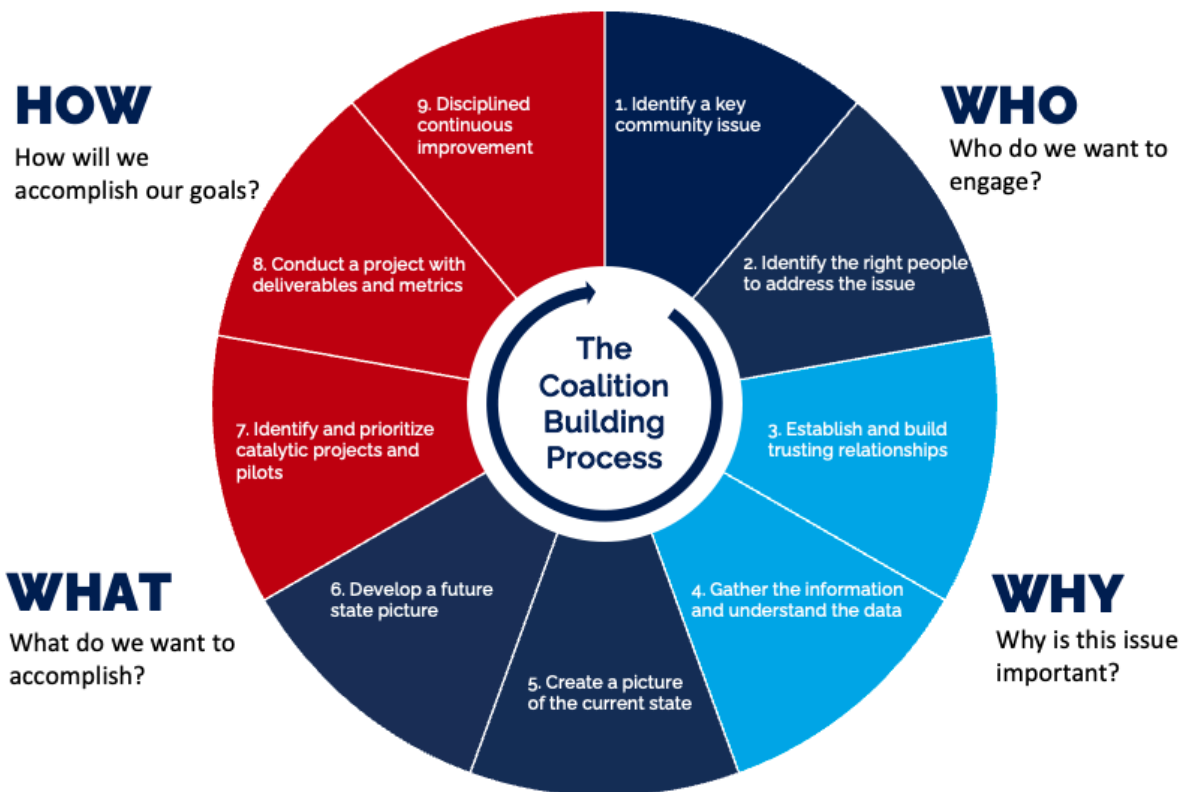


# Introduction

Paterson One Square Mile is a hyper-local, place-based, cross-sector initiative with the goal of accelerating the revitalization of a concentrated area in Paterson, New Jersey. Utilizing strategically organized community engagement efforts focused on a bounded area within the city of Paterson, this community-led collective impact initiative aims to improve equitable outcomes in health, education, and economic opportunity for the residents of Paterson.

## Who

Montclair State University (Montclair) reached out to Transform Consulting Group (TCG) for assistance in implementing Paterson One Square Mile. TCG used a collective impact framework to guide this planning process, beginning with selecting the cross-sector Advisory Committee from the community to guide the initiative.



## Why

With guidance from the Montclair team and the Advisory Committee, TCG conducted public research and community feedback, which is detailed in the [Community Data & Feedback Summary Report](#).

## Paterson One Square Mile Quick Facts:

- Approximately **35,000 residents live within the Paterson One Square Mile radius** (nine census tracts), representing over one fifth (22%) of Paterson’s and nearly one tenth (7%) of Passaic County’s population.
- The census tracts within Paterson One Square Mile increased by an astounding 11.2% from 2015 to 2022. This is over four times the rate of Passaic County (2.4%). The city of Paterson (7.4%) also increased in population size by more than triple the rate of the county.
- **More than half (58%) of Paterson One Square Mile residents are rent-burdened**, indicating they spend 30% or more of their household income on rent.
- Paterson One Square Mile has an even higher percentage (92%) of renters than the city, and only 8% of Paterson One Square Mile residents are homeowners.<sup>1</sup>
- More than one third (36%) of Patersonians experience at least one of four severe housing problems (housing unit lacks complete kitchen facilities or complete plumbing facilities, household is overcrowded, or household is severely cost-burdened), compared to only 27% of Passaic County residents and 20% of New Jersey residents.<sup>2</sup>

## What

Using the information provided in that report, **the Paterson One Square Mile Advisory Committee chose “housing” as their area of focus for Paterson One Square Mile.** TCG completed public and aspirational research - looking at organizations and communities with compelling housing models - and compiled the Housing Research Report in April 2024. In May 2024, Montclair organized and TCG facilitated a Strategy Session for the Advisory Committee at Passaic County Community College.

In June 2024, over 200 members of the Paterson community provided feedback on the goals and strategies the Advisory Committee identified.

## How

Using the feedback from the Advisory Committee and the community events, TCG created this Housing Strategic Action Plan.

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<sup>1</sup> U.S. Census Bureau (2022). *American Community Survey, ACS 5-Year Estimates, Table DP04*. Retrieved from <https://data.census.gov>

<sup>2</sup> University of Wisconsin Population Health Institute (2024). *County Health Rankings & Roadmaps 2024*. [www.countyhealthrankings.org](http://www.countyhealthrankings.org).



# Strategic Actions



## Goal 1: Expand Housing Affordability

- a. Expand Affordable Housing Opportunities
- b. Advocate and Adopt Policies
- c. Provide Financial Assistance



## Goal 2: Increase Supply and Stability

- a. Convert Abandoned Buildings and Under-Utilized Space Into Housing
- b. Advocate and Adopt Policies
- c. Create an Eviction Prevention Program
- d. Increase Local Capacity



## Goal 3: Improve Housing Quality

- a. Improve Energy Efficiency
- b. Advocate and Adopt Policies
- c. Create Safe Housing
- d. Provide Resources to People Who Own Houses



## Goal 4: Create Housing and Safe Neighborhoods

- a. Expand Wraparound Services that Support Residents
- b. Improve Neighborhoods
- c. Cultivate Community Leaders



## Goal 5: Build Assets and Wealth

- a. Educate Residents About Home Ownership
- b. Help Residents Afford Homeownership





## Goal 1: Expand Housing Affordability

### a. Expand Affordable Housing Opportunities

Housing affordability is defined as paying no more than 30% of one's income toward housing costs each month, freeing up resources for other household needs.

**More than half (58%) of Paterson One Square Mile residents are rent-burdened**, indicating they spend 30% or more of their household income on rent. Paterson One Square Mile has a higher percentage of rent-burdened residents than the city, county, and state. Nearly half (49%) of Paterson One Square Mile homeowners spend 30% or more of their income on housing costs. Paterson One Square Mile has a higher percentage of housing cost-burdened residents than the county and state but fewer than Paterson as a whole.

The Expand Affordable Housing Opportunities Strategic Action focuses efforts on increasing the number of people who are eligible for affordable housing, as well as the number of affordable housing units, while tracking progress to show outputs. This Action requires partnerships, and a concerted effort among influential people and residents alike.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Influential people and businesses, groups of residents, to put pressure on the city to make changes</li> <li>Partnerships with housing organizations</li> </ul>	<ul style="list-style-type: none"> <li>Set a baseline for data collection to ensure comprehensive assessment</li> <li>Use the inventory list (from Goal 2) to identify buildings or lots that can be used for affordable housing</li> <li>Expand affordable opportunities to qualifying low income households</li> <li>Partner with a current housing organization to become part of the NeighborWorks network to increase access to resources and funding</li> <li>Create affordable</li> </ul>	<ul style="list-style-type: none"> <li>More affordable housing is developed</li> <li>Housing is affordable</li> <li>People afford living expenses</li> <li>People are involved in their community</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Desirable neighborhoods</li> <li>Healthier residents</li> <li>Improved place for children to live</li> </ul>





Resources	Actions	Outcomes	Impact
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housing that allows community members to buy shares and receive dividends

**Models and Resources:**

- [Neighborworks America](#)
- [The Guild, Atlanta, GA](#)
- [Affordable Housing Trust Fund](#)

***[What would make you feel more connected to Paterson?]***  
***“Having a home I can afford.”***  
*- Paterson Resident*



## Goal 1: Expand Housing Affordability

### b. Advocate and Adopt Policies

As rent increases, more families are forced to live in crowded housing. Paterson has 49,678 households with an average household size of 3.14, which is higher than the average household sizes compared to Newark (2.61), Passaic County (2.89), and the state (2.64).<sup>3</sup> A higher percentage (5%) of Paterson One Square Mile residents live in overcrowded housing than the city (3%), county (2.3%), and state (1.3%).<sup>4</sup> Overcrowding is often related to the availability of affordable housing and refers to having fewer than 1.5 persons per room living in a home. Crowded living conditions can poorly impact physical and mental health, educational performance, and long-term economic success.<sup>5</sup>

Through conversations with community members and housing experts, many identified the constraints of housing policies that limit the opportunity to expand affordable housing. Throughout this plan, Advocate and Adopt Policy Strategic Actions emerge to support housing efforts. These changes will need those residents who are ready to step up, as well as business leaders and other movers and shakers to work together to demand change.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Influential people and businesses, groups of residents, to put pressure on the city to make changes</li> <li>Resources and funding to hire a consultant to review ordinances and provide a plan for updates that support housing</li> </ul>	<ul style="list-style-type: none"> <li>Review zoning and planning ordinances to find gaps and remove barriers to accessing publicly funded programs</li> <li>Advocate for and adopt policy that supports land banking</li> <li>Advocate for and adopt policy that supports inclusionary zoning</li> <li>Advocate for removal of barriers to publicly funded programs</li> </ul>	<ul style="list-style-type: none"> <li>More housing is developed</li> <li>Housing is affordable</li> <li>People afford living expenses</li> <li>People are involved in their community</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Desirable neighborhoods</li> <li>Healthier residents</li> <li>Improved place for children to live</li> </ul>

<sup>3</sup> U.S. Census Bureau (2022). American Community Survey, ACS 5-Year Estimates, Table S1101. Retrieved from <https://data.census.gov>.

<sup>4</sup> U.S. Census Bureau (2022). American Community Survey, ACS 5-Year Estimates, Table S2501.. Retrieved from <https://data.census.gov>.

<sup>5</sup> Solari, C.D., & Mare, R. D. (2012) *Housing Crowding Effects on Children's Wellbeing*. Social Science Research, 41(2)(2012): 464–476.



**Models and Resources:**

[NYC Community Land Trust Initiative](#)

[Inclusionary Zoning](#)

***[What is the most pressing need in Paterson?]***

***“People in office who care.”***

***-Paterson Resident***





## Goal 1: Expand Housing Affordability

### c. Provide Financial Assistance

Households experiencing a housing cost burden often have to reduce their spending in other areas, ultimately affecting their health, educational attainment, professional development, and overall economic well-being. When a household spends no more than 30% of its income on housing, they are less likely to be forced into making difficult trade-offs, such as having to choose between paying for food, clothing, medical care, and other vital necessities.

Promising programs from other communities provide examples on how offering financial assistance can increase economic mobility, allowing them to pay for other expenses or help them seek education or better jobs.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Resources and funding to provide financial assistance</li> </ul>	<ul style="list-style-type: none"> <li>Give people a debit card, for any amount over 30% of their income they have to pay on housing. People can use the debit card however they need it</li> <li>Explore creating a guaranteed income program for residents in Paterson One Square Mile, or an investment program for children to help build wealth earlier</li> </ul>	<ul style="list-style-type: none"> <li>Residents afford living expenses</li> <li>Residents have resources for current needs</li> <li>Residents have funds for future expenses</li> </ul>	<ul style="list-style-type: none"> <li>Healthier residents</li> <li>Residents build wealth</li> <li>Improved place for children to live</li> </ul>

#### Models and Resources:

[PHL Housing+](#)

[Guaranteed Income Program](#), Austin, TX

[Harlem Children's Zone Wealth Builds](#)





## Goal 2: Increase Supply and Stability

### a. Convert Abandoned Buildings and Under-Utilized Space Into Housing

Housing supply means that there is a sufficient number of homes and apartments in the area to meet the resident’s needs (number of bedrooms, renting vs. owning). Housing stability refers to the ability of residents to live in their homes as long as they choose, without being forced to move due to cost, evictions, or other unwanted reasons.

Housing supply dynamics in Paterson further complicate housing stability efforts.<sup>6</sup> The overall availability of housing for rent and sale is an important indicator of the housing market’s ability to welcome new households and support housing choices for existing residents. Of the 49,678 occupied homes in Paterson, 26% were owner-occupied homes, and 74% were renter-occupied homes. Out of all homes, 6% of homes were vacant. Paterson One Square Mile has an even higher percentage (92%) of renters than the city, and only 8% of Paterson One Square Mile residents are homeowners.<sup>7</sup>

When determining the share of housing stock available for new renters and owners, only homes that are 'for rent' and 'for sale only' can be occupied by new renters and owners. Although 2,963 homes are vacant in Paterson, only 30% are vacant and for rent, and 3% are vacant and for sale. The remaining 67% may be rented or sold but not occupied, used for seasonal or recreational purposes, or vacant for unknown reasons.<sup>8</sup>

Local housing experts in Paterson explained that housing is extremely difficult to develop due to the high cost and lack of available land, as well as because of competition with larger for-profit developers. This strategic action to convert abandoned buildings and under-utilized space encourages a broad look at all of the existing property in Paterson One Square Mile. Promising programs in other communities identify the vacant or underutilized lots and buildings that might be reused for residential housing and create a plan with this new information.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Partnership with a consultant or organization who can conduct an inventory of vacant and underutilized buildings</li> </ul>	<ul style="list-style-type: none"> <li>Create an inventory of vacant and underutilized buildings and lots</li> <li>Develop a plan to reuse abandoned and underutilized</li> </ul>	<ul style="list-style-type: none"> <li>Number of housing units is known</li> <li>Opportunity for redevelopment is understood</li> <li>Fewer abandoned</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Desirable neighborhoods</li> <li>Healthier residents</li> <li>Improved place for</li> </ul>

<sup>6</sup> Housing supply represents the number of available homes in a region.

<sup>7</sup> U.S. Census Bureau (2022). *American Community Survey, ACS 5-Year Estimates, Table DP04*. Retrieved from <https://data.census.gov>

<sup>8</sup> *ibid.*



Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Resources and funding for an inventory of vacant and underutilized buildings and for converting unused space</li> <li>Connections with developers outside of Paterson</li> <li>Partnerships with organizations who have unused spaces</li> </ul>	<p>spaces for housing</p> <ul style="list-style-type: none"> <li>Recruit community-minded developers</li> <li>Partner with organizations who have unused space to create housing for people experiencing homelessness</li> </ul>	<p>lots and buildings</p> <ul style="list-style-type: none"> <li>More people are housed</li> </ul>	<p>children to live</p>

**Models and Resources:**  
[Luna Lodge](#), Albuquerque, NM



## Goal 2: Increase Supply and Stability

### b. Advocate and Adopt Policies

The intertwined issues of housing stability, encompassing homelessness, eviction, and housing supply, present significant challenges to Patersonians.

Although Paterson has a larger percentage of available rental units than the county and state, they do not necessarily accommodate the needs of Patersonians. For example, large developments with studio and one-bedroom apartments cannot accommodate families without overcrowding. In Paterson, 11% of occupied housing units have more than one individual per room.

As the Rental Plan Association stated, “Housing production goals should factor in population change and balance the type of housing necessary to prevent displacement of existing residents while accommodating newcomers who want to live there.”<sup>9</sup>

As residents and business owners work together to advocate for change in policies, there are several opportunities to increase supply and stability, and some out-of-box ideas to explore such as Incremental Development, Shared Housing, and Accountability Units.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Influential people and businesses, groups of residents, to put pressure on the city to make changes</li> <li>Resources and funding to hire a consultant to review ordinances and provide a plan for updates that support housing</li> </ul>	<ul style="list-style-type: none"> <li>Review zoning and planning ordinances to find gaps and barriers, revise ordinances to support housing</li> <li>Advocate for and adopt policy to discourage vacant buildings and lots. Create time limits for how long a property can be vacant</li> <li>Advocate for and adopt policies that support increasing the types of housing</li> </ul>	<ul style="list-style-type: none"> <li>Increased housing</li> <li>More people are housed</li> <li>People are involved in their community</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Desirable neighborhoods</li> <li>Healthier residents</li> <li>Improved place for children to live</li> </ul>

<sup>9</sup>Regional Plan Association (2023). *Paterson Housing Profile*. Retrieved from <https://rpa.org/work/reports/paterson-new-jersey-renter-empowerment-and-neighborhood-tools-nj-rent>



Resources	Actions	Outcomes	Impact
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needed

- Establish rent control policies
- Explore the feasibility of Incremental Development, Shared Housing, and Accountability Units

**Models and Resources:**  
[Housing Accountability Unit](#), CA  
[Strong Towns](#)





## Goal 2: Increase Supply and Stability

### c. Create an Eviction Prevention Program

Eviction is an influential disruptor of a community’s housing security. Eviction is defined as an involuntary displacement initiated when a landlord expels renters from a property, whether due to a lack of payment, a landlord’s decision to terminate a lease, or a renter’s violation of rental agreements. Low-income families, who allocate more than half of their income toward housing, are especially susceptible to evictions and the ensuing housing instability. Despite stagnant incomes for low and middle-income households, soaring housing costs increase vulnerability to evictions and subsequent housing instability. Families are grappling with the challenges of meeting rent and utility costs, and an increasing number are living on the edge, one misstep or emergency away from eviction.<sup>10</sup>

While Passaic County has historically experienced a lower eviction rate than the state, in 2016, this pattern changed.<sup>11</sup> In Passaic County, 12.6 evictions were filed for every 100 renter households, slightly higher than New Jersey’s eviction rate of 12.1%. Passaic County and New Jersey experience a higher eviction rate than the country’s average (7.8%). In the county, 9.3% of households have been threatened with an eviction filing, equating to 7,700 threatened households.<sup>12</sup>

Passaic County’s eviction rate highlights a pressing need to safeguard housing security for threatened households.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>• Influential people and businesses, groups of residents, to put pressure on</li> <li>• Resources and funding to support a community plan and building the capacity of local organizations</li> </ul>	<ul style="list-style-type: none"> <li>• Advocate for and adopt policy to decrease evictions</li> <li>• Find ways to prevent evictions before they happen, and create a community plan</li> </ul>	<ul style="list-style-type: none"> <li>• Fewer people are evicted</li> <li>• More people are housed</li> <li>• Improved mental health and wellness</li> </ul>	<ul style="list-style-type: none"> <li>• Healthier residents</li> <li>• Improved place for children to live</li> </ul>

### Models and Resources:

[Rapid Re-Housing](#)

<sup>10</sup> Princeton University Eviction Lab. *Understanding Eviction (2022)*.

<sup>11</sup> Data is not available at the city or census tract level.

<sup>12</sup> *ibid.*





## Goal 2: Increase Supply and Stability

### d. Increase Local Capacity

Housing supply dynamics in Paterson further complicate housing stability efforts.<sup>13</sup> The overall availability of housing for rent and sale is an important indicator of the housing market’s ability to welcome new households and support housing choices for existing residents. Of the 49,678 occupied homes in Paterson, 26% were owner-occupied homes, and 74% were renter-occupied homes. Out of all homes, 6% of homes were vacant. Paterson One Square Mile has an even higher percentage (92%) of renters than the city, and only 8% of Paterson One Square Mile residents are homeowners.<sup>14</sup>

When determining the share of housing stock available for new renters and owners, only homes that are 'for rent' and 'for sale only' can be occupied by new renters and owners. Although 2,963 homes are vacant in Paterson, only 30% are vacant and for rent, and 3% are vacant and for sale. The remaining 67% may be rented or sold but not occupied, used for seasonal or recreational purposes, or vacant for unknown reasons.<sup>15</sup>

Although Paterson has a larger percentage of available rental units than the county and state, they do not necessarily accommodate the needs of Patersonians. For example, large developments with studio and one-bedroom apartments cannot accommodate families without overcrowding. In Paterson, 11% of occupied housing units have more than one individual per room.

Many organizations serve Paterson One Square Mile in a variety of housing efforts and these organizations can be found in the appendix of this plan. Every effort should be made to help align these groups and their work so that efforts are not duplicated and so they can work together to increase impact. Working to increase the capacity of these organizations will support housing supply and stability in Paterson One Square Mile.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Partnerships with organizations who work with people experiencing homelessness</li> <li>Connections with developers outside of Paterson</li> </ul>	<ul style="list-style-type: none"> <li>Build capacity of the organizations who are working with people experiencing homelessness</li> <li>Recruit and incentivize developers who are</li> </ul>	<ul style="list-style-type: none"> <li>Increased housing</li> <li>More people are housed</li> <li>Improved mental health and wellness</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Healthier residents</li> <li>Improved place for children to live</li> </ul>

<sup>13</sup> Housing supply represents the number of available homes in a region.

<sup>14</sup> U.S. Census Bureau (2022). *American Community Survey, ACS 5-Year Estimates, Table DP04*. Retrieved from <https://data.census.gov>

<sup>15</sup> *ibid.*



Resources	Actions	Outcomes	Impact
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- Resources and funding to build the capacity of organizations who work with people experiencing homelessness and provide incentives to developers who are community driven

community driven

- Create partnerships between nonprofit and for-profit developers

**Models and Resources:**

[Strategic Plan to End Chronic Homelessness](#), Newark



### Goal 3: Improve Housing Quality

#### a. Improve Energy Efficiency

Housing quality is essential in protecting and promoting an individual's health.

A few of the Strategic Actions in the Improve Housing Quality goal center around education, and can be low-cost, quick wins when partnering with nonprofit organizations and government agencies that are tied into this work. By making these improvements, it can also keep housing costs more affordable for residents.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Partnerships with nonprofits and government agencies who can assist residents with energy saving programs</li> <li>Resources and funding to help improve energy efficiency</li> </ul>	<ul style="list-style-type: none"> <li>Educate landlords and homeowners about energy efficiency and connect them with available resources</li> <li>Provide stipends/ incentives to improve energy efficiency of apartments and housing</li> <li>Partner with a non-profit organization who can revitalize homes, making them energy efficient</li> </ul>	<ul style="list-style-type: none"> <li>Decreased energy use</li> <li>Decreased energy bills for residents</li> </ul>	<ul style="list-style-type: none"> <li>Environmental improvements</li> <li>Freed up funds residents can use elsewhere</li> </ul>

#### Models and Resources:

[Healthy Homes](#), Columbus, Ohio



### Goal 3: Improve Housing Quality

#### b. Advocate and Adopt Policies

More than one third (36%) of Patersonians experience at least one of four severe housing problems, which means that the housing unit lacks complete kitchen facilities or complete plumbing facilities, the household is overcrowded, or the household is severely cost-burdened. This is higher compared to only 27% of Passaic County residents and 20% of New Jersey residents.

**Passaic County has the highest rate of residents experiencing severe housing problems in the state**, followed by Essex County. As an even higher rate of Patersonians experience these housing conditions, there is an emphasis on improving the community's housing quality.

As residents and business leaders work together to advocate changing policies around Housing Quality, they will be looking to see that housing units are up-to-code and that landlords are being held accountable.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Influential people and businesses, groups of residents, to put pressure on the city to make changes</li> <li>Resources and funding to hire a consultant to review ordinances and provide a plan for updates that support housing</li> </ul>	<ul style="list-style-type: none"> <li>Increase housing inspections</li> <li>Ensure units are up-to-code</li> <li>Hold landlords accountable with fines</li> </ul>	<ul style="list-style-type: none"> <li>Safer housing stock</li> <li>Improved housing stock</li> <li>People are involved in their community</li> <li>Improved health and wellness</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Desirable neighborhoods</li> <li>Healthier residents</li> <li>Improved place for children to live</li> </ul>

#### Models and Resources:

[Nuisance Property Program](#), Springfield, OH

***[What improvements do you hope for?]***

***“Better homes.”***

***-Paterson Resident***



### Goal 3: Improve Housing Quality

#### c. Create Safe Housing

Quality housing protects individuals and families from harmful exposures and provides them with a sense of privacy, security, stability, and control. When individuals live in poor quality and inadequate housing, they are more likely to experience health problems such as infectious and chronic diseases, injuries, and poor childhood development.

Housing leaders and residents identified the need to improve the quality and safety of the housing. Promising programs in other communities partner with nonprofit organizations and government agencies to eliminate lead, mold, pest, and flood issues in existing housing.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Partnerships with nonprofit organizations and government agencies that provide education and assistance with lead, mold, pest, and flood remediation</li> <li>Resources and funding to assist residents with lead, mold, pest, and flood remediation</li> </ul>	<ul style="list-style-type: none"> <li>Partner with nonprofit organizations and government agencies that provide assistance with lead, mold, pest, and flood remediation</li> <li>Educate landlords and homeowners about lead, mold, pest, and flood remediation and connect them with available resources</li> <li>Provide stipends/incentives to remediate lead, mold, pest, and flood issues</li> </ul>	<ul style="list-style-type: none"> <li>Safer housing stock</li> <li>Improved housing stock</li> <li>Improved health and wellness</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Desirable neighborhoods</li> <li>Healthier residents</li> <li>Improved place for children to live</li> </ul>

**Models and Resources:**  
[Lead Free Families](#), Lancaster, PA

***[What do you hope for the future community of Paterson?]  
 “Healthier environment for all.”  
 -Paterson Resident***



### Goal 3: Improve Housing Quality

#### d. Provide Resources to People Who Own Houses

The strategic action to provide resources to people who own will support residents with the skills - or those willing to learn new skills - and resources to take improving housing quality into their own hands. Paterson One Square Mile can provide oversight with construction coaching and guidance to ensure projects are on the right track.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Resources and funding to provide grants or 0% loans and start a tool library</li> <li>Partnerships with businesses and housing organizations who can provide construction coaching</li> </ul>	<ul style="list-style-type: none"> <li>Provide grants or 0% loans to people who own houses</li> <li>Start a tool library where residents and owners can borrow tools needed to make improvements to their houses</li> <li>Provide construction coaching to help homeowners make their own repairs</li> </ul>	<ul style="list-style-type: none"> <li>Safer housing stock</li> <li>Improved housing stock</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Desirable neighborhoods</li> <li>Improved place for children to live</li> </ul>

#### Models and Resources:

[Neighbor Works Umpqua's Self-Help Housing Rehabilitation Program](#), Rural Oregon



#### Goal 4: Create Housing and Safe Neighborhoods

##### a. Expand Wraparound Services that Support Residents

A person’s housing location is related to their access to quality schools, jobs, and other benefits. Communities need affordable housing to thrive, and local leaders can increase support for affordable housing when they see how it relates to other community needs such as infrastructure, public safety, healthcare, workforce, climate resilience, and economic mobility.

Ensuring access to suitable housing is fundamental for paving the way to financial stability and plays a crucial role in enabling upward economic mobility. Through secure, well-connected, and affordable housing options, individuals and families can save money and gain access to essential resources, enhance their health outcomes, maintain strong community ties, and even foster wealth accumulation and equity through homeownership. **Extensive research indicates that a person’s housing stability during childhood significantly influences their educational journey and long-term economic prosperity as an adult.**<sup>16</sup>

There are many examples in other communities that offer wraparound services in housing developments including St. Joseph Hospital’s new Barclay Place and the current Building Healthier, More Equitable Communities (BHEC) in Paterson! By providing wraparound services in housing developments, residents are connected to the health, education, and job resources they need to thrive.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Partnerships with local K-12 and higher education institutions to connect residents to internship and training opportunities, and faculty and classes to housing efforts</li> <li>Partnerships with nonprofit, health, and government agencies who can provide wrap-around resources and mental health support</li> </ul>	<ul style="list-style-type: none"> <li>Pair education and career programs, such as youth apprenticeship programs and full-service community schools expansion and housing</li> <li>Partner local college faculty and classes with housing efforts</li> <li>Ensure a comprehensive set of wrap-around</li> </ul>	<ul style="list-style-type: none"> <li>Residents have access to better education</li> <li>Better educated residents pursue better-paying jobs</li> <li>Residents receive the services they need</li> <li>Decreased drug use and crime</li> </ul>	<ul style="list-style-type: none"> <li>Improved workforce</li> <li>Improved local economy</li> <li>Safer, more stable neighborhoods</li> <li>Healthy residents</li> <li>Improved place for children to live</li> </ul>

<sup>16</sup> Gaitán, V. (2019). *How housing affects children’s outcomes*. Retrieved from [housingmatters.urban.org/articles/how-housing-affects-childrens-outcomes](https://housingmatters.urban.org/articles/how-housing-affects-childrens-outcomes) .





Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Funding and resources to provide wrap-around services and mental health support in housing developments</li> </ul>	<ul style="list-style-type: none"> <li>resources to support residents living in affordable housing, and new housing developments</li> <li>Pair mental health support and education like community health activities and housing</li> </ul>		

**Models and Resources:**

- [Barclay Place - St. Joseph's Hospital](#), Paterson, NJ (Housing & Health)
- [EastPoint](#), San Antonio, TX (Housing & Education, Workforce & Public Safety)
- [Project Hope](#), Boston, MA (Housing & Services)
- [Purpose Built Communities](#), National (Housing & Education)



## Goal 4: Create Housing and Safe Neighborhoods

### b. Improve Neighborhoods

The availability of affordable housing can lead to less crime. Providing avenues for housing for persons with correctional backgrounds can reduce recidivism. Housing for those experiencing chronic homelessness can lead to lower incarceration rates and reduce the need for emergency medical care, which leads to the community saving tax dollars.

With a small investment of resources and community collaboration, in which Paterson excels, the Improve Neighborhood Strategic Action is full of potential quick wins with big impact. These actions can be a starting point at getting the community involved and excited in this plan. Getting people involved and letting them see they can make a difference, building their confidence and agency!

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Community volunteers</li> <li>Partnerships with artists, gardeners, and people with skills to share with the community</li> <li>Funding and resources to pay for improvements</li> <li>Locations for gardens and art</li> </ul>	<ul style="list-style-type: none"> <li>Hold community clean-up events</li> <li>Create a community mural and/or public art projects</li> <li>Create community gardens</li> <li>Provide grants for quality of life projects that will beautify the community and encourage community engagement</li> </ul>	<ul style="list-style-type: none"> <li>Neighborhoods are cleaner and more beautiful</li> <li>Residents are proud of where they live</li> <li>Residents learn about and have access to nourishing food</li> <li>People are involved in their community</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Desirable neighborhoods</li> <li>Healthy residents</li> <li>Improved place for children to live</li> </ul>

#### Models and Resources:

[Clinton Hill Community Action](#), Newark  
[Keep America Beautiful Community Tool Box](#)  
[Keep Growing Detroit](#)  
[Public Art Tip Sheet](#)

***[What do you hope for the future community of Paterson?]  
 “Better cleaning of streets and improvement to impoverished areas.”***



*-Paterson Resident*

***“More security, more cleanliness for everyone who lives here. Let’s  
unite and make this city beautiful.”***

*-Paterson Resident*



## Goal 4: Create Housing and Safe Neighborhoods

### c. Cultivate Community Leaders

Throughout this plan, there are opportunities for the community to be a part of the changes, whether it's for the Advocate and Adopt Policies Action Strategies, Improving Neighborhoods, or other steps that lead to the larger goals. Many residents said that community involvement is what it will take to make changes happen. The Cultivate Community Leaders

Strategic Action is meant to organize and train up community leaders, both youth and adults, so that community members can be fully engaged in helping to carry out this plan.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Partnerships with colleges, universities, and nonprofit organizations who can teach and involve residents about civic engagement</li> <li>Youth and adult volunteers</li> <li>Resources and funding to help provide stipends</li> </ul>	<ul style="list-style-type: none"> <li>Partner with local colleges, universities, and nonprofit organizations who can engage community groups to be more active in the community</li> <li>Create a youth summit to empower and engage youth</li> <li>Create an Ambassadors group training program from residents to receive stipends to coordinate programs, and train them on resources in the area so they can connect their neighbors</li> </ul>	<ul style="list-style-type: none"> <li>Youth and community are involved in their neighborhoods</li> <li>Increased voting turnout</li> <li>Residents receive the services they need</li> <li>People are involved in their community</li> <li>Improved mental health and wellness</li> <li>Residents learn new skills</li> </ul>	<ul style="list-style-type: none"> <li>Stronger community</li> <li>Healthy residents</li> <li>Improved place for children to live</li> <li>Improved education</li> </ul>

#### Models and Resources:

[YMCA's Youth and Government Program](#)

[Purdue University's Community Leadership Program](#)

***[What do you hope for the future community of Paterson?]  
"Being more of a leader."***



*-Paterson Resident*

*The problems we have in our community is not the responsibility of one group, we all have to learn to work together*

*-Paterson Resident*



## Goal 5: Build Assets and Wealth

### a. Educate Residents About Homeownership

Housing that builds assets and wealth contributes to household members' ability to deploy resources to meet their needs and achieve their goals (e.g., to deal with predictable and unexpected repairs or pursue educational or entrepreneurial goals).

Approximately one quarter (26%) of Patersonians own their homes. Various programs such as housing education and counseling, tax relief, downpayment and closing cost assistance, foreclosure prevention, and repair assistance have been established across the country to help individuals become homeowners.<sup>17</sup>

Although there is a smaller gap, the White Patersonian population (34%) slightly exceeds Black Patersonians (30%) and Hispanic or Latinx (26%) Patersonians in homeownership. Passaic County has a far greater gap, with 70% of White residents owning homes and only 32% of Black residents and Hispanic or Latinx residents.

Sometimes people do not even know that homeownership is an option for them. This strategic action is meant to get Paterson One Square Mile residents dreaming about owning a place of their own and educating them on how to make that happen.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Partnerships with nonprofit organizations who teach people about financial literacy and homeownership, and provide assistance to first time homebuyers</li> <li>Resources to create incentives for new homeowners</li> </ul>	<ul style="list-style-type: none"> <li>Cultivate and encourage wealth mindsets among residents including expansion of financial literacy training</li> <li>Promote first time homebuyer programs</li> <li>Incentivize home ownership</li> </ul>	<ul style="list-style-type: none"> <li>Residents believe they can own a home</li> <li>Residents learn how to buy and own a home</li> <li>Homeownership increases</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Residents build wealth</li> <li>Improved place for children to live</li> </ul>

### Models and Resources:

[Hudson River Housing, Inc.](#)

<sup>17</sup> Local Housing Solutions. (n.d.) Increasing Access to Sustainable Homeownership. Retrieved from <https://localhousingsolutions.org/policy-objectives/increasing-access-to-sustainable-homeownership/#:~:text=Programs%20that%20enable%20low%2Dincome.s%20and%20repairs.>



***[What would make you feel more connected to Paterson?]***  
***“Owning my own home.”***  
***-Paterson Resident***



### Goal 5: Build Assets and Wealth

#### b. Help Residents Afford Homeownership

This strategic action considers how to help residents afford a home through three methods: Helping residents level-up their skills so they can obtain better-paying jobs, working to increase wages in Paterson, and establishing homeownership models that make it possible for people to buy homes.

Resources	Actions	Outcomes	Impact
<ul style="list-style-type: none"> <li>Partnerships with educational institutions and other organizations that offer workforce training</li> <li>An anchor collaborative or other local effort to committed to raising wages in Paterson</li> <li>Partnerships with a local housing organization to implement innovative homeownership models</li> </ul>	<ul style="list-style-type: none"> <li>Connect people to training to level up their skills and learn a living wage</li> <li>Find ways to increase wages for Paterson residents</li> <li>Explore shared equity homeownership models, Expiring LIHTC Developments, and other innovative models that create paths to homeownership</li> </ul>	<ul style="list-style-type: none"> <li>Better educated residents pursue better-paying jobs</li> <li>Better paying jobs in Paterson</li> <li>Homeownership increases</li> </ul>	<ul style="list-style-type: none"> <li>Safer, more stable neighborhoods</li> <li>Residents build wealth</li> <li>Improved workforce</li> <li>Improved place for children to live</li> </ul>

Models and Resources:

[The Residences at Career Gateway](#), Columbus, OH

[One Roof Community Housing](#), Duluth, MN

[Hope Enterprise Corporation](#)

***[What do you hope for the future community of Paterson?]***

***“Better paying jobs, better politics.”***

***-Paterson Resident***

***[What improvements do you hope for?]***

***“More jobs, affordable housing.”***

***-Paterson Resident***





# Implementation Roadmap

The goals and strategies laid out in this plan are meant to direct the work of Paterson One Square Mile. The Implementation Roadmap below is intended to help guide Paterson One Square Mile's next steps and lay out a timeline of when it may be appropriate to begin the actions for each strategy. Some actions may be quick to complete while other actions may begin early in the process and take years to complete. Strategies that require the most planning, funding, and resources are included later in the plan to allow Paterson One Square Mile time to prepare and secure funds. As with any plan, it may make sense to start actions earlier than planned, or delay them, based on funding and partnership opportunities.

## First 6 months

The first 6 months will set the groundwork for Paterson One Square Mile to begin its focus on housing by setting up a housing-focused Steering Committee and establishing a lead agency to carry the work forward. Some goals will require a shift in public policy, which will take years to change and so it is important to begin those efforts as soon as possible. This is also an opportunity to start some public-facing, high-impact, low-cost projects to help gain momentum with actions from the Goal 4.b Improve Neighborhoods strategy! The list below will guide Paterson One Square Mile through the first 6 months:

- Form an Implementation Steering Committee
  - Create a committee of 10-12 members (involve housing, government, education, employers, and nonprofit representatives)
  - Identify roles and responsibilities
  - Establish meeting cadence
- ★ Engage the community in making the changes set forth in Housing in Paterson One Square Mile: A Foundation for the Future
  - Host community conversations, share the report
- ★ Identify and secure grant funding to support Paterson One Square Mile and the Strategic Actions in the plan
- Identify a local organization to lead the implementing this plan, build their capacity and hire Paterson One Square Mile staff
- ★ Identify local partners to help own the Actions identified throughout the plan
- Identify which parts of the plan overlap and how to be efficient in these areas, for example:
  - Three goal areas have “Advocate and Adopt Policies” as strategies, which require a review and understanding of current ordinances
  - Some strategies may be combined for funding opportunities
- Set measures for evaluation
- Begin actions for Goals 1, 2, and 3.b Advocate and Adopt Policies
- Begin actions for Goal 4.b Improve Neighborhoods

## 7-12

Months 7-12 continue to lay the groundwork for Paterson One Square Mile, and focus on



months	<p>strategies that build partnerships within the community. It is likely that as Paterson One Square Mile identifies partners that parts of this plan can be shifted to be owned by them. Other strategies in this timeframe require gathering additional data and information to inform the work forward. The list below will guide Paterson One Square Mile in months 7-12:</p> <ul style="list-style-type: none"> <li>● Begin actions for Goal 1.a Expand Affordable Housing Opportunities</li> <li>● Begin actions for Goal 2.a Convert Abandoned Buildings and Under-Utilized Space Into Housing</li> <li>● Begin actions for Goal 2.d Increase Local Capacity</li> <li>● Begin actions for Goal 3.a Improve Energy Efficiency</li> <li>● Begin actions for Goal 3.c Create Safe Housing</li> <li>● Begin actions for goal 4.c Cultivate Community Leaders</li> </ul>
Years 2-3	<p>Years 2 and beyond focus on engaging the community, securing funding, and establishing partnerships. Paterson One Square Mile will plan to begin implementing the strategies from Goal 5, as listed below:</p> <ul style="list-style-type: none"> <li>● Begin actions for Goal 5.a Educate Residents About Homeownership</li> <li>● Begin actions for Goal 5.b Help Residents Afford Homeownership</li> </ul>
Years 3-4	<p>Years 3-4 focus on:</p> <ul style="list-style-type: none"> <li>● Begin actions for Goal 2.c Create an Eviction Prevention Program</li> <li>● Begin actions for Goal 4.a Expand Wraparound Services that Support Residents</li> </ul>
Years 4-5	<p>It may make sense to develop guidelines for programs earlier than Year 4 or 5, or to move these strategies earlier if funding can be secured sooner.</p> <ul style="list-style-type: none"> <li>● Begin actions for Goal 1.c Provide Financial Assistance</li> <li>● Begin actions for Goal 3.d Provide Resources to People Who Own Houses</li> </ul>

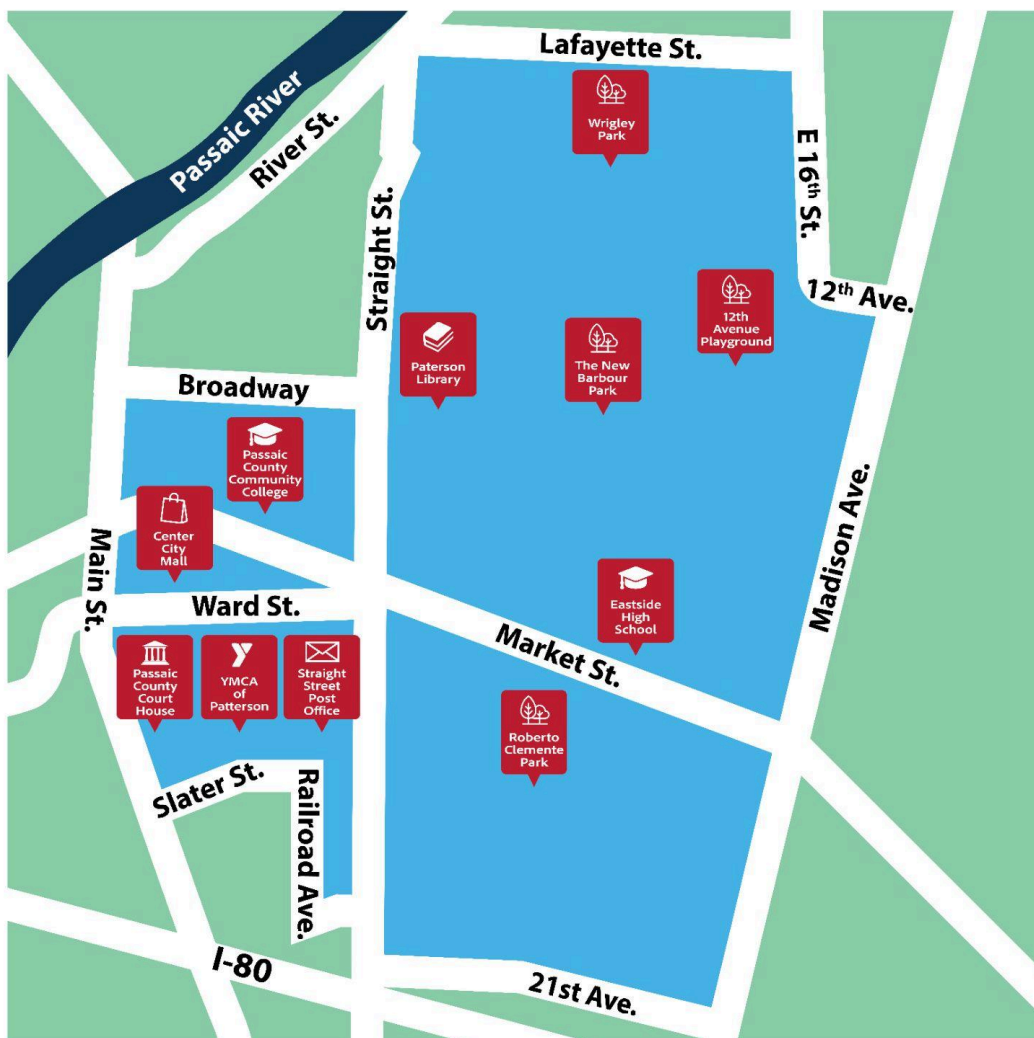
★ Continue throughout plan

# Appendix

## Paterson One Square Mile Map

Paterson One Square Mile is bounded by Lafayette Street and 12th Avenue to the north, 16th Street and Madison Avenue to the east, 21st and Slater Streets to the south, and Straight and Main Streets to the west. Below is a map of of Paterson One Square Mile:

# PATERSON ONE SQUARE MILE



## Models and Resources

Communities and organizations throughout the United States are working on solutions for housing, which have provided inspiration and ideas for the strategic actions in this plan. Below is a summary of the various models and resources that Paterson One Square Mile can use as it focuses on its housing efforts.

<b>Goal 1: Expand Housing Affordability</b> a. Expand Affordable Housing Opportunities	
<a href="https://www.neighborworks.org&gt;About-Us">Neighborworks America</a>  <a href="https://www.neighborworks.org&gt;About-Us">https://www.neighborworks.org/About-Us</a>	Neighborworks America is a Network of organizations throughout the United States and Puerto Rico offering grants, technical assistance, and other assistance to housing organizations.
<a href="https://www.theguild.community/about">The Guild</a> Atlanta, GA  <a href="https://www.theguild.community/about">https://www.theguild.community/about</a>	The Guild uses Community Wealth Building strategies. For one project the group purchased an 7,000 foot abandoned building, and renovated it to include 18 units of permanently affordable housing with retail. Area residents can purchase shares in the housing trust that owns the building, and shareholders receive dividends from the operating income of appreciation. This is one example of other <a href="#">Innovating Equitable Homeownership</a> models presented by HUD.
<a href="https://nj.gov/dca/dhcr/offices/ahtf.shtml">Affordable Housing Trust Fund</a>  <a href="https://nj.gov/dca/dhcr/offices/ahtf.shtml">nj.gov/dca/dhcr/offices/ahtf.shtml</a>	The purpose of the Affordable Housing Trust Fund Program is to provide municipalities, for-profit and nonprofit developers with financial assistance to spur the development of affordable housing across the state. These affordable housing developments have the potential to not only provide high-quality, much-needed housing for NJ citizens, but also to strengthen neighborhoods and stimulate economic development across the state.

<b>Goal 1: Expand Housing Affordability</b> b. Advocate and Adopt Policies	
<a href="https://ny.curbed.com/2019/6/18/1868246/6/nyc-community-land-trusts-funding-city-budget">NYC Community Land Trust Initiative</a> NYC, NY  <a href="https://ny.curbed.com/2019/6/18/1868246/6/nyc-community-land-trusts-funding-city-budget">https://ny.curbed.com/2019/6/18/1868246/6/nyc-community-land-trusts-funding-city-budget</a>	The funds will go toward incubating community land trusts (CLTs), or community-based nonprofits that sell housing or other buildings on property but retain ownership of the land. The unique model as a way to create permanently affordable residential and commercial spaces, but a lack of funding can be a barrier to getting CLTs off the ground.
<a href="#">Inclusionary Zoning</a> Minneapolis, MN	Common in other big cities, inclusionary zoning requires apartment-building developers to set aside some of a complex's



<p><a href="https://www.politico.com/magazine/story/2019/07/11/housing-crisis-single-family-homes-policy-227265">https://www.politico.com/magazine/story/2019/07/11/housing-crisis-single-family-homes-policy-227265</a></p>	<p>units for people with below-average incomes.</p>
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**Goal 1: Expand Housing Affordability**  
c. Provide Financial Assistance

<p><a href="#">PHL Housing+</a> Philadelphia, PA</p> <p><a href="https://www.npr.org/2024/03/19/1238053555/rent-cash-philadelphia-hud-housing-vouchers?utm_term=nprnews&amp;utm_medium=social&amp;utm_source=facebook.com&amp;utm_campaign=npr&amp;fbclid=IwAR1FRgA_MgIM74yv7nAN4Lndn9MV_EV3zz-Ua3k1WWK6lnRYUPgAChvcLd8">https://www.npr.org/2024/03/19/1238053555/rent-cash-philadelphia-hud-housing-vouchers?utm_term=nprnews&amp;utm_medium=social&amp;utm_source=facebook.com&amp;utm_campaign=npr&amp;fbclid=IwAR1FRgA_MgIM74yv7nAN4Lndn9MV_EV3zz-Ua3k1WWK6lnRYUPgAChvcLd8</a></p>	<p>The program works a bit like a housing subsidy. Renters pay 30% of their income toward housing, then get a debit card loaded with enough to cover the rest. And while it's meant for rent, people can spend that on whatever they choose. The program is funded with a mix of public money and philanthropy.</p>
<p><a href="#">Guaranteed Income Program</a> Austin, TX</p> <p><a href="https://www.cnbc.com/2024/07/09/guaranteed-income-support-increased-during-covid.html#:~:text=In%20a%20one%2Dyear%20experiment,from%20the%20Urban%20Institute%20shows">https://www.cnbc.com/2024/07/09/guaranteed-income-support-increased-during-covid.html#:~:text=In%20a%20one%2Dyear%20experiment,from%20the%20Urban%20Institute%20shows</a></p>	<p>Guaranteed income programs allow recipients to use these unrestricted funds any way they need or want to. Studies show recipients generally use the funds on basic needs. One program in Austin focused on a high-poverty area in gentrifying neighborhoods, and helped improve housing and food security.</p>
<p><a href="#">Harlem Children's Zone Wealth Builds</a></p> <p><a href="https://hcz.org/our-programs/wealth-builds/">https://hcz.org/our-programs/wealth-builds/</a></p>	<p>Creates invest accounts for children so they have financial resources for college and beyond.</p>

**Goal 2: Increase Supply and Stability**  
a. Convert Abandoned Buildings and Under-Utilized Space Into Housing

<p><a href="#">Luna Lodge</a> Albuquerque, NM</p> <p><a href="https://www.taxcreditcoalition.org/gallery/luna-lodge">https://www.taxcreditcoalition.org/gallery/luna-lodge</a></p>	<p>One of many examples of old motels/hotels being converted into affordable rental housing units for individuals with special needs. One third of units are set-aside to house persons with disabilities. In order to promote their independence and stability, a service coordinator meets with residents to identify their individual needs and assists with coordinating services through local community partners. Residents benefit from food delivery, life-skills classes, financial literacy training and counseling in</p>
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	<p>addition to numerous social opportunities. Luna Lodge combined numerous financing sources to make the property financially feasible. Over \$2.8 million in Housing Credits, syndicated by RBC Capital Markets, was combined with grants from the City of Albuquerque, New Mexico Mortgage Finance Authority (MFA) Land Title Trusts Fund, and the Federal Home Loan Bank AHP program. Additionally, the MFA provided a \$1 million loan from its Housing Trust Fund.</p>
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**Goal 2: Increase Supply and Stability**  
b. Advocate and Adopt Policies

<p><a href="#">Housing Accountability Unit</a> CA</p>	<p>Many cities do not support affordable housing efforts, and put up roadblocks to prevent it. Some states are shifting control of housing away from local governments, creating enforcement units to hold local governments accountable to meet housing targets set by the state. One example is California’s Housing Accountability Unit where 3,500 new homes resulted in just two years after the unit began. Massachusetts, Connecticut, Illinois, and Rhode Island are other examples.</p>
<p><a href="#">Strong Towns</a> <a href="http://www.strongtowns.org">www.strongtowns.org</a></p>	<p>Strong Towns supports people across the United States and Canada who are advocating for new ways of thinking about “how we build our world.” They offer education and resources to communities who are advocating for new building codes, including Incremental Housing, safe and productive streets, and ending parking mandates.</p>

**Goal 2: Increase Supply and Stability**  
c. Create an Eviction Prevention Program

<p><a href="#">Rapid Re-Housing</a> National <a href="https://endhomelessness.org/ending-homelessness/solutions/rapid-re-housing">https://endhomelessness.org/ending-homelessness/solutions/rapid-re-housing</a></p>	<p>Provides short-term rental assistance and services to help people obtain housing quickly, increase self-sufficiency, and stay housed. There are no preconditions, and services are person-centered. A strategy to get people experiencing homelessness into permanent housing, and has been shown to decrease the amount of time people experience homelessness and is less expensive than other interventions like shelters and transitional housing. Rapid Re-Housing helps find landlords and apartments quickly, pay for housing for the short term, and connect people to jobs and services.</p>
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**Goal 2: Increase Supply and Stability**  
d. Increase Local Capacity

<p><a href="#">Strategic Plan to End Chronic Homelessness, Newark</a></p> <p><a href="https://www.newarknj.gov/news/mayor-ba-raka-announces-year-end-advances-of-the-path-home-a-strategic-plan-to-end-chronic-homelessness-in-newark">https://www.newarknj.gov/news/mayor-ba-raka-announces-year-end-advances-of-the-path-home-a-strategic-plan-to-end-chronic-homelessness-in-newark</a></p>	<p>A three-year plan, “The Path Home: Collaborating Across Our Community,” has achieved global recognition as an effective way to combat surging homelessness around the world, and serves as a model for municipal administrators throughout the country.</p>
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**Goal 3: Improve Housing Quality**  
a. Improve Energy Efficiency

<p><a href="#">Healthy Homes</a> Columbus, Ohio</p> <p><a href="https://healthyhomescolumbus.org">https://healthyhomescolumbus.org</a></p>	<p>Healthy Homes is a nonprofit collaborative between Community Development for All People and Nationwide Children’s Hospital. The organization completes full-gut renovations, builds new houses with energy efficient and green features, and makes grants to residents through their Home Repair Program.</p>
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**Goal 3: Improve Housing Quality**  
b. Advocate and Adopt Policies

<p><a href="#">Nuisance Property Program</a> Springfield, OH</p> <p><a href="https://www.springfieldtwp.org/419/Nuisance-Process">https://www.springfieldtwp.org/419/Nuisance-Process</a></p>	<p>Gives the city options for dealing with property owners who refuse to make cited repairs.</p>
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**Goal 3: Improve Housing Quality**  
c. Create Safe Housing

<p><a href="#">Lead Free Families</a> Lancaster, PA</p>	<p>Penn Medicine Lancaster General Health launched Lead Free Families with \$50 million in funding. It’s the first program in the US to be completely funded and led by a health system. Lead-Free Families identifies and remediates lead hazards in Lancaster County homes.</p>
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**Goal 3: Improve Housing Quality**  
d. Provide Resources to People Who Own Houses

<p><a href="#">Neighbor Works Umpqua’s Self-Help Housing Rehabilitation Program</a> Rural Oregon</p> <p><a href="https://www.nrtoday.com/news/neighborworks-umpqua-sweat-equity-service-to-hel">https://www.nrtoday.com/news/neighborworks-umpqua-sweat-equity-service-to-hel</a></p>	<p>Neighbor Works created low- or zero-interest loans for low-income families whose homes need health- and safety-related repairs. They also offer construction coaching and a tool library. Homeowners provide much of the labor, empowering them to improve their homes.</p>
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[p-people-get-into-homes/article\\_006b43c-c-47f-5253-bb63-8540606abba0.html](https://www.pattersonpress.com/news/2023/07/10/st-josephs-university-medical-center-paterson-opens-affordable-housing-building/70399690007)

**Goal 4: Create Housing and Safe Neighborhoods**

**a. Expand Wraparound Services that Support Residents**

[Barclay Place - St. Joseph's Hospital](#)  
(Housing & Health)  
Paterson, NJ

The state’s first hospital-based supportive housing project. 56 subsidized units, 10 of which are reserved for patients with mental illnesses. The building’s proximity to the hospital will act as a safety net for those residents who rely on the health services there.

<https://www.northjersey.com/story/news/paterson-press/2023/07/10/st-josephs-university-medical-center-paterson-opens-affordable-housing-building/70399690007>

[EastPoint](#)  
(Housing & Education, Workforce & Public Safety)  
San Antonio, TX

Redeveloped an “obsolete and inefficient” public housing site, and incorporated other programs such as cradle to career education, workforce development, and crime prevention and safety-enhancing activities.

<https://www.hud.gov/sites/documents/CNGRANTEEREPORT2015.PDF>

[Project Hope](#)  
(Housing & Services)  
Boston, MA

Aims to alleviate poverty and empower families through case management, adult education programs, family shelter and housing navigation services, workforce development, and child care and small business trainings. The organization’s housing services department partners with schools and other agencies through a local collaborative that coordinates to identify homeless students and deliver services.

<https://www.prohope.org/about-us-donors>

[Purpose Built Communities](#)  
(Housing & Education)  
National

Works with leaders from across the country to help establish holistic approaches to address poverty and other challenges that distressed communities face. Purpose Built Communities supports local lead organizations to develop and refurbish high-quality, mixed income housing; improve the surrounding infrastructure; foster an early learning-to-high school educational pipeline; and promote community wellness and health.

<https://purposebuiltcommunities.org/how-we-work>

**Goal 4: Create Housing and Safe Neighborhoods**

**b. Improve Neighborhoods**

[Clinton Hill Community Action](#)  
Newark

Clinton Hill Community Action in Newark is a great model for many of the Strategic Actions in this plan, from Housing Affordability, Supply and Stability, Quality, and Housing and Safe





<p><a href="http://clintonhillaction.org/home">clintonhillaction.org/home</a></p>	<p>Neighborhoods, Paterson One Square Mile will find a lot of inspiration from the work by Clinton Hill Community Action. One example is how they improve neighborhoods with their Beat the Blight and Beautify the Block projects.</p>
<p><a href="#">Keep America Beautiful</a> <a href="https://kab.org/about-keep-america-beautiful">https://kab.org/about-keep-america-beautiful</a></p>	<p>Driven by volunteers across the country, Keep America Beautiful provides programs and resources to help end littering, improve recycling, beautify public spaces, and restore and support resilient communities.</p>
<p><a href="#">Community Tool Box</a> <i>University of Kansas</i> <a href="https://ctb.ku.edu/en/table-of-contents/implement/physical-social-environment/neighborhood-beautification-programs/main">https://ctb.ku.edu/en/table-of-contents/implement/physical-social-environment/neighborhood-beautification-programs/main</a></p>	<p>This University of Kansas Community Toolbox has much information to offer about many of the Strategic Actions in this plan, including establishing Neighborhood Beautification Programs, Conducting Neighborhood Cleanup Programs, Promoting Neighborhood Action, and more.</p>
<p><a href="#">Keep Growing Detroit</a> <a href="https://www.detroitagriculture.net">https://www.detroitagriculture.net</a></p>	<p>Working to cultivate a food sovereign city where the majority of fruits and vegetables consumed by Detroiters are grown by the residents within the city's limits.</p>
<p><a href="#">Public Art Tip Sheet</a> <i>Louisiana Department of Culture, Recreation and Tourism</i> <a href="https://www.crt.state.la.us/dataprojects/arts/PublicArtHandbook/appendix/APX_Guides_Tips.htm">https://www.crt.state.la.us/dataprojects/arts/PublicArtHandbook/appendix/APX_Guides_Tips.htm</a></p>	<p>This Public Art Tip Sheet from the Acadiana Arts Councils is a toolbox of things to think about when taking on a public art project.</p>

#### Goal 4: Create Housing and Safe Neighborhoods

##### c. Cultivate Community Leaders

<p><a href="#">YMCA's Youth and Government Program</a> <a href="https://www.ymca.org/what-we-do/youth-development/education-leadership/government">https://www.ymca.org/what-we-do/youth-development/education-leadership/government</a></p>	<p>A national YMCA program that empowers students by giving them the opportunity to learn about - and experience - government policies and methodologies firsthand.</p>
<p><a href="#">Purdue University's Community Leadership Program</a> <a href="https://extension.purdue.edu/cdext/thematic-areas/leadership-civic-engagement/community-leadership-program.html">https://extension.purdue.edu/cdext/thematic-areas/leadership-civic-engagement/community-leadership-program.html</a></p>	<p>Purdue Extension's Community Leadership Program is a locally hosted leadership development course for adults who want to make a difference in their communities. Through this series of interactive modules, participants develop their own leadership capacity and learn about the people, organizations and institutions that make up their communities and how they can engage in serving their communities more deeply.</p>



**Goal 5: Build Assets and Wealth**

**a. Educate Residents About Homeownership**

<p><a href="#">Hudson River Housing, Inc.</a> <i>Poughkeepsie, NY</i></p>	<p>One strategy communities use to increase homeownership is through education. Hudson River Housing improves lives and communities through housing through several programs, including Homebuyer Education &amp; Assistance. Education opportunities include owning and maintaining a home and counseling services to help prevent foreclosures. Other Hudson River Housing, Inc. programs include: Emergency &amp; Affordable Housing, Specialized Supportive Services, Vocational Training &amp; Small Business Support, and Real Estate &amp; Community Development.</p>
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**Goal 5: Build Assets and Wealth**

**b. Help Residents Afford Homeownership**

<p><a href="#">The Residences at Career Gateway</a> (Housing &amp; Workforce) <i>Columbus, OH</i></p>	<p>Provides affordable housing and on-site career development training for Nationwide Children’s Hospital workforce.</p>
<p><a href="#">One Roof Community Housing</a> <i>Duluth, MN</i></p>	<p>One Roof Community Housing uses a shared equity homeownership model, which is an alternative to renting and to traditional homeownership. When a nonprofit or government entity subsidizes the cost of a home to make it affordable to a low-income buyer, that buyer enters a shared homeownership agreement to share the home price appreciation when they sell the home. This allows the house to stay affordable for the next low-income homeowner. One example of an organization using a shared equity homeownership model is One Roof Community Housing, a community land trust nonprofit organization. Duluth is a city with low incomes and old housing stock. Low-income buyers often are not able to make needed repairs to homes. One Roof builds and rehabilitates vacant and blighted properties that it acquires through foreclosures and bank programs. They complete the rehabilitation and sell the properties as affordable housing at 20-25% lower than the appraised value. One Roof retains ownership of the land the homes sit on, allowing the subsidy. Buyers enter into a 99-year lease and pay a monthly lease fee. When the buyer moves on, they receive 25% of any appreciation in appraised value, and 100% of any investments made in eligible capital improvements.</p>
<p><a href="#">Hope Enterprise Corporation</a></p>	<p>HOPE is a family of development organizations dedicated to strengthening communities, building assets and improving lives</p>



<https://hopecu.org/about/hope-enterprise-corporation>

in the Delta and other economically distressed parts of Alabama, Arkansas, Louisiana, Mississippi and Tennessee. Comprised of a regional credit union (Hope Credit Union), loan fund (Hope Enterprise Corporation) and policy center (Hope Policy Institute), HOPE has provided financial services, leveraged private and public resources, and shaped policies that have benefited more than 1 million residents in one of the nation's most persistently poor regions.

## Community Feedback

Paterson One Square Mile is a community-led initiative, and the community spoke into the process and the plan. From the end of November 2023 through February 2024, over 300 people participated in two Gathering Voices holiday events, which were hosted by Montclair and ten listening sessions hosted by partners from the Advisory Committee. This feedback is included in the [Community Data & Feedback Summary Report](#) from March 2024, and people spoke into what it is like to live in Paterson.

Overall, people love Paterson:

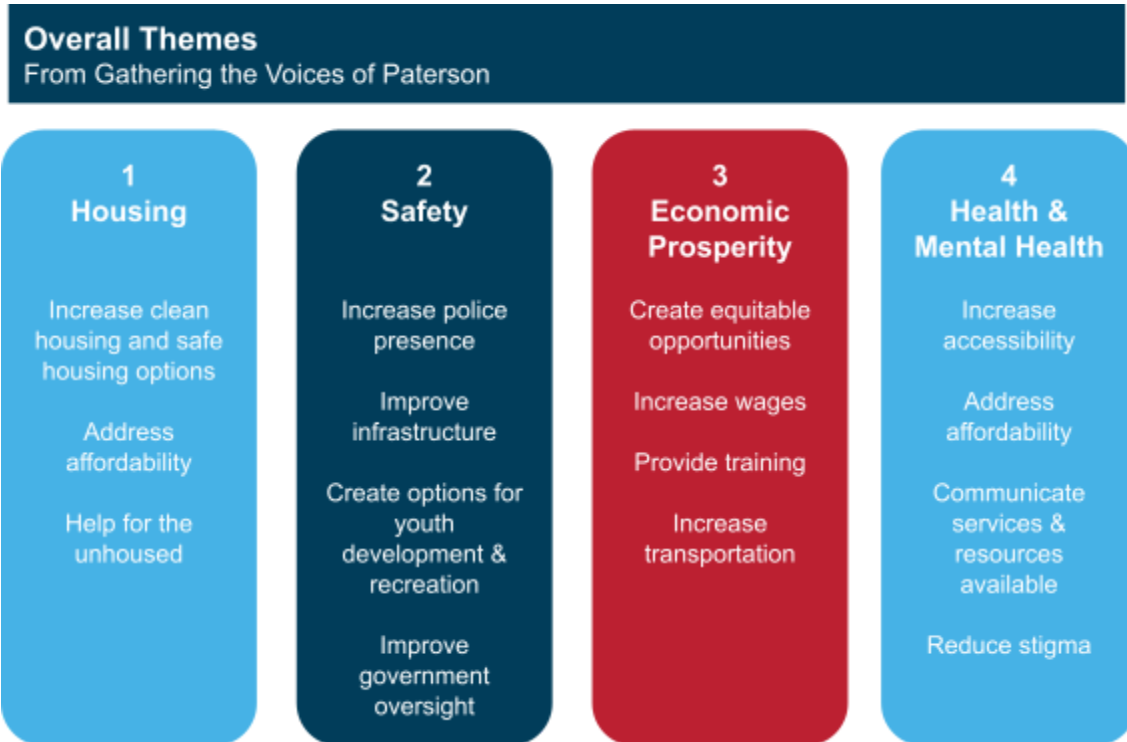
***“Born and raised in Paterson! Feeling very connected.”***

***-Holiday Social  
Attendee***

***“I love the food and people and community.”***

***-Holiday Social  
Attendee***

The themes below were revealed during the Community Feedback, and led to the Advisory Committee to choose **housing** as their focus area.



The community provided feedback in June 2024 at two Summer Voices events, hosted by

Montclair. Over 200 people came to prioritize the housing strategies the Paterson One Square Mile Advisory Committee created at their Strategy Session in May. Here is an overview of the strategies, and how the community ranked them.

<b>Goal #1: Expand Housing Affordability (n=208)</b>	
1	Expand Affordable Housing Opportunities. (58%   121) <i>For example, identify, build, and renovate buildings to add more affordable housing units for residents.</i>
2	Advocate and Adopt Policies. (49%   102) <i>For example, implement policies that support affordable housing and remove barriers to accessing publicly funded programs.</i>
3	Create Opportunities for Community Members to Fund Housing. (44%   91) <i>For example, create affordable housing that allows community members to buy shares and receive dividends.</i>
4	Provide Financial Assistance (43%   89) <i>For example, give people a debit card, for any amount over 30% of their income they have to pay on housing. People can use the debit card however they need it.</i>
5	Support Local Housing Organizations (30%   62) <i>For example, help local housing organizations get access to resources and funding.</i>

<b>Goal #2: Increase Housing Supply and Stability (n=216)</b>	
1	Convert Abandoned Buildings and Under-Utilized Space Into Housing. (52%   112) <i>For example, use buildings that aren't being used - or not used to their full potential - to increase housing.</i>
2	Advocate and Adopt Policies. (45%   98) <i>For example, implement policies that support increasing the types of housing needed in Paterson One Square Mile.</i>
3	House the Unhoused in Unused Spaces. (39%   84) <i>For example, local organizations report having space that could be converted to house people experiencing homelessness.</i>
4	Create an Eviction Prevention Program (37%   80) <i>For example, find ways to prevent evictions before they happen.</i>
5	Explore the Feasibility of Tiny House Communities (32%   70) <i>For example, tiny house communities can be used to alleviate housing supply issues and provide housing for the unhoused.</i>



6	Recruit Community-Minded Developers (28%   60) <i>For example, incentivize developers who want to help the community.</i>
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<b>Goal #3: Improve Housing Quality (n=181)</b>	
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1	Improve Energy Efficiency. (61%   111) <i>For example, provide stipends/ incentives to improve energy efficiency of apartments and housing and other quality improvements.</i>
2	Advocate and Adopt Policies. (61%   111) <i>For example, implement policies that improve housing quality, such as ensuring units are up-to-code, and hold landlords accountable through fines.</i>
3	Create Safer Housing (61%   110) <i>For example, increase lead, mold, pest, and flood remediation efforts by educating the community and providing incentives or subsidies for landlords and homeowners.</i>
4	Provide Resources to People Who Own Houses. (47%   85) <i>For example, provide homeowners and landlords grants or 0% loans to make health and safety related repairs, construction coaching, and a tool library.</i>

<b>Goal #4: Create Housing and Safe Neighborhoods (n=202)</b>	
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1	Expand Education and Training Opportunities. (57%   116) <i>For example, pair education and career programs, such as youth and adult apprenticeship programs and full-service community schools expansion to support residents in advancing their skills and ultimately wages and earnings.</i>
2	Expand Wraparound Services that Support Residents. (53%   107) <i>For example, ensure a comprehensive set of wrap-around resources to support residents living in affordable housing, and new housing developments.</i>
3	Improve Neighborhoods. (49%   99) <i>For example, conduct community clean-up events, and create community gardens and public art spaces to beautify the neighborhood.</i>
4	Address Mental Health Through Housing (44%   88) <i>Pair mental health support and education programs like community health activities within housing developments and organizations.</i>
5	Cultivate Community Leaders (32%   64) <i>For example, create an Ambassadors group training program who receive stipends to coordinate programs, and a youth summit to train up youth to be community leaders.</i>



<b>Goal #5: Build Assets and Wealth (n=203)</b>	
1	Provide Supplemental Income Programs. (49%   99) <i>For example, create a guaranteed income program for residents in Paterson One Square Mile, or an investment program for children to help build wealth earlier.</i>
2	Help Residents Afford Homeownership. (48%   97) <i>For example, look for ways to increase wages and create workforce development training to help residents earn a living wage.</i>
3	Educate Residents About Home Ownership. (41%   83) <i>For example, cultivate and encourage wealth mindsets among residents, including expansion of financial literacy training.</i>
4	Incentivize Home Ownership (37%   76) <i>For example, promote first time home buyer programs and incentivize home ownership.</i>
5	Support Generational Wealth (35%   72) <i>For example, create a program to provide college savings accounts or investment accounts to children that will build their wealth throughout their childhood.</i>
6	Explore Innovative Home Ownership Models (31%   63) <i>For example, look at the shared equity homeownership model that is an alternative to renting and traditional home ownership.</i>

## Paterson Housing Assets

There are many existing organizations in Paterson who are already working to close the gaps in housing in Paterson. Paterson One Square Mile may work to support work that is already taking place or choose different areas to work on. Whatever goals and strategies Paterson One Square Mile decides on, collaboration with these organizations should be a priority. TCG compiled the following list of organizations working to address housing in Paterson, and there may be more. The table below shows how area organizations are serving in the areas addressed in this report.

Organization	Housing Affordability	Housing Supply and Stability	Housing Quality	Housing & Neighborhood as a Platform	Housing that Builds Assets and Wealth
<b>Building Healthier, More Equitable Communities (BHEC)</b>	X	X	X	X	
<b>Eva's Village</b>		X			
<b>Passaic County Habitat for Humanity</b>	X	X	X		X
<b>New Jersey Community Development Corporation (NJCDC)</b>	X	X	X	X	
<b>Paterson Housing Authority (PHA)</b>	X	X	X		
<b>St. Paul's Community Development Corporation (SPCDC)</b>		X			
<b>YMCA of Paterson</b>		X			





**Building Healthier,  
More Equitable Communities**

REINVESTMENT FUND

**Building Healthier, More Equitable Communities (BHEC)**

[www.bhecny.org/city-teams/paterson](http://www.bhecny.org/city-teams/paterson)

With funding from the Robert Wood Johnson Foundation, the Reinvestment Fund is supporting four New Jersey cities in cross-sector collaboration. “The Building Healthier, More Equitable Communities (BHEC) initiative aims to address the social determinants of health through changes to the built environment and the community investment system in selected New Jersey cities, including support for efforts around equitable recovery from the current health and economic crisis.” In 2020, the Health Coalition of Passaic County (HCPC) received BHEC funding, and along with partners are working to create housing for single women. The housing will offer wrap-around care with an onsite child care center that will be open to the community, and other services the women need, including educational opportunities and social services.



**Eva's Village**

[www.evasvillage.org/shelters.html](http://www.evasvillage.org/shelters.html)

Eva's Village provides emergency shelter beds or temporary housing for people experiencing homelessness, ages 18 and older. Food, clothing, and connections to services are also provided to people using their emergency shelter.



**Passaic County Habitat for Humanity**

[www.habitatpc.org](http://www.habitatpc.org)

“Since 1984 we have served the Paterson and Passaic County area. Families and individuals in need of a hand-up partner with Passaic County Habitat to build or improve a place they can call home. Combining affordable homeownership and community redevelopment efforts, Passaic County Habitat works to revitalize distressed neighborhoods and create communities people want to call home.”



**New Jersey Community Development Corporation (NJCDC)**

[www.njcdc.org/affordable-supportive-housing](http://www.njcdc.org/affordable-supportive-housing)

“NJCDC has built over 200 units of affordable and supportive housing, many of which have onsite social services for individuals with special needs, including those who are homeless, those diagnosed with mental illness, those with intellectual and developmental disabilities, youth aging-out of foster care, and homeless youth.”



**Paterson Housing Authority (PHA)**

[patersonhousingauthority.org](http://patersonhousingauthority.org)

“The PHA's Mission is to provide housing opportunities to Paterson residents eligible for Section 8 Housing



Choice Vouchers and Public Housing that is decent, safe and affordable. PHA will also promote home ownership through the use of Section 8 Housing Vouchers.” PHA “works with other entities in the creation of mixed income finance developments to provide new or rehabilitated housing. Our goal is to empower residents, in concert with HUD’s program and initiatives and preserve and expand the supply of good quality housing units.”



**St. Paul’s Community Development Corporation (SPCDC)**

[stpaulscdcnj.org/program.php?name=shelter](http://stpaulscdcnj.org/program.php?name=shelter)

SPCDC’s “Emergency Men’s Shelter provides emergency housing, clothing and food to as many as 40 homeless men per night. Our Shelter staff work to make each resident’s stay as brief and helpful as possible by providing referrals for housing, employment, mental health and rehabilitation services.”



**YMCA of Paterson**

[ymcaofpaterson.org/housing/supportive-housing-for-individuals](http://ymcaofpaterson.org/housing/supportive-housing-for-individuals)

“The YMCA of Paterson is the largest provider of permanent housing for chronically homeless men and women in Passaic County. We offer 195 SRO units (with shared bathrooms) for single adults that are chronically homeless.”