

Welcome the residents and description of NRTC planning process

Introduction of Paterson Habitat for Humanity and its partners:

- Tier I Recovery (Dr. Willy Moody)
- Grace Gospel Church (Reverend Sarah Anthony)
- Iglesia Vida Nueva (Pastor Said Martinez)
- NJ Community Capital (Marc Dashield)
- Paterson Habitat for Humanity (Steve Kehayes)

HOUSING

Are rental properties typically well kept or maintained by people in town?

Community responses:

- Property owners do not maintain properties and do not respond to tenant requests for repairs, forcing the tenants to fix issues themselves.
- There is a lot of garbage and pollution in the town.
- Basement apartments without proper unit-specific utilities, causing main level tenants to pay for basement apartment utilities. PSEG is often prohibited from going in to the properties.
- High rents keep people from moving or growing their household within Paterson. The cost to rent a room is (about \$650 per room), and family-sized apartments (about \$2800 for 3-bedroom).
- Outmigration of families to cheaper places such as out of state or to the south of the state.
- The experience of a co-op occupant outside for Fourth Ward was welcomed. It includes a community room, elevator, etc., mixed ownership and rental options, property management works with the applicants

What type of housing is missing in the neighborhood?

Community responses:

- Duplexes, triplexes, single family rentals.

What are the barriers to homeownership?

Community responses:

- Bad credit
- Large deposits
- Mindset
 - Solutions include:
 - Education & homebuyer programs
 - Financial products to address deposit barriers
 - High interest loans from non-banking institutions to address credit barriers

What are the barriers to Habitat Homeownership?

Community responses:

- Language accessibility for Latino population
 - Solutions include
 - Translation
 - One-on-one guidance

Do you feel that there is a need for assistance for tenants to know what their rights are?

Community responses:

- It is important to have the knowledge about what the tenant's rights are. Paterson urban league provides information on zoom.

ECONOMIC DEVELOPMENT

People do not buy their groceries, clothing and other things at the stores located in the neighborhood. Are the prices in the stores reasonable?

Community responses:

- Very expensive, at least twice the price than anywhere else.
- We pay for the convenience on the corner, but they are expensive.
- Some community members expressed that stores offer credit/pay later option to people they know. Other community members expressed they have to pay right away - there's no such thing as credit

Need for community spaces and services

Community responses:

- Coffee shops (not chains)
- Community gardens
- A bridge or connection to the services that are needed - social workers, psychologists and mental health support
- Leadership development programs
- Pathways to certification for foreign education and experiences
- Loan programs for education, skill building and certification processes that can be paid back after starting to work
- Higher Level of ESL programming, including conversational English. There is also a need for free classes.

What is needed to obtain better jobs?

Community responses:

- Validation of Certifications/Degrees of people coming from other countries. People do not have the money to get this done or are not aware of how the process works.
- Working together with a bank to get a loan, maybe \$1500. When the person starts working in their field, they can pay it back.
- We need to be working under the leadership of somebody that can teach self-discipline, self-care, recognizing your skills, and strengthen that part of you. Someone who is a resource, a leader, a mentor and an advocate. Someone to motivate and inspire the community.
- In Europe, there is a program for people who come into the country to get an education and monetary support. They have to learn the language, and become familiar with how the country works in order to receive it.