

CITY OF TRENTON

2005

FIVE YEAR

CONSOLIDATED PLAN

AND

ANNUAL ACTION PLAN

(PROGRAM YEAR JUNE 1, 2005 – MAY 31, 2009)

**A community planning and development document
submitted to
the U.S. Department of Housing and Urban Development.**

**DOUGLAS H. PALMER
MAYOR**

**PREPARED BY:
CITY OF TRENTON
DEPARTMENT OF HOUSING & ECONOMIC DEVELOPMENT**

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Jurisdiction		UOG: NJ343216 TRENTON ▼	
Trenton City Hall		O21672675	?
319 East State Street		Organizational Unit	
Trenton		Department of Housing and Economic Develo	
New Jersey	O8608	U.S.A.	Division of Planning
Mercer County		Program Year Start Date (06/01)	
Employer Identification Number (EIN):		21-6001242	
Applicant Type:	Local Government: City ▼	Specify Other Type	
Person to be contacted regarding this application:			
Patricia	L	Long	
Sr. Planner	(609)989-3291	(609)989-4243	
tlong@trentonnj.org	www.ci.trenton.nj.us/housplan.ht ml	Other Contact	
<p>"To the best of my knowledge and belief, all data in this application are true and correct, the document has been duly authorized by the governing body of the applicant, and the applicant will comply with the attached assurances if the assistance is awarded." Please update the date with each new Action Plan and CAPER submission.</p>			
Name:		Date:	
Title:		(MM/DD/YY)	

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population		Sheltered		Un-sheltered	Total	Jurisdiction														
		Emergency	Transitional			Data Quality														
1. Homeless Individuals		236	565	104	905	(S) statistically reliable sample ▼														
2. Homeless Families with Children		106	451	33	590															
2a. Persons in Homeless with Children Families		375	1177	65	1617															
Total (lines 1 + 2a)		611	1742	169	2522															
Part 2: Homeless Subpopulations		Sheltered		Un-sheltered	Total	Jurisdiction														
						Data Quality														
1. Chronically Homeless		82	82	71	153	(S) statistically reliable sample ▼														
2. Severely Mentally Ill		82	82	0	82															
3. Chronic Substance Abuse		207	207	0	207															
4. Veterans		63	63	0	63															
5. Persons with HIV/AIDS		535	535	0	535															
6. Victims of Domestic Violence		47	47	0	47															
7. Youth (Under 18 years of age)		28	28	0	28															
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority_H_M_L	Plan to Fund?_Y_N	Fund Source: CDBG_HOME, HOPWA_ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	0	597	-597	0	0	0	0	0	0	0	0	0	0	0	0	####			
	Transitional Housing	0	451	-451	0	0	0	0	0	0	0	0	0	0	0	0	####			
	Permanent Supportive Housing	13	387	-374	0	0	0	0	0	0	0	0	0	0	0	0	####			
	Total	13	1435	-1422	0	0	0	0	0	0	0	0	0	0	0	0	####			
Chronically Homeless																				

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	0	399	-399	0	0	0	0	0	0	0	0	0	0	0	0	####	M	Y	ESG
	Transitional Housing	0	1192	-1192	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	ESG
	Permanent Supportive Housing	12	0	12	0	0	0	0	0	0	0	0	0	0	0	0	####	H	Y	ESG
	Total	12	1591	-1579	0	0	0	0	0	0	0	0	0	0	0	0	####			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

3-5 Year Strategic Plan Executive Summary:

The City of Trenton Consolidated Plan is a strategic plan intended to serve the following functions:

- A long range planning document, which builds on a participatory process, addressing issues of affordable housing, homelessness, health and human services, jobs and job training, and open space and recreation in the City of Trenton.
- An application for federal funds under the U.S. Department of Housing and Development's (HUD) formula grant programs: (1) Community Development Block Grant (CDBG); (2) HOME Investment Partnership; and (3) Emergency Shelter Grant (ESG).
- A five-year strategy for the City to follow in carrying out HUD programs and other community development initiatives that provides the basis for assessing performance.
- An annual action plan for spending available funding to make Trenton a better place to live, work and visit for people of all income groups.
- A report informing the general public how the City of Trenton intends to utilize federal funds under the HUD's formula grant programs.

Mission: The City of Trenton Consolidated Plan primarily addresses the needs of low- and very low-income persons in accordance with the following major national goals:

Provide decent housing - - which includes:

- assisting homeless persons to obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retention of affordable housing stock;
- increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families; and
- increasing the supply of supportive housing for people with special needs.

Provide a suitable living environment - - which includes:

- improving the safety and livability of neighborhoods;
- increasing the access to quality public and private facilities and services;

- reducing the geographic isolation of lower income groups;
- revitalizing deteriorating neighborhoods;
- restoring and preserving properties of special historic, architectural or aesthetic value;
- conservation of energy resources.

Expand economic opportunities - - which includes:

- Job creation and retention; establishment, stabilization and expansion of small businesses;
- The provision of public services concerned with employment;
- Availability of mortgage financing for low-income persons at reasonable rates;
- Access to capital and credit for development activities; and
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

Through a process that solicited community input, Trenton has identified the following specific community development objectives:

a. Priority Housing Objectives

- Provide safe affordable rental housing to meet low-income residents' most urgent needs, including housing for families with children and single-room occupancy units for individuals now living in shelters or at risk of homelessness.
- Increase and support homeownership as a fundamental building block of a sound and sustainable community.
- Foster comprehensive neighborhood rebuilding and stabilization with broad resident participation.
- Prevent and/or eliminate vacant properties that blight Trenton's neighborhoods, through rehabilitation and strategic demolition where rehab is not structurally or economically feasible.

b. Priority Homeless Objectives

- Help low-income families avoid becoming homeless.
- Reach out to homeless persons and assess their individual needs.
- Address emergency shelter and transitional housing needs of homeless persons.
- Help homeless persons make the transition to permanent housing and independent living.

c. Priority Health and Human Service Objectives

- Address problems of alcohol, tobacco, drug abuse and violence in the community.
- Provide health, support and day care services to ensure that every child in the community is equipped to master each developmental milestone, free from preventable diseases and disabilities.
- Enhance the capacity of various human service agencies to meet the needs of families and individuals in the city's neediest neighborhoods.
- Provide supportive services to low-income senior citizens.

d. Priority Economic Opportunity and Development Objectives

- Improve the overall quality of life in Trenton to stimulate increased economic development; attract new residents, visitors and businesses; and retain existing residents and businesses.
- Develop a vibrant, diverse economy in Trenton, which will provide jobs, create tax revenue, and contribute directly to the commercial and industrial health of the city.

- e. Priority Open Space and Recreation Objectives
- Improve, expand and maintain the city's natural and recreation resources.
 - Provide fun, safe, educational and healthy recreational opportunities for Trenton residents, with particular emphasis on youth programs.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

By federal regulation, 70% of CDBG funds must be spent in neighborhoods where at least 51% of the population is Low and Moderate Income (LMI). Attachments 1a and 1b show the areas of the city that qualify for CDBG funding, based on the low-moderate income criteria for Trenton, shown in Attachment 1c. As the map shows, portions of all census tracts in the city meet the LMI criteria with one exception (Census Tract 6, or the Villa Park neighborhood). (Note that the source data is by Census Blockgroup; Census Tracts are comprised of Blockgroups.) Attachment 2 shows the neighborhoods of Trenton.

Trenton's Population and Demographic Trends, 1990-2000
Decrease in Population; Increase in Poverty

During the decade between the 1990 Census and the 2000 Census, Trenton's population decreased by over 3,000 people (3.6%), from a total population of 88,675 to 85,403. At the same time, the concentration of poverty in Trenton increased by percentages and by real numbers, from 15,348 individuals or 18% living below the poverty level in 1990, to 17,222 individuals or 21% in the year 2000. In 2000, nearly 2,000 children or thirty percent of all Trenton's children under the age of five were living in poverty. This represented a 3% increase over 1990. During the same time there was also a significant percent increase in the number of seniors over the age of 65 who were living under the poverty level to 1,762 individuals, an increase from 14.6% to 19.6%.

Only 45.5% of the households in the City were homeowners in 2000 (this is down from 51% in 1990), compared to 67% in Mercer County and 66% in the United States as a whole. Among Black and Latino families in Trenton, the percentages of

homeowners in 2000 were 42% and 35% respectively, compared to 59% homeownership for White families.

Trenton is characterized by a growing African-American and Latino population, as well as an increased concentration of low-income households. According to 2000 Census data, 52% of the City's population was African-American. 21.5% was Hispanic or Latino. This compares to 7% African-American and 3% Latino for the rest of Mercer County (not including Trenton). In 2000, while only 24% of the County's population lived in Trenton, the City housed 54% of the County's Hispanic or Latino population and 63% of the County's African-American population, resulting in a disparity of racial and ethnic integration between Trenton and surrounding communities. On the other hand, these trends have become somewhat less pronounced than they were in 1990, when 64% of the County's Hispanic population and 71% of the County's African-American population lived in Trenton.

In Trenton itself there are clear patterns of racial segregation throughout the City. Tract data from the 2000 Census shows evidence of minority concentration with respect to both the African-American and Latino populations. Approximately 62% of the City's African-American population lived in tracts in which 65% or more of the population was African-American. The Latino population was concentrated in the city's South and East wards, census tracts 1,4,9,10, 21 and 22.

As such, many areas of Trenton have substantial community development needs. The City has, however identified one area, Canal Banks, for increased home ownership investment. Attachment 2 shows the neighborhoods of Trenton and the location of the Canal Banks Homeownership Zone (HOZ). The Canal Banks area is of particular importance since it forms the northern perimeter of downtown Trenton, framing and strongly influencing the downtown. The neighborhoods known as Central West and Battle Monument and North 25 and part of Stuyvesant/Prospect are in the Canal Banks HOZ. These are represented by Census Tracts 9, 11 and 15 and have the City's greatest concentration of low-income households.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

Within the Trenton city administration, the Division of Planning, in the Department of Housing and Economic Development is the lead agency for developing the Consolidated Plan.

The City will continue to work with and to nurture the many constructive relations it has developed with Federal, State and County entities, supportive service providers, non-and for-profit developers, and various financial institutions.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

Attachment 3 is the City's 2005 Citizen Participation Plan. A public hearing on the Draft Citizen Participation Plan was held in conjunction with a public hearing on the Five Year Consolidated Plan 2005. Citizen participation efforts for the 2005 Consolidated Plan included two advertised public hearings. 93 organizations were represented at three repeated public meetings held on the preparation of the Consolidated Plan on November 8, 10 and 19, 2004. The second hearing on the Draft Five Year Consolidated Plan was held on June 13, 2005. Prior to this meeting, the City published a summary of the draft Consolidated Plan in the local newspaper and copies of the draft were made available upon request. (See Attachment 4). The thirty-day public review period for the draft Plan ended on June 13, 2005.

No public comments were received on the draft plan.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the

jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

Four departments 1) Housing and Economic Development, 2) Health and Human Services, 3) Inspections, and 4) Public Works will continue to work cooperatively in order to address the City's priority objectives for providing housing. The Division of Housing Production, in the Department of Housing and Economic Development, has the primary responsibility of developing affordable housing in the City and administering HOME Investment Partnership program funds. The Division of Community Relations and Social Services, in the city's Department of Health and Human Services, oversees the Emergency Shelter Grant program and implementation of the Continuum of Care program for the homeless.

The City will continue to work with and to nurture the many constructive relations it has developed with Federal, State and County entities, supportive service providers, non-and for-profit developers, and various financial institutions. These departments will continue to work together, along with the Department of Inspections, and the Department of Public Works, to address the City's priority objectives for providing housing.

In general, the City would benefit from the presence of a larger pool of developers, both for-profit and not-for-profit, to compete for opportunities to create affordable housing. The City will work to support not-for-profit housing organizations through the CHDO requirements of the HOME program.

The City of Trenton has taken an aggressive role in challenging lenders to participate more constructively in providing credit on reasonable terms for development of low-income housing in the inner city and to fulfill their obligations under the federal Community Reinvestment Act. The City has also engaged in dialogue with a number of financial institutions including Fannie Mae, Yardville National Bank, Commerce and the Bank of America, in an effort to connect them to specific programs in Trenton, such as employer-assisted housing mortgages, below market interest rates, home improvement loans and retail development.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The City of Trenton will engage in continuous and active monitoring of housing development. It is anticipated that nearly all the housing projects that are listed in the Consolidated Plan will be carried out either through direct initiative on the City, or with continuing City involvement and oversight. City staff in the Divisions of Housing Production, Planning and Real Estate, under the supervision of the Director of the Department of Housing and Economic Development, will be responsible for oversight of the implementation of the different housing development strategies incorporated in the Consolidated Plan. Within the Department, the Division of Housing Production is responsible for overall coordination of housing production activities, including financial planning, monitoring and assistance.

The Department of Health and Human Services is responsible for contracting with and monitoring the day-to-day operation of the City's emergency shelters, and transitional and supportive housing projects. The Department of Inspections is responsible for oversight of construction standards.

CDBG & ESG Monitoring

The City of Trenton will monitor individual projects or subrecipients of CDBG and ESG funds through periodic site visits, client interview, and maintenance or working relationships and regular interaction with subject agencies. Subrecipient agencies will also be required to submit expenditure reports and annual accomplishment reports.

HOME Program Project Monitoring

The City will inspect HOME-assisted rental units based on the following schedule:

1-4 units	Every 3 years
5-25 units	Every 2 years
26 or more units	Annually

Fifteen percent of HOME-assisted units, per project, will be inspected. The City will also ensure that it maintains required program records, including: 1) refinancing guidelines, 2) evidence that housing projects meet subsidy layering guidelines, and 3) records demonstrating that the City has checked for and enforced compliance with property standards, rent and occupancy requirement, lease requirements and any other written agreements with property owners.

The monitoring process will involve the City's inspection of HOME-assisted properties to ensure that they adhere to Section 8 HQS standards. The City will seek to ensure the property remains operationally efficient, is competitive within the marketplace and is of the highest quality housing for the targeted population, and that maintenance, repair and capital improvements are made when necessary.

Property owners will be required to establish a record keeping system that will make it easy to confirm that program regulations are being met. The record keeping mechanism will also enable the owner to determine whether or not any noncompliance conditions exist. Property owners will produce documentation that property standards are being met and which supports the required HOME rent levels including rent and utility allowance calculations. If HOME-assisted units are floating, the owner must clearly document how the HOME occupancy targets are being met (i.e. rental logs that show that as units were vacated or tenants became over-income, HOME-assisted units were properly replaced). Files will document that each HOME-assisted unit is occupied by an income-eligible tenant and will include the tenant's application, initial income verification, subsequent annual re-certifications and the tenant's lease. The owner will also be required to develop a tenant selection policy which describes the procedure for reviewing applications for housing, criteria to identify eligible tenants, create waiting lists from which tenants will be selected and provide prompt written notification of rejections.

In regard to affirmative marketing and tenant selection policies, property owners will be required to inform the public about the fair housing law (i.e. incorporate Fair Housing logo on advertising). Property owners will be required to affirmatively market HOME-assisted units (i.e. distribution of flyers at local churches and community centers in English and Spanish), and to maintain documentation as to the

effectiveness of marketing activities. The owner will be required to demonstrate how corrective actions will be taken in the event requirements are not met.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:
The HUD-defined categories of priority needs for community development funding are as follows (in no particular order):

Homeless/HIV/AIDS	*
Non-homeless Special Needs	
Rental Housing	*
Owner Occupied Housing	**
Public Facilities	*
Infrastructure	**
Economic Development	
Public Services	**
Planning/Administration	*
Other	

Of this list, the categories with two asterisks are the highest priority for community development spending by the City of Trenton. (One asterisk indicates lesser, but still high priority; unmarked categories are funded through other means.) This prioritization reflects how the City chooses to continue spending its CDBG, HOME and ESG funds in the future. It is also consistent with past spending.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.

3-5 Year Strategic Plan Lead-based Paint response:
The City of Trenton has been designated as a Priority I area for lead poisoning prevention activities. Low-income children living in the city are considered high risk for lead poisoning because a large proportion of city housing units is older and in substandard condition. Family poverty and poor nutrition increase the risk for these children. About 18% of the children tested through the City's clinics are found to have increased lead levels. Based on the information provided by HUD, which cross-

tabulated Census data on the age of housing in Trenton with data on median household income, the City of Trenton estimates that some 50% of its housing stock poses a lead exposure problem for residents. The numbers are even higher in the West Ward. Currently, 25 homes need abatement. The owners of 5 of these houses have been summonsed to municipal court to force remediation.

Lead-based paint hazards pose a serious health threat to many of the City's residents and particularly for low-income tenants with young children. The U.S. Congress and the U.S. Department of Housing and Urban Development have dictated that lead-based paint hazard abatement become a priority goal for communities around the country.

The City's lead program is as follows:

a. Continue Lead Screening Program

The City of Trenton will continue programs currently operated by the City's Division of Health, such as screening children for elevated lead levels, and placing property owners under court notice to have lead removed from their buildings. Children found with high exposure are treated medically if necessary, their families are educated about lead poisoning prevention and their homes are investigated and/or remediated.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

For the purposes of the 2005 Consolidated Plan, HUD has made housing need projections based on the 2000 Census. The Housing Needs Table (Attachment 5.a.) includes data from the Comprehensive Housing Affordability Strategy (CHAS) tables from which the information below was derived.

- 1a. Extremely Low and Very Low-Income (0 - 30% and 31 - 51% of Median Income)

A high proportion of Trenton's population consists of low-income households. According to HUD's projections, there were 13,477 very low-income households in the City, representing 41% of all city households. The percentage of very low-income households was higher among minorities than among Whites. A total of 5695 or 37% of all White (Non-Hispanic) households were very low-income. This compares to 6087, or 44%, of all African-American households, and 1038, or 41% of Hispanic households of either race. These very low-income households are faced with housing problems, which include severe housing cost burden, substandard housing and overcrowding. These housing conditions, as well as how the City's housing needs affect minorities, the elderly, and special populations are discussed in subsequent sections.

1b. Other Low-Income (51 to 80% of Median)

The housing needs of this income group, while not as severe, are similar to those of very low-income households. Low-income households, particularly large related rental households, are also afflicted by housing cost burden, substandard housing, and overcrowding, but to a lesser degree. Many households in this income bracket, which can be said to represent the "working poor," can afford to buy homes in the private market in many of Trenton's neighborhoods but are in need of credit and mortgage counseling and other pre-homeownership assistance.

1c. Moderate Income (81-95% of Median)

Housing assistance needs for moderate income households in Trenton are significantly less severe than the needs of very low and low-income households. Since the Mercer County median income has remained one of the highest in the State and in the United States, households in the City of Trenton earning between 81% and 95% of the area median income rarely have serious difficulty meeting their immediate housing needs. Indeed the statistics show that it is most cost effective for this income group, especially large households, to become homeowners instead of continuing to pay rent.

The moderate income population has been identified as having unmet needs such as access to down payment and closing funds for first time homeownership. This is a particular problem for minority moderate income families. These households, when buying a home in Trenton, often find that additional funds are needed for home improvements. Access to funds for this purpose, especially where a family has only limited equity, can be difficult.

1d. Elderly

Segments of Trenton's elderly population continue to have serious unmet housing needs, although they are a small percentage of the total citywide housing need. While in 2000 only around a quarter of Trenton's households contained an individual 65 or older, more than half of all assisted housing in the City is reserved for senior citizens. In the course of the last six years, new senior citizen housing developments have opened up providing an additional 250 units for this population group.

1e. Persons with Special Needs and/or Disabilities

There is a significant need in the City of Trenton for permanent affordable housing for individuals with disabilities or special needs. Many of these people are living on fixed incomes so they have little or no choice in the housing market. Not enough supportive housing exists in Trenton and in the region for the developmentally disabled, the deinstitutionalized mentally ill, ex-offenders who are transitioning back

to the community, the increasing number of persons living with AIDS, or recovering alcoholics and substance abusers. According to the Mercer County Office of the Disabled, in 1990 there were 7,890 households with disabilities in the city, an astounding number that comprises 20% of the City's households.

The City is also anticipating an increase in the elderly population, aged 75 years and over. These individuals have an increased need for congregate care, adult care and nursing home facilities. In 2000, individuals 65 years and over, comprised 11.4% of the City's population.

1f. Housing Problems

Housing problems which affect the City's very low income households, among others, include severe housing cost burden, substandard housing and overcrowding. These housing conditions, as well as how the City's housing needs affect minorities, the elderly, and special populations are discussed below.

1g. Housing Cost Burden

According to general standards, housing is considered affordable if it costs no more than 30% of one's income. The 2000 Census Median Family Income (MFI) for Trenton is \$36,681. Applying the general housing cost standard to Trenton, a very low-income renter household of 4 people (earning 50% of the MFI, or \$18,340) can afford a monthly rent of no more than \$458. Yet the 1999 Fair Market Rent in Trenton for a two-bedroom unit is \$810. Thus, low-income renter households in Trenton are particularly afflicted by severe housing cost burden. According to data provided by the National Low-income Housing Coalition, 45% of renters in Trenton are unable to afford Fair Market Rent for a two-bedroom unit.

The situation is most difficult for large related renter households (5 or more people). Out of a total 2431 such households, half made less than 50% of the MFI, and nearly thirty percent (693) made less than 30% of the MFI. Of the 693 households that made less than 30% of the MFI, it is estimated that approximately 415 or 60% spent more than 50% of their income for rent.

1h. Substandard Housing Conditions

Substandard housing conditions are integrally linked to the low-income levels and housing cost burdens experienced by large numbers of households in Trenton. While the Census does not calculate substandard housing conditions, the City's rough estimate, based on housing inspection reports and on neighborhood surveys, suggests that substandard conditions may affect 30% or more of the City's private rental housing stock, and at least 10% of the owner-occupied stock. The neighborhoods with the worst substandard housing conditions, which have experienced the most disinvestment, are also the city's poorest.

1i. Overcrowding

The CHAS tables do not provide information on overcrowding. Thus, the following information is based on 1990 Census data, which indicate that the magnitude of overcrowding, particularly severe overcrowding, increased between 1980 and 1990. The situation is particularly serious among renters. According to the 1990 Census, the total number of renters living in overcrowded conditions rose from 8% in 1980, to 12% of all renters in 1990, of whom over 5%, or over 800 households, were severely overcrowded. The reasons for this increase are closely related to both the severe cost burden on very low-income households, as well as on the substandard housing conditions that are found throughout low-income neighborhoods. This

doubling up of families in order to cut housing costs is a phenomenon that has been referred to by some as “hidden homelessness.” Anecdotal evidence indicates that this trend has persisted.

Since there is considerable overlap between the categories of need, i.e. cost burden, substandard housing and overcrowding, it is not possible to aggregate the categories in order to arrive at an overall housing need figure. It is clear, however, that the very low-income, and especially the extremely low-income, populations are those with the greatest housing needs. Their low-incomes lock them in the least expensive housing, which tends to be the most deficient housing, and the most likely to be overcrowded.

2. Disproportionate Effects on Minorities

According to the 1990 Census, African-American and Hispanic households, which are poorer and younger than the average white household, are disproportionately subject to substandard, overcrowded and overpriced housing. Nearly three out of four single women with children, the population group most likely to be in extreme poverty and in the worst housing conditions, are African-American.

At the same time, minority households are less likely to own their own homes than are white households. According to the 2000 Census, 59% of Trenton’s white households own their own homes, while only 42% of African-Americans, and 35% of Hispanic households do.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

Attachment 5.a. is the Housing Needs Table which includes the Comprehensive Housing Affordability Strategy (CHAS) data. Overall, the CHAS data show that there is a high number of extremely low-income renters in all household types (elderly, small-related households, large-related households, and other). As such, rental housing for extremely-low income renters was identified as a priority and will be funded with HOME dollars in 2005. This funding will be targeted to elderly residents. The CHAS data also shows that many Trenton families who own their home are low-income and very-low income. Because the city has identified increased home

ownership as a high priority, 2005 HOME funds will be used to provide more ownership opportunities for these residents.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

The City of Trenton can generally be divided into five neighborhood housing market types based on housing quality, housing sales prices, property investment and resident satisfaction.

The designation of these neighborhood types have been made with the aid of a map, which was produced by the New Jersey Housing and Mortgage Finance Agency (NJHMFA) in 2002, indicating the range of median sales prices in the City of Trenton during the years 2000 to 2002. NJHMFA also performed an analysis of 16 variables impacting Trenton's neighborhoods referred to as a Neighborhood Stress Index, which have informed this process. The maps that display these analyses are shown in Attachment 5b.

Excellent -Unsubsidized Market. Indicators: Highest sales prices which far exceed the cost to develop; high quality of life; active real estate market with stable or appreciation trends. Highest income neighborhoods. Examples: Hiltonia, Glen Afton, Mill Hill.

Very Good - Very Stable Market. Indicators: Sales prices are just below cost to develop (within 30%). Good quality of life. Some real estate turnover with modest appreciation. Examples: Cadwalader Heights, Hillcrest, The Island, Berkeley Square.

Good – Stable Market. Indicators: Sales prices are below cost to develop (but within 50%). Fairly high turnover but prices remain relatively stable. No noticeable appreciation. Some abandoned houses. Examples: Franklin Park, Villa Park, Chestnut Park, Top Road.

Fair Stable- Declining Market. Indicators: Sales prices significantly below cost to develop and dropping. Increasing number of abandoned houses. Decline in neighborhood quality of life. Values decreasing. A lot of houses on the market. Examples: Chambersburg, Cadwalader Place, South Trenton (Cass to Lalor), Greenwood/Hamilton, Parkside West.

Poor – Disinvested or Blighted Market. Abandoned properties have value approaching or reaching negative value. Widespread disinvestment and abandonment. Few home sales. In some neighborhoods, major demolition has led to significant depopulation. Major concentration of poverty, even as new affordable homes are constructed and occupied. Examples: South Trenton (Bridge to Cass), Central East, Ewing/Carroll, North Trenton, East Trenton, Stuyvesant/Prospect, North 25, West End, Downtown, Hanover/Academy, Battle Monument, Wilbur (below Chambers Street).

Supply, Demand, Condition and Cost of Housing

An analysis of Trenton's housing market indicates a multi-tiered reality. On one level, Trenton offers a variety of truly affordable homeownership opportunities in a number of desirable neighborhoods where there are hundreds of housing units, new and old, for sale. The majority of these available housing units consist of attached housing units, either rowhomes or twins that share a party wall. At the same time, the local market also reflects the regional increase in housing prices with single-family detached housing located in the City's more spacious West Ward in demand and commanding strong values.

On another level, there continues to be a dearth of attractive, safe and affordable rental housing available for Trenton's extremely low and very-low-income residents, many of whom live in substandard housing located in neighborhoods characterized by disinvestment as indicated by vacant, boarded up structures, of which there are nearly 2,000 throughout the city. Since 1993, the City of Trenton has worked with a variety of not- and for-profit developers to construct over 360 new and 1,079 rehabilitated affordable housing units. The breakdown for these units is shown in the following table:

Table 8. New and Rehabbed Affordable Housing Units since 1993

	<u>Rental</u>	<u>For Sale</u>	<u>Special Needs</u>	<u>Total</u>
New	20	287	53	360
Rehab	629	101	349	1079
Total	649	388	402	1439

Despite these advances, private market housing conditions for the city's lowest income residents continue to be largely substandard. Because of the City's weak public education system and its reputation as a city in decline, among other issues, much of Trenton's housing stock has remained unimproved and undervalued.

City housing inspectors and the city's visiting nurses report substandard housing conditions exist throughout many of the city's low-income neighborhoods. For instance, a 1999 housing survey conducted by Habitat for Humanity in the East Trenton neighborhood indicated that 25% of all occupied houses were in seriously substandard condition.

While trends reflecting economic decline and increasing concentration of low-income populations in Trenton's neighborhoods are a significant element in Trenton's profile, these factors are not the only elements. Much of the City's population, reflecting its many ethnic and racial groups, live in attractive, well-maintained working and middle class neighborhoods, some containing retail and service centers. Trenton is rich in history, with a diverse housing stock, many fine historic districts and an array of significant historic and cultural landmarks. Above all, Trenton has an active network of community and civic organizations, non-profit development and service corporations, and other formal and informal entities all dedicated to improving individual neighborhoods and Trenton as a whole. These many strengths and resources serve the City well as it seeks to confront and address its many problems.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

The city has identified the following housing objectives and strategies to pursue over the next five years:

HOUSING OBJECTIVE #1: To provide safe affordable rental housing to meet residents' most urgent housing needs.

In order to keep Trenton's lowest income households, those earning 50 percent or less of the regional median income from becoming homeless and to provide for permanent housing for already homeless households, Trenton must continue its efforts to provide more safe affordable rental housing. Three out of four households in the lowest income category are renters. To a great extent, housing need among this population has intensified due to the welfare and emergency assistance reforms of the 1990's that effectively increased the cost burden carried by many households, particularly among large families. Nearly all households in this category spend well over 30 percent of their income on housing and a large percentage live in substandard and/or overcrowded conditions.

Strategies:

- ◆ Develop affordable rental housing stock.
- ◆ Initiate rental property improvement program to deter ongoing landlord disinvestment and to bring existing rental properties up to code.
- ◆ Provide Distressed Rental Property Recapture Program.
- ◆ Implement rental housing development targeted toward the creation of an artist community in the city.
- ◆ Support and help implement public housing improvement programs.

HOUSING OBJECTIVE #2: To increase and support homeownership as fundamental building block of a sound and sustainable neighborhood, particularly for minority families.

Increasing and supporting homeownership is central to the goal of creating sound neighborhoods and improving resident housing conditions. Only 45 percent of the households in the city were homeowners in 2000, compared to 64 percent in the United States as a whole. In the city's poorest neighborhoods, an average of only 30 percent of households are homeowners. And among Black and Latino families, the percentages are even lower.

Home ownership creates a variety of tangible benefits for the families involved, and for the community. The association of home ownership with self-esteem, with level of involvement in the community, and with family stability is strong and well established. Homeownership increases security of tenure and the family's stake in the community. Also, a typical renter can significantly reduce their housing costs through participation in affordable home ownership programs. The family that buys a subsidized house at \$45,000 is likely to see the quality of their housing dramatically improve even while their monthly housing cost decreases.

Strategies:

- ◆ Work with development organizations to create new affordable housing for owner occupancy within target areas, through substantial rehabilitation and new construction.
- ◆ Implement a home improvement assistance program for existing low-income homeowners.
- ◆ Rehabilitate scattered vacant city-owned properties for sale to first time homebuyers.
- ◆ Implement a Buy it-Fix It Program.
- ◆ Develop closing cost assistance program.
- ◆ Provide housing information and referrals to counseling agencies to prospective homebuyers
- ◆ Support existing and new not-for-profit housing development organizations interested in working in Trenton.
- ◆ Work more closely with local mortgage lenders and financial institutions to offer zero-down payment loans, favorable rates, 203K (Buy It-Fix It) loans and other homebuyer assistance programs.
- ◆ Rent to Own/Lease Purchase Program for prospective homebuyers.

HOUSING OBJECTIVE #3: To foster comprehensive neighborhood rebuilding and stabilization with broad resident participation.

Healthy neighborhoods are comprised of more than just bricks and mortar. It is the relationships between neighbors and the places where people interact that make a neighborhood special. The planning and implementation of a rebuilding strategy cannot just emerge from the top down, but must evolve through a process that engages the residents of the neighborhood as partners in the revitalization of their community. Neighborhood rebuilding must be a comprehensive and long-term process. It must address the full range of physical, as well as social and economic, conditions affecting the quality of life and stability of a neighborhood.

Strategies:

- ◆ Expand and enhance neighborhood planning and outreach program.
- ◆ Establish Neighborhood Preservation Program.
- ◆ Coordinate the construction of infrastructure and other accessory improvements in conjunction with neighborhood revitalization efforts.

HOUSING OBJECTIVE #4: To prevent and/or eliminate vacant properties that blight Trenton's neighborhoods through rehabilitation and strategic demolition where rehab is not structurally or economically feasible.

The elimination of vacant and abandoned properties scattered throughout Trenton's neighborhoods has been pursued primarily as a strategy for housing development, not as an end goal in and of itself. The City must take a creative approach to curtail the on-going abandonment of properties, as well as to address those units that have been vacant long and short term. There are some 2,900 vacant properties in the city; most are privately owned and are not under city control. Vacant, boarded-up properties present a health and safety hazard for adjacent residents and contribute negatively to the images of both a particular neighborhood and the City as a whole. Just one vacant and boarded up property can undermine the stability of an otherwise healthy street, as no one wants to live in the house next door or in the house across the street.

Strategies:

- ◆ Implement Buy It-Fix It Program
- ◆ Demolish structurally unsound properties.
- ◆ Introduce and enforce tougher vacant properties ordinance.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The City of Trenton has a total subsidized housing inventory of some 6,268 units, or approximately 18 percent of the City's total housing stock. Of these units, 1,954 are public housing units, 990 are Section 8 vouchers, 600 are project-based Section 8 certificates, 3,224 are privately owned subsidized rental housing, and 500 are subsidized owner occupied housing.

a. Public Housing

Of the 1,954 public housing units owned and operated by the Trenton Housing Authority (THA), 411 (21%) are designated for senior citizens, with the balance in family units. Out of the total inventory, there are 174 efficiency units, 520 one bedrooms, 821 two bedrooms, 407 three bedrooms and 32 four bedrooms. The resident population of Trenton's public housing is overwhelmingly African-American at 96%, with the balance divided between Latino and White non-Latino households. In 2002, the average income of resident households is \$15,000, and about 20% of the resident households rely on public assistance as their primary source of income.

But another one hundred or more households earn a moderate income, a group that represents potential clients for homeownership.

The table below lists the Public Housing projects and number of units in the City.

Table 1. Public Housing

Project Name & Address	No. Family Units	Elderly Units Handicapped
James J. Abbott Homes 490 Hoffman Avenue		108
J. Connor French Towers 630 W. State Street		151
Louis Josephson Apts. 237 Oakland Street		152
James Kerney Homes 369 Union Street	102	
Lincoln Homes 207 Old Rose Street	108	
Charles Miller Homes 125 Lincoln Avenue	256	
Prospect/Campbell Homes 110 Prospect Street	211	
Wilson.Haverstick Homes 5 Eisenhower Avenue	331	
Donnelly/Page Homes 875 New Willow Street	535	
Total:	1543	411

(source: Trenton Housing Authority, 2003)

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will

provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

According to the THA's plan for fiscal year 2002, there are currently 2,900 families on the waiting list for the Trenton Housing Authority. Most families on the THA's waiting list have children and are seeking a two or three bedroom unit. 97% of the families on the THA waiting list are African-American.

The Trenton Housing Authority is currently completing the major restoration of Lincoln Homes; and in the last two years has rehabilitated over 200 long-term vacant units, renovated the lobbies, anterooms, and hallways of three senior buildings, and completely renovated a 27 unit building that had been vacant for six years.

The Trenton Housing Authority has identified an additional \$50,000,000 in physical improvements needed for its housing developments. Over the next 5 years, THA expects to receive and expend approximately \$15,000,000 to address the need. Planned improvements include additional unit renovations, infrastructure repairs, roof repairs, windows, doors and exterior site work. To accelerate the modernization schedule, THA will be seeking a bond issue to modernize Campbell Homes and perform additional improvements to Prospect Village and Haverstick Homes.

The accomplishments and plans delineated above are operational components of the strategic goals of the Trenton Housing Authority's 5-year plan listed below:

- Expand the supply of assisted housing
- Improve the quality of assisted housing
- Increase assisted housing choices
- Provide an improved living environment

- Promote self-sufficiency and asset development of assisted households
- Ensure equal opportunity and affirmatively further fair housing.

b. Section 8 Housing

As of spring 2000, there were a total of 990 Section 8 rental vouchers in use within the City of Trenton, 30 percent of the recipients of which have personal disabilities, either physically or mentally. The Section 8 program in Trenton is administered by the New Jersey Department of Community Affairs (DCA), which reports that there are 700 households currently on the Section 8 waiting list. DCA has made applications and anticipates receiving 200 additional Section 8 vouchers in the coming months. Besides the tenant-based vouchers, Trenton also has some 60 project-based Section 8 certificates that are associated with specific developments, such as Cityside Apartments (300 certificates), Escher Street SRO (100 certificates), Stepping Stone Commons SRO (64 certificates) and other smaller projects, as described under "other subsidized housing." In addition, Trenton has 106 HOPWA vouchers that are distributed to people with AIDS.

c. Other Subsidized Housing

In addition to public housing and Section 8 vouchers, the City of Trenton contains a sizable inventory of housing units assisted under a wide variety of public and private

programs and resources. The City's supply of subsidized homeownership units continues to expand. The City of Trenton anticipates losing no subsidized rental housing in the immediate future as a result of prepayment or voluntary termination of federally assisted mortgages.

The table below lists the Subsidized Rental Housing (For-Profit & Not-for-Profit) and number of units in the City.

Jurisdiction

Project Name	Address	# Family Units	# Elderly Units	Program
Meda Apartments	202 E. Hanover St.	38		BHP/CDBG/RentalRehab
Bellevue Plaza	447 Bellevue Ave.	89		Sec. 221(d)3
Brunswick Village Apts.	Brunswick Ave.	110		Sec. 236
Seaside Apts.	(scattered)	236		Sec. 8 Mod Rehab
North 25 Family Apts.	260 N. Willow St.	117		HMFA/Sec.8
Kingsbury Apts.	1 Kingsbury Square	60	304	HMFA/Sec. 236
Parkview Apts.	338 Bellevue Ave.	24		
Swan Towers	620 W. State St.	157	39	HMFA
Architects Housing	215 E. Front St.		122	HMFA/Sec.8
Cathedral Square	26 W. Hanover St.		100	Sec. 202
De Leonard Apts.	Prospect St & Bellevue		22	Sec. 202 (Dev. Dis.)
Deer Arms	323 S. Broad St.		150	Sec. 202
Deer Towers	489 W. State St.		205	Sec. 202
Ernie Muncie Towers	260 N. Willow St.		116	HMFA/Sec.8
Front Center East	527 Greenwood Ave.		229	Sec. 202
Front Center West	465 Greenwood Ave.		246	Sec. 236
South Village	312 Lalor St.		335	Sec. 202
Wright School	Centre St.	23		LIHTC, RCA
Wood St. Housing	Old Trenton	46		HMFA/LIHTC/BHP/D CF
Amboldt-Sweets		19		LITC/RCA/HOME
West Ward Multi-Family		30		HOME/AHP
Clinton Park I	N. Clinton Ave.	26		HOME/LIHTC/BHP/Sec.108
Alletieri Homes	615 S. Clinton Ave.		69	HLB/LIHTC/BHP
Circle F Rehab	720 Monmouth St.		70	BHP/HOME/RCA/LIHTC/CDBG
Camberton St. Rehab Camberton, Ferry, Union		26		BHP/HMFA/LIHTC
Stockton Arms Rehab	28 N. Stockton St.	33		LIHTC/BHP/HMFA/Capital Fund
Stockton St. Rehab Scattered		26		Capital/HOME/BHP/HMFA/LIHTC
St. Zion Sr./New	Perry St.		40	BHP/LIHTC
St. Hanover St. Rehab		19		RCA/LIHTC
St. Artisan St. Rehab	Artisan St.	31		LIHTC/BHP/HLB
St. Warren St. Rehab.II	N. Warren St.	31		LIHTC/BHP/RCA
St. Academy Place Rehab	Academy St.	40		BHP/LIHTC
St. Chestnut Monmouth		13		FHLB/BHP/LITC
St. Warren I		11		RCA/HOME
St. Hanover		22		BHP/LIHTC
St. O E. Hanover		5		BHP
	Total Units	1232	2044	

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

a. Fiscal Constraints

The City's experience is that public funds available for affordable housing are negligible relative to the need for such housing. The City of Trenton will continue to apply for and support a wide range of relevant development applications. The City will continue its largely successful efforts to piece together several different funding sources to make priority projects work. The City will continue to advocate, especially at the state level, not only for increased housing funding, but for changes in broad fiscal and tax policies affecting the State's urban area.

b. Land Use and Development Issues

The zoning regulations and other land use policies of the City of Trenton do not act as an impediment to appropriately located and properly planned affordable housing development. Nor does the time typically required for land use approvals result in undue delay to developers of affordable housing. However, the process of applying for and receiving construction permits and Certificates of Occupancy continues to be a source of some complaint. The City will continue to provide the pre-development review option, known as Project Application Review Committee (PARC) for development applicants.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:
(Need to update this section.)

a. Needs of Homeless Individuals and Families (General), Sheltered and Unsheltered Homelessness in Trenton is characterized by a high incidence of unemployment, mental illness, substance abuse, substandard housing conditions and high cost burden among low-income renter households. In addition to these factors, Trenton, like other urban areas, has been affected by changes in the national public welfare program, and has become a magnet for receiving and servicing the homeless population for the region, inflating the City's homeless crisis. Since the enactment of welfare reform, the City has seen a significant increase in homelessness among families who have been sanctioned from the welfare system, are ineligible for state-funded Emergency Assistance, or have exhausted their 12-month state assistance limits. In addition, the shortage of affordable housing for Trenton's very low-income individuals and families on public assistance prevents people from leaving homeless shelters and motels quickly once homelessness occurs. Very low-income individuals and families often wait years to receive a Section 8 voucher or a public housing placement, if they can get one at all.

The City of Trenton has a great need for additional beds for homeless families provided in a supportive environment. Currently, while the shelter/transitional bed inventory has grown to some 375 emergency shelter and 451 transitional housing beds, many homeless families are still being placed in motels where it is very difficult to provide the case management and supportive services that these households need. Based on the work of the Homeless Hotline and others providing for the homeless, the City estimates 800 Trenton families, with approximately 2.3 persons per family, are homeless on an average night. This number does not include overcrowded or doubled-up families.

The estimate of homeless individuals totals over 924 persons. At the current time, the City provides approximately 801 shelter and transitional beds for these individuals. The rest are doubled-up, are placed in hotels or are living in the streets. There is an on-going and important need to provide supportive services for these sheltered homeless individuals, as well as to provide additional beds for the unsheltered population, especially those with mental illness. The City of Trenton's current estimates of these needs, among other homeless needs, are included in the "Continuum of Care: Gaps Analysis," a document submitted to HUD on July 15, 2004.

b. Homeless Individuals and Families with Special Needs

To an extent, all homeless persons have special needs, however, Trenton's homeless population is comprised of several sub-groups that complicate the delivery of adequate services to all those in need. Some of these sub-groups include: homeless youth, including parenting and/or pregnant teens; recently de-institutionalized persons from the state psychiatric hospital and from the state prison; families and individuals (mostly individuals) with addiction problems and/or mental illness; AIDS-infected individuals and families; and, individuals and/or families with children whose breadwinner/caretaker has recently become unemployed or ill or incarcerated and are unable to make rental payments as well as a growing number of kinship families. Other social factors such as limited education and vocational skills, physical and mental disabilities, and domestic violence can also lead to homelessness.

(1) Homeless Youth

There is a substantial number of homeless youth in the City of Trenton who are in need of supportive shelter and services. Many of these youth are victims of broken families as a result of their parent's incarceration, drug and alcohol abuse, domestic violence, illness or unemployment. A number of these youth are still going to high school or are associated with special programs that enable them to receive some assistance.

There are also many parenting or pregnant teenage girls who need supportive housing. One social service provider related that at the beginning of the 1999-2000 school year, there were over 80 pregnant girls in Trenton Central High School, although fortunately not all of them will become homeless.

(2) Homeless Individuals and Families with Mental Illness and/or Alcohol/Drug Addiction

The leading cause of homelessness in Trenton is unemployment or loss of income as a result of mental illness or substance abuse or a combination of the two. Of homeless single individuals who are sheltered at the Rescue Mission and who regularly received assistance, it is estimated that nearly three-quarters are in need of treatment for both drug or alcohol abuse and mental health issues, while approximately one-quarter is in need of treatment for just mental illness. Approximately 150 individuals are estimated to be in need of mental health services who are not being served.

There is an overwhelming need for substance abuse rehabilitation programs, including both in-patient and out-patient services in the City. Despite the construction of some 160 supportive SRO units over the past few years, there is still a great need for supportive transitional and affordable permanent housing options for recovering substance abusers. Supportive permanent housing opportunities are also needed for the mentally ill and the de-institutionalized homeless. The City of Trenton will bring on-board approximately thirty new permanent housing beds for the mentally ill in 2005-06. This project was made possible by a grant from HUD in 2004.

(3) AIDS/HIV Infected/Other Illness

There is a need for special homeless facilities for people who have AIDS, are HIV-infected, or other communicable illnesses. Trenton has a relatively high incidence of AIDS cases as compared to the rest of the county. Those individuals who are infected by AIDS have a great need for hospice care in a group home setting, especially in the illness' later stages. The City of Trenton/County of Mercer plan to

provide opportunities for six beds or permanent housing for HIV/AIDS homeless people in 2005-06.

c. Persons Threatened with Homelessness

(1) Extremely Low-income Households

The main population at risk of homelessness are those extremely low-income households, especially those households who are or have been dependent on public assistance of some kind, and who do not live in some form of subsidized housing. Many of these families experience severe housing cost burden and could become homeless under a number of potentially adverse situations. As an illustration of the tremendous size of this at-risk population, it should be noted that the 1990 Census data indicated that 46%, or 2,352 very low-income households suffered from severe housing cost burden. The City estimates that it needs approximately 300 additional units of supportive housing for very low-income single adults.

(2) Mentally Ill and/or Addicted Population

Another population at risk of homelessness is the mentally ill population, many of whom may have recently been deinstitutionalized. The problem is compounded among those mentally ill individuals who also have substance abuse addictions. The Greater Trenton Community Mental Health Center indicated that a large proportion of its more than 2,000 clients, most of whom live in Trenton, are at risk of becoming homeless, with about a quarter of those considered at imminent risk of homelessness. Of this high risk group, approximately 80% suffer from substance abuse problems and mental illness.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

Attachment 6 is the Homeless Needs Worksheet. The City's Continuum of Care document provides more detail for those interested.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

Residential Facilities and Services for the Homeless:

Transitional Housing

Project Name	Beds/ Units	Population Served
Doorway to Hope 827 E. State Street	12	Families (women with children)
Anchorage 229 Chestnut Ave.	5	Teenagers
Lincoln House (TEDCO) 16-18 Lincoln Ave.	19	Women
Amani House (VOA) 518-520 MLK Blvd.	24	Men
Union Industrial Home 864 Bellevue Ave.	12	Pregnant teenagers, plus babies
Scattered site (Catholic Charities)	20	Families
Lifeties, Inc. Rainbow House 2205 Pennington Ave.	10	Women & children with AIDS
Christian Home 504 N. Clinton Ave.	5	Single Men
Trenton YWCA 140 E. Hanover St.	25	Single women
Homefront (scattered)	12	Women with children
Escher St Transitional Housing	15	Singles
UPI Transitional	24	Men & Women

Map 9. Transitional Housing

Emergency Shelters

Project Name	Beds/Units	Population Served
Rescue Mission 98 Carroll Street	52; 100 (in winter) 20	Men Women
Womanspace Scattered sites	25	Women
Lifeline 300 S. Clinton Ave.	14	Families
Anchor House 482 Centre St.	12	Teenagers
Interfaith Hospitality Network (churches)	3-5	Families
Motels Route One Highway	70	Families with children/singles
Route 130 Motels	50	Families with children/singles
Knights Inn (Trenton)	15 Rooms	

Supportive Housing

Project Name	Number of Beds/Units	Population Served
Stepping Stone Commons N. Clinton Ave.	64	SRO, Men and Women
Escher Street SRO	100	Men and Women
YWCA SRO 140 E. Hanover St.	90	Women
Rescue Mission 98 Carroll St.	100	Alcohol Rehab/Boarding
Triad 2205 Pennington Rd.	12	Teenagers
Salvation Army 436 Mulberry Street	50	Boarding Home
Serv Centers 532 W. State St. (office)	35	Mentally ill
314-315 E. State St	17	MICA Singles
Catholic Charities (Scattered Site)	12	Mentally Ill
Homefront	4	Men affected w/HIV/AIDS

Facilities and Services for Persons with Special Needs

Project Name & Address	Service Type
UPI (541 E. State St.)	Substance abuse counseling
Henry Austin Health Center (321 Warren St.) Chambor Manor	Health care clinic, substance abuse counseling
Catholic Charities (47 N. Clinton Ave.)	Family mental health & addiction services
Crisis Ministry (Hamilton & Whitaker)	Back rent, utility payment assistance
Greater Trenton Community Mental Health Center 132 N. Warren Street	Case management for homeless, general mental Health counseling
Mercer County Office of Training & Employment 650 S. Broad Street	Training & employment services
Salvation Army (Mulberry Street)	Work therapy program, food packages, daytime drop-in center
Trenton Soup Kitchen (Escher St)	Hot meals, ESL
Urban Women's Center (40 Fowler St)	Job counseling, support groups
Mount Carmel Guild (71 N. Clinton Ave)	Food packages, rent & utility payment assistance
City of Trenton Department of Health & Human Services (City Hall, 319 E. State St.) and Various locations	Temporary security & rental assistance, shelter Placement, summer lunch program, WIC food Program, senior citizen centers.
New Horizon Treatment (132 Perry St.)	Out patient substance abuse treatment
Community Health Law Project	Legal counsel
Legal Aide Society of Mercer County(W. State St)	Legal counsel
American Red Cross	Emergency shelter and assistance for disaster Victims
St. Francis Medical Center	Health care
Mercer Trenton Addiction Science Center	Addiction treatment, research

Persons Threatened with Homelessness

(1) Extremely Low-income Households

The main population at risk of homelessness are those extremely low-income households, especially those households who are or have been dependent on public assistance of some kind, and who do not live in some form of subsidized housing. Many of these families experience severe housing cost burden and could become homeless under a number of potentially adverse situations. As an illustration of the tremendous size of this at-risk population, it should be noted that the 1990 Census data indicated that 46%, or 2,352 very low-income households suffered from severe housing cost burden. The City estimates that it needs approximately 300 additional units of supportive housing for very low-income single adults.

(2) Mentally Ill and/or Addicted Population

Another population at risk of homelessness is the mentally ill population, many of whom may have recently been deinstitutionalized. The problem is compounded among those mentally ill individuals who also have substance abuse addictions. The Greater Trenton Community Mental Health Center indicated that a large proportion of its more than 2,000 clients, most of whom live in Trenton, are at risk of becoming homeless, with about a quarter of those considered at imminent risk of homelessness. Of this high risk group, approximately 80% suffer from substance abuse problems and mental illness.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

Dealing effectively with the problems of homelessness requires a comprehensive system of housing and services for each step along the continuum of care – from the need for emergency shelter to that of permanent housing, as well as the need for a prevention strategy. In cooperation with its many dedicated non-profit organizations and the Mercer County Board of Social Services, the City of Trenton's will strive to meet the City's outstanding needs of its homeless and its at risk population. The four elements of the HUD-prescribed Continuum of Care program comprise the priority objectives of the City of Trenton's homelessness strategy. These are as follows:

HOMELESS OBJECTIVE #1: Help low-income families avoid becoming homeless.

Strategies:

- Increase access to homeless prevention services, funds and jobs.
- Link at-risk families with comprehensive case management.
- Improve job skills, education, access to jobs and job retention.
- Continue seeking and allocating prevention funds.
- Link the homeless to more mainstream programs. (e.g.: TANF, SSI, VA benefits, mental health services and life skills training)

HOMELESS OBJECTIVE #2: Reach out to homeless persons and assess their individual needs.

Strategies:

- Increase supportive services for homeless families placed in motels.
- Develop supportive emergency shelters for families in order to minimize the need for hotel placements for homeless families.
- Continue to develop and operate transitional shelter facilities where the homeless can get individualized attention.
- Continue to improve and broaden the Homeless Hotline.
- Establish a computerized networking system to facilitate tracking and case management of shelter and transitional housing residents.
- Maintain Drop In Center and Safe Haven program for daytime walk-in use where homeless persons can be evaluated and placed, as well as receive and enjoy a variety of services.

HOMELESS OBJECTIVE #3: Address emergency shelter and transitional housing needs of homeless persons.

Strategies:

- Provide support for existing supportive emergency shelter and transitional services
- Expand placements for HIV/AIDS patients.
- Create housing for aging-out foster care youth and grandparents raising grandchildren.

HOMELESS OBJECTIVE #4: Help homeless persons make the transition to permanent housing and independent living.

Strategies:

- Support and monitor existing programs to help homeless persons with special needs to make the transition to permanent housing. The City will continue to work with providers of recently developed SRO facilities to assist in the provision of supportive services. The Escher Street SRO has 100 units. Stepping Stone Commons on North Clinton Avenue has 64 units.
- Provide additional affordable permanent housing opportunities with supportive services for homeless persons with special needs.

- Proposed facilities include:
 - an additional 15 SRO vouchers at the Trenton YWCA;
 - an 8-unit group home for AIDS/HIV infected adults and family (in progress);
 - 10-bed SRO for single men (involves renovation of existing boarding home) (in progress).
 - a protective payee program for mentally ill/substance abusers.
- Develop and maintain affordable rental housing for extremely-low and very-low-income households.
- Work with State and Federal Governments to create new rental assistance and subsidized housing vouchers. (approved by State of NJ)

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

Attachment 7 contains the required information for this section. In addition, the City's Comprehensive Economic Development Strategy is currently under revision.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

Reducing the Number of Poverty Level Families

Some of Trenton's efforts to reduce the number of poverty level families include a variety of Workforce Development Programs and other economic development initiatives which are detailed in the Economic Development and Opportunity section of this plan. Although, the City of Trenton's notably successful welfare-to-work program, known as the Family Development Program, was de-funded as of June 1999, the City has been able to piece together a number of different grants in order to provide a variety of job training and support programs for Trenton residents.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible

population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Attachments:

1. a. Low-Moderate Income Areas in Trenton (map)
 - b. Percent of Population that is LMI by Census blockgroup (table)
 - c. HUD Income Limits for Trenton area (table)
2. Trenton Neighborhoods and Homeownership Zone (map)
3. Citizen Participation Plan
4. Public Notices
5. a. Housing Needs (table)
 - b. Housing Market Analysis (table and maps)
6. Continuum of Care Homeless Population and Subpopulations (table)
7. Community Development Needs (table)
8. a. 2005 Action Plan
 - b. Application for Federal Assistance for CDBG (SF424)
 - c. Application for Federal Assistance for HOME (SF424)
 - d. Application for Federal Assistance for ESG (SF424)
 - e. Developments in the City of Trenton (map)
 - f. Affordable Home Ownership Housing Units
 - g. Affordable Rental Housing Units
 - f. Budget Summary
 - g. Listing of Proposed Projects
 - h. Certifications