

City of Trenton



*Community Development Block Grant
Cycle 43*

July 1, 2017 – June 30, 2018

Honorable Eric E. Jackson

**Department of Housing & Economic Development
Diana Rogers, Director**

Submitted August 9, 2017

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Annual Action Plan
2017

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Executive Summary

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

1. Introduction

The City of Trenton receives funding annually from the U.S. Department of Housing and Urban Development under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG) programs. The City of Trenton's FY 2017 Annual Action Plan (AAP) is mandated by federal law and regulations enforced by the U.S. Department of Housing and Urban Development (HUD) in order for the City to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income (LMI) persons.

The primary federal funding resources for the FY 2017 Annual Action Plan (AAP) include the following:

1. Community Development Block Grant (CDBG): The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for a wide array of activities, including housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
2. HOME Investment Partnerships Program (HOME): The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low- and moderate-income households, including reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.
3. Emergency Solutions Grant (ESG): The Emergency Solutions Grant program became the Emergency Solutions Grant program under the Hearth Act of 2009. Recognizing the need to end homelessness, the Hearth Act places more emphasis on homeless prevention and rapid re-housing and less on shelters and transitional housing. ESG

funding can be used to support traditional shelters, transitional housing that is grandfathered from 2010 funding, supportive services, rent and utility payments and security deposits to prevent homelessness or to rapidly re-house homeless individuals and families, street outreach, and management of a homeless management information system (HMIS).

Each year, the City of Trenton receives federal grants through the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG), Home Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) Programs. HUD requires the City to prepare an AAP to guide the investment of CDBG, HOME and ESG grant funds to address the City's housing, community development and economic development needs. This AAP covers the period from July 1, 2017 to June 30, 2018.

The City of Trenton will receive the following federal resources in FY 2017:

- CDBG: \$1,227,062
- HOME: \$593,952
- ESG: \$203,498

2. Summarize the objectives and outcomes identified in the Plan

The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded will support at least one objective and one outcome. The overall goals of the housing, and community development and planning programs covered by this Annual Action Plan are to strengthen partnerships with other jurisdictions and to extend and strengthen partnerships among all levels of government and the private sector. This includes for-profit and

nonprofit organizations to enable them to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities for every American.

Trenton has identified the following goals and outcomes for the Annual Action Plan:

- Creation and preservation of rental housing for low-income households
- Creation and preservation of affordable homeownership housing
- Support activities that prevent homelessness
- Support the ongoing operation and preservation of shelter facilities for homeless
- Support activities that move persons experiencing homelessness to permanent housing
- Improve and expand public facilities to serve low income populations
- Improve and expand infrastructure to serve low income populations
- Support public services for children and homeless and special needs populations

3. Evaluation of past performance

The City's past performance in the administration and implementation of the CDBG, HOME and ESG programs has fulfilled the spirit and intent of the federal legislation creating these programs.

The City continues to focus extensively on enhancing and building staffing capacity to achieve the goals and outcomes within the regulatory framework of the programs.

The Director of the Department of Housing and Economic Development, together with key staff in the Division of Housing Production, worked to comply with program and comprehensive planning requirements. Two additional positions to support the administration and implementation of these programs remain vacant. The City is using the services of a consulting firm to supplement a shortfall in staffing while it continues to fill the vacant positions.

CDBG funds as well as HOME, and ESG funds address high priority needs by supporting programs and activities that address the goals of the Five-Year Plan (2015-2019), especially meeting affordable housing needs, ending homelessness and improving the quality of life for City's low- and moderate-income residents through improved services and facilities.

Through the use of a New Jersey-based housing consultant the City has retooled the rehabilitation program and dramatically increased production. The 2016-17 Housing Rehabilitation program is on track to complete thirty units. In 2014, the program rehabilitated about 9 homes.

FY2017-18 marks year two of a Voluntary Grant Reduction (VGR) that addressed disallowed expenditures identified during HUD monitoring visits for projects between the years 2008-2012. The result of the VGR is a reduction of the City's CDBG award for a three (3) year period beginning FY16 through FY18. Each year the City will see a reduction of its Annual CDBG allocation of approximately \$1.1M.

4. Summary of Citizen Participation Process and consultation process

The City implemented a collaborative planning process, involving a broad range of public and private agencies, to identify key activities that will foster a stronger community for the use of federal entitlement funds available through the CDBG, HOME, and ESG Programs.

In agreement with 24 CFR 91.115(e) Trenton has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program. The Citizen Participation Plan is on file at the City Department of Planning and on the web site.

On December 14, 2016, a public needs hearing on the FY 2017 Annual Action Plan was held to solicit input from social service agencies, housing providers, local municipalities, City agencies, and the general public.

The first public review period was from July 13, 2017 to August 3, 2017 (Whitney, not July 28? August 3 is way more than 15 days). The document was also placed on the City of Trenton's web site: <http://www.trentonnj.org/cdbg>.

A second public hearing was held on July 21, 2017 at 1:00 P.M. The public hearing was held in the City Council Chambers, 319 East State Street.

The City Council approved submission of the Annual Action Plan at a meeting on August 3, 2017.

5. Summary of public comments

Public Needs Hearings

Comments from the public hearing mentioned a need for the following facilities and services:

- Need a transit center
- Need downtown improvements
- Home improvements and the cost of renovations
- Continued funding for homeless services: needs exist for homeless veterans
- Homeless shelter facility for families
- Continued funding for services for individuals with HIV/AIDS
- Elderly services

- Gang prevention and public safety
- Business incentives are needed
- Funding for youth education and after school programs

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

Meals on Wheels provided testimony at the hearing and written comments concerning food insecurity in the City and the need for funding for seniors beyond the senior centers. More attention is needed on the homebound.

The City focused limited public service funding on youth activities and the operation of the City's Senior Citizen Centers in FY 2017. The Meals on Wheels proposal was not funded.

7. Summary

The Voluntary Grant Reduction has impacted the City's ability to meet the needs of residents and has reduced the amount of funds the City is able to provide for public services. The City focused the limited public services funds on youth and the operation of the City's Senior Citizen Centers.

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	TRENTON	Department of Housing and Economic Development
CDBG Administrator	TRENTON	Department of Housing and Economic Development
HOME Administrator	TRENTON	Department of Housing and Economic Development
ESG Administrator	TRENTON	Department of Health and Human Services

Table 1 – Responsible Agencies

Narrative

The Department of Housing and Economic Development (HED) is the lead agency responsible for administering the City's CDBG and HOME programs. HED works with the Department of Health and Human Services, the Department of Recreation, Natural Resources and Culture, and the Department of Public Works to coordinate activities undertaken in the Consolidated Plan.

Consolidated Plan Public Contact Information

City of Trenton Department of Housing and Economic Development

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Trenton, NJ 08608
Contact: Marc Leckington, Chief of Housing Production
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Website: www.trentonnj.org/cdbg

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Trenton developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, published meeting notices, stakeholder meetings, in-person interviews, and telephone interviews.

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

The City of Trenton is the lead entity for the Trenton/Mercer Continuum of Care (CoC). The CoC's Homeless Management Information System (HMIS) tracks aggregate CoC-wide data. This provides a high level of coordination between public and assisted housing providers. In 2016, the City began holding a monthly meeting between public and private property owners and social service agencies responsible for administering housing vouchers. The Housing Hub meetings are very well attended and productive on many fronts. Housing developments that are coming online in the short term are reviewed. Discussions often include specific cases where barriers exist to housing options.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Trenton and the CoC have a valuable partner in the Mercer Alliance to End Homelessness. In 2009, the Alliance spearheaded efforts to shift the CoC's efforts to combat homelessness in Trenton from a sheltering model to a rehousing model. The Alliance has been successful at working the County Board of Social Services and City Department of Health and Human Services to leverage significant resources and address the needs of homeless persons and persons at risk of homelessness. The City intends to apply for certification of its pursuit to end chronic homelessness in 2017. The Trenton/Mercer Continuum of Care ended veteran's homelessness in 2015.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City continues to have good relationships with many of its state and local partners, including entities such as the Mercer County Alliance to End Homelessness, the Trenton Housing Authority,

NJHMFA, State and County entities, supportive service providers, non-and for-profit developers, and various financial institutions. Additionally, Mercer County Human Services Advisory Council sponsors Homeless Emergency Assistance and Affordable Housing Committee (HEAAH) meetings every month. The objective of the HEAAH committee meetings is to encourage dialogue and learning among the various agencies.

In 2011, the Trenton/Mercer CoC drafted by-laws and created an Executive Committee. The purpose of the Executive Committee is annually to set priorities for homelessness services and housing based on analysis of community data and need, in accordance with HUD and the State of New Jersey; to make funding recommendations to the Collaborative Applicant for the annual allocation from the U.S. Department of HUD; to assure that programs receiving HUD funding are appropriately monitored and meet program performance standards; to identify additional funding sources that contribute to the community's ability to respond to homeless populations; and to monitor the effective functioning of the COC, including review of attendance.

Members of the CoC Executive Committee set priorities for the City's annual ESG allocation as well as score and rank applications request from local agencies.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities (Chart below)

1	Agency/Group/Organization	CITY OF TRENTON
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-homeless Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Various interviews and meetings with members of the Department of Housing & Economic Development, Department of Health and Human Services, and the Department of Public Works.
2	Agency/Group/Organization	MERCER ALLIANCE TO END HOMELESSNESS
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Various meetings and telephone discussions. See CoC in following section for additional details.

3	Agency/Group/Organization	ISLES, INC
	Agency/Group/Organization Type	Services - Housing Services-Education Services-Employment Service-Fair Housing Services-Lead Education & Testing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An in-person interview was conducted during the preparation of the Consolidated Plan. The input provided by Isles has help inform goals surrounding education, housing market conditions, lead-based paint policies and fair housing.
4	Agency/Group/Organization	HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An in-person interview as conducted in the preparation of the Consolidated Plan. Habitat's input helped shape the plan's housing objectives.
5	Agency/Group/Organization	Trenton Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>A lengthy interview with the Executive Director of the Housing Authority was conducted in preparation of the Consolidated Plan. The input provided helped shape the housing needs assessment and public housing needs sections of the Plan. An outcome of the consultation is the City's intention to fund a TBRA program in FY16 with the THA to immediately address individuals on the THA's waiting list.</p>
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Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

There were no types of agencies that the City did not consult, either through focus group meetings, personal interviews and/or questionnaires.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
10-year plan to End Homelessness	City of Trenton Department of Human Services	The 10 Year plan was used to create the homeless strategies and to understand the housing needs and market analysis.
Plan to End Veterans Homelessness	City of Trenton Department of Human Services	ESG and CDBG public service funds for homeless projects were brought into alignment with this effort.
Plan to End Chronic Homelessness	City of Trenton Department of Human Services	ESG and CDBG public service funds for homeless projects were brought into alignment with this effort.
COC application for 2017	Mercer County Department of Human Services	Homeless goals
Trenton 250	Trenton Division of Planning	Housing and economic development efforts
Trenton Citywide Market Study (Fall 2014)	City of Trenton’s Department of Housing and Economic Development	Housing and economic development efforts

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Trenton's goal for citizen participation is to ensure broad participation of City residents, housing, economic, and service providers, city departments, nonprofit organizations, neighborhood groups, and other stakeholders in the planning and implementation of community development and housing programs.

For the development of the FY 2017 Action Plan, the City of Trenton held two public meetings and a technical assistance workshop. The meetings were advertised in the *Trenton Times as display advertisements*. A housing and community development needs meeting was held on December 14, 2016. A second public meeting was held on July 21, 2017 to present a summary of the City's draft FY 2017 Annual Action Plan (AAP), to present the City's proposed allocations of FY 2017 CDBG, HOME, and ESG funds, and to review the City's past program performance. City Council approved submission of the AAP on August 3, 2017 at 5:00 PM in City Council Chambers. The technical assistance workshop was advertised on the City's website and through the CDBG listerv. The purpose of the meeting was to review changes in the use and availability of public service funds to local organizations.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	26 persons attended the December 14, 2016 public needs hearing. The attendees represented a cross-section of social service and community organizations.	Attendees expressed a need for youth programs, a need for homeless programs, after school programs, the cost of housing renovation in the city, and business incentives.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	Seven people attended the July 21, 2017 2nd public hearing.	Written testimony was provided by the Meals on Wheels of Mercer County. Their request was for funding for homebound seniors. No other comments were provided.	The Meals on Wheel program was not funded. The City has focused public service funding on youth and the operation of the City's Senior Citizen Centers.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Technical Assistance Workshop	CDBG Listserv	No responses were received from the June 2 workshop. 7 attendees	Attendees expressed needs similar to those previously recorded.	All comments were accepted.	
4	Public Meeting	Non-targeted/broad community	City Council provided an opportunity to comment prior to decision to approve the AAP.	No comments were received	No comments were received	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City anticipates receiving the following federal resources in FY 2017. Note that in the following table under Prior Year Resources for CDBG funds, \$233,353.70 is committed to the Habitat for Humanity project and the First-Time Homebuyer program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,227,062	0	0	\$1,227,062	\$2,454,124	CDBG funds will be allocated for activities benefiting low- and moderate-income persons.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$593,952	0	\$233,353	\$827,305	\$1,187,904	HOME funds will be allocated for activities benefiting low- and moderate-income persons.
ESG	public - federal	Financial Assistance Shelter Support Street Outreach Rapid re-housing (rental assistance) Rental Assistance Services	\$203,498	0	0	\$203,498	\$406,996	ESG funds will be allocated for activities benefiting qualified persons.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City has continuously sought public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs to create the vision. This Annual Action Plan leverages many different resources, beyond CDBG, ESG, and HOME to meet the priority needs and goals set forth in the Consolidated Plan. The City of Trenton is adept at leveraging resources from all levels of government, as well as from for-profit and non-profit organizations to address the many needs in the community.

The City will utilize CDBG funds to administer housing rehabilitation hard costs allocated from the City's Regional Contribution Agreements. The City has revised the program guidelines of these local funds to meet Federal regulations.

The City is allocating \$131,985 in CDBG funds to leverage a \$2.1M award from HUD's Lead Hazard Reduction Demonstration Grant.

The Emergency Solutions Grant Program and the HOME Program require matching funds. All applicants to these programs must identify the match in the applications for funding from the Department of Housing and Economic Development. All matching sources are verified prior to commitment of any federal funds. The City has not committed any funds specifically to provide a monetary match to any activity, but may provide the match for Emergency Solutions activities through local grant-in-aid to homeless service providers. Sponsors of HOME activities are responsible to provide their match.

Specific matching requirements will be met as follows:

- HOME: Anticipated sources of match will be provided by activities requiring match - the total value of which will meet or exceed 25% of the total HOME award, with the exception of program administration activities which do not require match. Sources will include waiver of fees, in-kind donations, donations of land, private, state and local government funds. The City of Trenton has a 100% match reduction.
- ESG: The City must provide a 1:1 match for funding provided from the Emergency Solutions Grant Program. The City continues to fund a coordinated assessment, single point of entry known as the CEAS Center at 509 Perry Street. Funds from the City's operating budget in the amount of \$440,265 are used for the operation of the CEASE Center which provides adequate match for the ESG program.

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

The City of Trenton owns land within the City that may be used for future housing and non-housing development.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase the number of affordable units	2017	2018	Affordable Housing	CITY OF TRENTON RESIDENTS	Create and Maintain Affordable Housing	CDBG: \$380,019.41 HOME: \$534,557	Rental units constructed: 5 Household Housing Unit Homeowner Housing Rehabilitated: -5- Household Housing Unit Homebuyers: 19 Households Assisted
2	Improve public facilities	2017	2018	Non-Housing Community Development	CITY OF TRENTON RESIDENTS	Improve Public Facilities	CDBG: \$301,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide public services	2017	2018	Non-Housing Community Development	CITY OF TRENTON RESIDENTS	Provide Public Services	CDBG: \$300,630.19	Public service activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
4	Provide homeless housing and services	2017	2018	Homeless	CITY OF TRENTON RESIDENTS	Provide Homeless Housing and Services	ESG: \$188,236	Rapid Rehousing: 14 Households Assisted; shelter support persons assisted 1500; HMIS system; shelter supplies.
5	Planning and administration	2017	2018	Planning and administration	CITY OF TRENTON RESIDENTS	Planning and administration	CDBG: \$245,412.40 HOME: \$59,395 ESG: \$15,262	Other: 3 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase the Number of Affordable Units
	Goal Description	Continue the housing rehabilitation, first-time homebuyer, and new housing construction activities to support an increase in the number of affordable units in the City of Trenton.
2	Goal Name	Improve public facilities
	Goal Description	Public facilities serving low income residents including senior centers that require capital improvements.
3	Goal Name	Public Services
	Goal Description	Expand and continue non-housing community development supportive services.
4	Goal Name	Provide homeless housing and services
	Goal Description	Funds will be used for Rapid Rehousing: 14 Households Assisted; shelter support; HMIS system; shelter supplies.
5	Goal Name	Administration
	Goal Description	Provide administrative support for the CDBG, HOME, and ESG programs.

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

Based on an average per/unit subsidy cost of \$55,000, the HOME program will benefit approximately eleven (11) families. All units will be affordable to households earning less than 80% of AMI. The specific distribution of these units in the various income categories will be determined at a later date.

AP-35 Projects – 91.220(d)

Introduction

The City's FY 2017 planned actions will address the City's priority housing and community development needs.

Projects

#	Project Name
1	Housing Rehabilitation of Owner-Occupied Housing
2	Housing Rehabilitation Administration
3	HOME CHDO Setaside
4	HOME Housing Development
5	Lead Hazard Reduction Demonstration Grant Matching Funds
6	Public Service Project: The Trenton Community Music School, Inc., Trenton Music Makers
7	Public Service Project: Catholic Youth Organization (CYO) of Mercer County, CYO's Broad St. Center After School Program (ASP)
8	Public Service Project: Millhill Child & Family Development, Trenton PEERS Youth Engagement
9	Public Service Project: Latin American Legal Defense and Education Fund, FUTURO
10	Public Service Project: Trenton Children's Chorus, New and Expanded Choirs
11	Public Service Project: Mercer Street Friends, Mercer Street Friends - Youth Life Skills Development Program
12	Public Service Project: Court Appointed Special Advocates of Mercer County, Inc, Fostering Futures
13	Public Service Project: HomeFront, Inc.
14	City Run Public Service Projects: Operation of Senior Centers

#	Project Name
15	Public Facilities Improvements – North Clinton Community Center Improvements
16	Public Facilities Improvements –Pool fencing: Cooper Pool, 397-551 Union Street; Roberto Clemente Pool, 342 Academy Street; Father Rocco Pool, 201-207 Calhoun Street
17	CDBG Administration
18	HOME Administration
19	ESG

Table 8 – Project Information

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

The City of Trenton's 2017 Action Plan is based on anticipated FY 2017 CDBG, HOME, and ESG allocations.

The City anticipates that 100% of its CDBG resources this year, other than those allocated for administration/planning will be spent to benefit low- and moderate-income residents. The primary obstacle to meeting underserved needs is limited resources to meet the competing demands.

The City released funding application guidelines in June 2017. The City utilized a ZoomGrants system in order to process, prioritize, and approve the funding applications from recipients. The City of Trenton substantially changed the 2017 application process to reflect more limited funding and a more focused and targeted approach. An applicant's past performance on projects previously funded CDBG/ESG projects was taken into consideration. To streamline the application process, CDBG and ESG applications were combined into one application.

The CDBG category were limited to Public Services Youth Engagement only. Eligible CDBG activities were limited to three Youth Engagement categories

- Public Services Youth Engagement: Educational
- Public Services Youth Engagement: Life Skills
- Public Services Youth Engagement: Career Exploration

Eligible ESG activities were limited to: Rapid Rehousing & Street Outreach and Emergency Shelter Operations. Funding for ESG activities was divided into two categories: 1) Rapid Re-Housing for Individuals; and 2) Operations and Support for Emergency Shelters. The City awarded the Rapid Re-Housing for Individuals Program (including Street Outreach) to one (1) agency. Multiple awards were made for Emergency Shelter projects. The selection process was outlined to give funding priority to projects that:

- Were clearly defined as to scope, location, need, budget, and goals;
- Met the 2015-19 Consolidated Five-Year Housing and Community Development Plan Strategic Goals
- Can begin

immediately and finish within the contracted time;

- Demonstrate the applicant has the capacity and the capability to carry out the project successfully;
- Establish means for program evaluation and accomplishment tracking;
- Have adequate community support, and address an identified community need;
- Impact a significant number and/or percentage of low- and moderate-income persons;
- Maximize the use of outside funds and services and coordinate with other public and private efforts;
- Help end homelessness and/or create connections with employment in the community.

Projects

AP-38 Projects Summary

Project Summary Information

1	Project Name	Housing Rehabilitation of Owner-Occupied Housing
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Increase the number of affordable units
	Needs Addressed	Create and Maintain Affordable Housing
	Funding	CDBG: \$218,035
	Description	The housing rehabilitation program provides home improvement assistance to income-eligible homeowners. The program provides up to \$25,000 to abate code violations and bring owner-occupied homes up to a safe and decent condition. CDBG funds will be leveraged 1:1 with Regional Contribution Agreement funds and all assisted units will meet applicable HUD regulations (including lead-based paint regulations) as well as be credit-worthy for the RCA sending municipality. The policies and procedures manual for the program is included in the Unique Appendices.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Rehabilitation hard costs and administration costs have been allocated to provide assistance to at least ten (10) low- and moderate- income households.
	Location Description	Assistance from this program is available City-wide.
	Planned Activities	Housing rehabilitation. Matrix code: 14A.
2	Project Name	Housing Rehabilitation Administration
	Target Area	CITY OF TRENTON RESIDENTS

	Goals Supported	Increase the number of affordable units
	Needs Addressed	Create and Maintain Affordable Housing
	Funding	CDBG: \$30,000
	Description	Funds will be used to pay personnel and consultant costs directly related to implementing the City's Housing Rehabilitation Program.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City-wide
	Planned Activities	Housing rehabilitation program administration. HUD Matrix Code: 14H
3	Project Name	HOME CHDO Setaside
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Increase the number of affordable units
	Needs Addressed	Create and Maintain Affordable Housing
	Funding	HOME: \$89,093
	Description	The City is working with an existing CDC to develop the capacity for the organization to become a CHDO. The organization is interested in purchasing and rehabilitating homes in their neighborhood for resale to low- and moderate- income buyers.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that the CHDO setaside will benefit two (2) low income families.
	Location Description	City of Trenton.
	Planned Activities	The City is currently working to build a CHDO organization with the capacity to undertake single-family rehabilitations that will improve the City's housing stock.
4	Project Name	HOME Housing Development
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Increase the number of affordable units
	Needs Addressed	Create and Maintain Affordable Housing
	Funding	HOME: \$678,817
	Description	Housing Development
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4 families will benefit from the housing development activity.
	Location Description	City of Trenton.
	Planned Activities	The city of Trenton will be working with the NJHMFA to assume control of REO properties that were foreclosed. The City intends to rehabilitate the homes and then sell each one to a low- and moderate-income buyer at an affordable price. The City may work with one or more local organizations or developers to implement this program. These funds and prior year funds should be sufficient to start on 4 homes and then work with the proceeds of sale to rehabilitate additional homes.

5	Project Name	Lead Hazard Reduction Demonstration Grant Matching Funds
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Increase the number of affordable units
	Needs Addressed	Create and Maintain Affordable Housing
	Funding	CDBG: \$131,985
	Description	Year 2 funding to match a grant award from the Lead Hazard Reduction Grant.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that fifty (50) households will benefit each year of the three-year Lead Hazard Reduction Grant.
	Location Description	City-wide
	Planned Activities	Funding will be leveraged with Lead Hazard Reduction Grant to abate lead hazards in Trenton homes where a child has been identified with an elevated lead level.
6	Project Name	Public Service Project: The Trenton Community Music School, Inc., Trenton Music Makers
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$20,000
	Description	Life Skills Development
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	110 persons.
	Location Description	Grant Elementary School 159 N. Clinton Avenue Trenton, New Jersey 08609 Grace A. Dunn Middle School 401 Dayton Street Trenton, New Jersey 08610
	Planned Activities	Trenton Music Makers is a transformative youth development program that has created an orchestra of 75 children in the third through eighth grades and will, over time, produce a youth orchestra across the city that engages children and their families in a joyful community.
7	Project Name	Public Service Project: Catholic Youth Organization (CYO) of Mercer County, CYO's Broad St. Center After School Program (ASP)
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$20,000
	Description	Education
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	104 persons.
	Location Description	CYO Broad Street Center 920 S. Broad Street Trenton, NJ 08611
	Planned Activities	CYO's Broad St. Center after school program (ASP) operates M-F, 2:30-5:30pm, September-June, consisting of supervised athletic, educational & recreational activities, including arts & crafts, homework help, tutoring, life skills (with tolerance & diversity elements), Coordinated Approach to Children's Health (CATCH) gym activity, computer lab, engineering design & science programs, Legos, environmental studies & book club.
8	Project Name	Public Service Project: Millhill Child & Family Development, Trenton PEERS Youth Engagement
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$10,000
	Description	Life Skills Development
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	34 persons
	Location Description	802 Prospect Street in Trenton

	Planned Activities	Trenton PEERS is a year-round teen peer education and support group for youth ages 13–18 that provides potentially life-changing information to Trenton youths each year. Through the Trenton PEERS program, Millhill reaches adolescents in subjects ranging from bullying to HIV/AIDS awareness to violence prevention via highly effective peer led education.
9	Project Name	Public Service Project: Latin American Legal Defense and Education Fund, FUTURO
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$10,000
	Description	Education
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	15 persons
	Location Description	Samuel Naples Senior Citizen 611 Chestnut Avenue Trenton, NJ 08611
Planned Activities	The objective of the program is to provide motivated youth with personal and academic support to enable them to attain their long-term educational and life goals. To meet this objective, FUTURO matches students with mentors and tutors.	
10	Project Name	Public Service Project: Trenton Children's Chorus, New and Expanded Choirs
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services

	Needs Addressed	Provide Public Services
	Funding	CDBG: \$15,000
	Description	Life Skills Development.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	60 persons
	Location Description	<p>Trenton Children’s Chorus 471 Parkway Avenue Trenton, NJ 08618-2641</p> <p>Trenton Central HS Visual and Performing Arts 544 Chestnut Street Trenton, NJ 08611-1216</p> <p>Luis Munoz Rivera Middle School 400 N. Montgomery Street Trenton, NJ 08618-3915</p>
	Planned Activities	The Honor Choir will provide rewarding training and performing opportunities to students in grades 6-12 who self-identify as musicians.
11	Project Name	Public Service Project: Mercer Street Friends, Mercer Street Friends - Youth Life Skills Development Program
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services

	Needs Addressed	Provide Public Services
	Funding	CDBG: \$15,000
	Description	Life Skills Development.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	30 persons
	Location Description	Luis Munoz Rivera Community Middle School 400 N Montgomery Street Trenton, NJ 08618 Daylight/Twilight Alternative High School 501 Edgewood Avenue Trenton, NJ 08618
	Planned Activities	Youth Life Skills Development Program will serve 30 youth attending Luis Munoz Rivera Community Middle School and Daylight/Twilight Alternative High School.
12	Project Name	Public Service Project: Court Appointed Special Advocates of Mercer County, Inc, Fostering Futures
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$15,000
	Description	Life Skills Development.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	60 persons
	Location Description	1450 Parkside Avenue, Suite 22, Ewing, NJ
	Planned Activities	Fostering Futures provides a framework for CASA volunteers to guide older youths through intensive goal setting and planning for emancipation. Through Fostering Futures, CASA volunteers identify support systems as well as gaps that youth need to address in order to be successful when they leave the child welfare system.
13	Project Name	Public Service Project: HomeFront, Inc.
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$10,000
	Description	Life Skills Development.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	120 persons
Location Description	HomeFront Family Campus Family Preservation Center 101 Celia Way Ewing NJ 08628	

	Planned Activities	The goal of this program is to increase the ability of 120 low and very-low-income Trenton residents under the age of 25 to succeed in life by giving them a way to build up the skills they need. It gives them the ability to identify positions at which they can excel, build the skills they need to succeed at the job, and have the supportive services that will help them maintain their employment and their household's stability.
14	Project Name	City Run Public Service Projects: Operation of Senior Centers
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide public services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$185,630.19
	Description	These funds will be used for operations and staffing of the City's senior centers. Services include health screening, counseling, physical examinations, immunizations, STD screening, testing and treatment.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that more than 2,500 elderly individuals will benefit from the activity.

	Location Description	<p>Senior Centers Hours of operation: 8:30 a.m. to 4:30 p.m. Monday – Friday</p> <p>Msgr. Lipinski Senior Center 19 Heil Avenue Trenton, New Jersey 08638</p> <p>Samuel Naples Senior Center 611 Chestnut Avenue Trenton, New Jersey 08611</p> <p>SOUTH WARD SENIOR CENTER 870 S. BROAD ST. TRENTON, NJ 08611</p> <p>Reading Senior Center 15 Ringold Street Trenton, New Jersey 08618</p> <p>Jennye W. Stubblefield Senior Center 301 Prospect Street Trenton, New Jersey 08618</p>
	Planned Activities	Senior centers provide a variety of programs and recreational activities, which promote socialization and assist in maintaining economic self-support for the older adults. Activities include, but are not limited to: nutrition, painting, singing, dancing, bingo, sewing, on-site social services, health workshops, sign language classes, card playing, and cultural and recreation trips.
15	Project Name	Public Facility Improvements: North Clinton Community Center Improvements
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Improve public facilities
	Needs Addressed	Improve Public Facilities
	Funding	CDBG: \$127,000
	Description	North Clinton Community Center Improvements: Interior renovations, including restrooms; HVAC replacement.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that at least 5000 persons of the City of Trenton will benefit from the proposed activity.
	Location Description	North Clinton Community Center Improvements, 454 N. Clinton Ave.
	Planned Activities	North Clinton Community Center Improvements: Interior renovations, including restrooms; HVAC replacement. Matrix Code: 03E.
16	Project Name	Public Facility Improvements: Pool Fencing
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Improve public facilities
	Needs Addressed	Improve Public Facilities
	Funding	CDBG: \$174,000
	Description	The City will replace the fencing at several public pools: Cooper Pool (\$53,500); Roberto Clemente Pool (\$59,000); Father Rocco Pool (\$61,500).
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that at least 81,205 persons of the City of Trenton will benefit from the proposed activity
	Location Description	Cooper Pool, 397-551 Union Street Roberto Clemente Pool, 342 Academy Street Father Rocco Pool, 201-207 Calhoun Street
Planned Activities	New fence installations at the following pools: Cooper Pool, Roberto Clemente Pool, Father Rocco Pool. Matrix Code: 03F.	

17	Project Name	CDBG Administration
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Planning and administration
	Needs Addressed	Planning and administration
	Funding	CDBG: \$245,412.40
	Description	Administration of the CDBG Program.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Planning and administration.
18	Project Name	HOME Administration
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Planning and administration
	Needs Addressed	Planning and administration
	Funding	HOME: \$59,395
	Description	HOME program administration.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	HOME program administration.
19	Project Name	ESG Trenton
	Target Area	CITY OF TRENTON RESIDENTS
	Goals Supported	Provide homeless housing and services
	Needs Addressed	Provide Homeless Housing and Services
	Funding	ESG: \$203,498
	Description	ESG funds will provide funds for Rapid Rehousing and Street Outreach, administration of the ESG program, emergency shelter repairs to the following facilities: Womanspace (\$12,000), Anchor House (\$12,000), and Homefront (\$10,000). Also, funds will be supplied to the Rescue Mission for shelter operations (\$10,000). ESG funds will also be provided for street outreach and rapid rehousing activities to Catholic Charities (\$135,236). In addition, ESG funds will be used to support the HMIS system (\$9,000). ESG Administration: \$15,262.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that more than 1500 homeless individuals and families will benefit from the various activities under the ESG Program.
	Location Description	Various.

	Planned Activities	ESG funds will provide funds for Rapid Rehousing and Street Outreach, administration of the ESG program, emergency shelter operations support. Matrix code: 05S.
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Table 9 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

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

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). Portions of all census tracts in the city meet the LMI criteria with one exception (Census Tract 6, or the Villa Park neighborhood).

In Trenton itself, there are clear patterns of racial segregation throughout the City. Tract data from the 2010 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.

Geographic Distribution

Target Area	Percentage of Funds
CITY OF TRENTON RESIDENTS	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG and HOME funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities to be funded with CDBG funds include public improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. ESG funds are intended to address homelessness.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program;
- Meeting the needs of very-low, low-, and moderate-income residents;
- Focusing on low- and moderate-income persons, areas, or neighborhoods;
- Coordinating and leveraging of resources;
- Responding to expressed needs;
- Achieving sustainability and/or long-term impact;
- Having the ability to measure or demonstrate progress and success.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	1,500
Non-Homeless	10,000
Special-Needs	750
Total	12,250

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	80
Acquisition of Existing Units	19
Total	104

Table 12 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Trenton Housing Authority (THA) provides public housing within the City of Trenton.

Actions planned during the next year to address the needs to public housing

THA will continue to use its Capital Fund grant to make, physical, operational and management improvements at its various housing developments and administrative sites. The Trenton Housing Authority has received a commitment from HUD to convert up to 77 public housing units as part of the Redevelopment to project based funding under HUD's Rental Assistance Demonstration ("RAD") program. The Redevelopment will consist of a single phase, and will include the demolition of the existing Page Homes Site (159 units) and the new construction of 77 dwelling units, including 7 one-bedroom units, 39 two-bedroom units and 31 three-bedroom units. The Page Homes calls for complete demolition and reconstruction at the existing site. THA applied for demolition approval from HUD to demolish all existing residential structures, sidewalks and parking areas at the Page Homes site. The Page Homes site is part of the Authority's Project NJ 005000003 (Donnelly Homes). All of the Redevelopment units will be RAD-assisted units (the "RAD-Assisted Units"). The Page Homes project is part of the City of Trenton's larger objective of revitalizing and stabilizing immediate neighborhoods with high concentration of vacancy and abandonment. In addition, this project is aligned with the City's goals to create and preserve rental housing for low-income households.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Trenton Housing Authority (THA) has established a Resident Advisory Board. Tenants were recommended to this board by their property managers as a tenant who is involved in their residential community and is in good tenant standing with THA. The purpose of the RAB is to include THA residents in the THA's strategic planning and redevelopment efforts. The RAB will provide THA staff and residents with a forum for sharing information and providing input concerning the THA's Annual and Five-Year Plans. The main role of the RAB is to make recommendations regarding the development of the THA's Annual and Five-Year Plans and to provide input related to THA's public housing redevelopment efforts.

Trenton Housing Authority has promoted the development of resident councils for the various housing sites and encourage resident leaders to participate. The resident council are charged with communicating with THA and property management staff about programming and service needs and other resident concerns that may emerge. These resident councils have input/involvement with THA management operations and modernization needs. The resident

council is opened to all families at their residential developments. Some Resident council officers serve on THA's Resident Advisory Board (RAB).

Trenton Housing Authority created an endowment trust from the remaining HOPE VI program funds. These funds were designed to continue services for households in meeting their self-sufficiency goals, especially those associated with maintaining residency, and for some, moving out of subsidized housing. In addition, these funds will go to promote family self-sufficiency through family stability and increased opportunities for case management, supportive services, stable employment, job training, education programs, higher paying jobs, financial literacy, and homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The Trenton/Mercer Continuum of Care has a comprehensive a Coordinated Assessment System that targets and prioritizes the most vulnerable persons experiencing homelessness in the community. The CoC Program interim rule (24 CFR 578) released by HUD in 2012 requires that CoCs establish and operate a “centralized or coordinated assessment system,” hereafter referred to as a coordinated entry system. The rule defines coordinated entry as a centralized or coordinated process designed to coordinate program participant intake assessment and provision of referrals. [Such a] system covers the [CoC’s] geographic area, is easily accessed by individuals and families seeking housing or services, is well advertised, and includes a comprehensive and standardize assessment tool. (24 CFR part 578.3)

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Trenton/Mercer Coordinated Assessment System has a process for homeless individuals and families.

- a. For individuals unaccompanied by children, CoC has a Coordinated Entry and Assessment System (CEASe) for individuals experiencing homelessness. This system operates as the point of entry to access housing and community services for homeless individuals. Through a coordinated assessment process, the needs of the homeless are identified and prioritized and a plan to move from homelessness to housing is developed. The goal of this system is to prioritize chronically homeless individuals and families with the longest history of homelessness and with the most severe service needs.
- b. For homeless households with children, a centralized intake is in place at the Mercer County Board of Social Services that seeks to mediate/prevent homelessness whenever possible and reduce the length of time families are homeless through a rapid rehousing - a model that places a priority on moving a family experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of a family becoming homeless. A Universal screening Tool is used to identify and prioritize families for services with a primary goal of returning the family to permanent housing.

The Mercer Alliance to End Homelessness with its system partners, the City of Trenton, the Mercer County Department of Human Services and the Mercer County Board of Social Services

have been pursuing a system change planning and implementation process centered around Mercer County's Ten-Year Plan to End Homelessness. The City of Trenton, Department of Health and Human Services is the lead agency for planning and grant applications under the Trenton/Mercer Continuum of Care process. The Continuum is made up of over 40 social service providers; both governmental and non-profit organizations.

The Trenton/Mercer CoC coordinates a broad array of services that includes, but is not limited to:

- Outreach Assessments
- Prevention of Homelessness
- Emergency Shelter/Services
- Rapid Rehousing
- Transitional Housing
- Case management/Support Services
- Permanent Housing
- Education Resources

Addressing the emergency shelter and transitional housing needs of homeless persons

The agencies in the City provide an array of Shelter and Transitional housing facilities, although the latter are being phased out and converted to permanent housing. The City is supporting emergency shelters with support for both operations and capital improvements from the Emergency Solutions Grant for repairs and operations. The following facilities will receive ESG funds for repairs: Womanspace (\$12,000), Anchor House (\$12,000), and Homefront (\$10,000). Also, funds will be supplied to the Rescue Mission for shelter operations (\$10,000).

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Trenton/Mercer CoC, led by the City of Trenton, has made great strides in helping families and individuals move from homelessness to housing. The newly developed CEAS System prioritizes the most vulnerable persons experiencing homelessness in the community by utilization the prioritization policy established by the CoC. The goal is to move those designated with the highest priority to housing within 30 days. The CEAS Center serves as the single point

of entry for homeless individuals and will collect information on homeless individuals and coordinate resources, services and outreach activities that facilitate housing for homeless singles. All individuals, both sheltered and unsheltered, are screened and assessed and a housing plan is developed based on the person's homeless history and level of need, with priority given to the chronically homeless.

Over the past five years, the total number of homeless persons has been largely trending downward in Mercer County. During the five-year period from 2013 to 2017, the overall number of homeless persons in Mercer County is down by 190 persons (28.4%). The number of homeless persons in emergency shelter and transitional housing has gone down since 2013 as well. Though the number of unsheltered persons has fluctuated, the overall unsheltered count is up by 25.4% since 2013.

Families receiving rapid re-housing have been very successful at remaining stably housed. Since the CoC transitioned to a rehousing service model 94% of families that were rehoused did not become homeless again. Pilot projects targeting the singles population, during the same period of time, show similar success with 98.5% of participants not returning to homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Trenton/Mercer CoC worked with the New Jersey Policy academy to develop the State's discharge plan. The vision for this plan is one that plans for greater coordination of services and programs required to address homelessness in New Jersey including the promotion of prevention strategies and services to prevent homelessness and reduce the risk of homelessness for families and individuals.

The New Jersey Department of Human Services Division of Mental Health Services, New Jersey Department of Children and Families, Division of Youth and Family Services, Division of Developmental Disabilities, and the New Jersey Department of Corrections in conjunction with the Department of Health and Senior Services Division of AIDS, prevents discharges from facilities without the immediate provision of shelter. The State's plan guarantees no persons being discharged from an institutional setting into homelessness.

Since Foster Care in New Jersey is a statewide system it is part of this statewide discharge policy. Specially, the case worker works with the youth to identify available Trenton and Mercer

County City and County resources and appropriate housing. Under current New Jersey child welfare reform legislation, several new programs have been implemented that allow for a more seamless transition from youth to adulthood. Many of these programs include permanent housing.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

The City of Trenton completed its Analysis of Impediments to Fair Housing Choice in 2013. The most significant identified barrier to affordable housing in Trenton was, and continues to be, the difficulty with home buyer financing. The City has outlined several new initiatives for 2015 to help address housing needs, including a Homesteading Program and the auctioning of City-owned properties.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

There are two key issues that are currently limiting the ability of would-be purchasers of government-subsidized homes to obtain mortgages. The first is the requirement of many government agencies that there be a second mortgage recorded on properties for the amount of the subsidy that has gone into the home, to help protect the public investment. This frequently raises the loan to value ratio to well beyond both the sales price and the appraised value of the home, creating a situation lenders perceive as high risk, despite the fact that these liens are subordinated to the lender's first mortgage. This practice is being required not only by the state, but also by many county and municipal governments in NJ, and is being applied to homes funded by HOME, the Neighborhood Stabilization Program, Balanced Housing and other programs.

The second issue is that many housing subsidy programs require affordability controls in the form of deed restrictions that do not extinguish in the case of foreclosure. It has become a problem over the last few years because lenders are relying increasingly on FHA to insure their mortgages, rather than private mortgage insurance companies, and FHA rules prohibit them from insuring mortgages that have deed restrictions that survive foreclosure. While this rule has been on the books at FHA for years, it apparently wasn't aggressively enforced until recently.

Over the last few years, these issues combine in a way that severely limited the availability of home purchase financing for subsidized homes in Trenton. More recently, there seems to be an improvement in the home lending mortgage market. The City plans to leverage this emerging interest in lending with the development of a First Time Homebuyer Program. Planned for launch in August of 2017, the First Time Homebuyer Program will provide up to 19 households with up to \$25,000 each toward downpayment, closing costs and mortgage write-down assistance.

AP-85 Other Actions – 91.220(k)

In FY 2017, the City of Trenton plans the following actions to help address the housing and community development needs of City residents, especially low/moderate income residents.

Actions planned to address obstacles to meeting underserved needs

The chief obstacle to meeting underserved needs is a lack of, or inadequate, resources---both financial and human (staffing). The City of Trenton will continue to collaborate with human and social service agencies and the Continuum of Care to identify potential resources for meeting the service needs of City residents. The City will support the efforts of service agencies to maximize the use of available resources and to obtain additional resources whenever possible.

The City is focusing heavily on improving project management and greater system-wide efficiencies. The City will continue to improve staffing through additional training on CDBG, HOME, and ESG programs, providing the ability to maximize limited resources to address underserved needs.

Actions planned to foster and maintain affordable housing

The City of Trenton will continue to create and maintain affordable housing. The City will continue to support its goals of maintaining and expanding affordable housing by utilizing its CDBG and HOME allocations to create new opportunities for affordable rental and homeownership and rehabilitate existing affordable units. The amount of funds allocated for these activities for FY17 is \$380,019.41 (CDBG) and \$534,557 (HOME). A ready-to-launch First Time Homebuyer Program will utilize FY16 CDBG and FY14 HOME funds to assist up to 19 households with assistance in purchasing a home.

Actions planned to reduce lead-based paint hazards

In the Spring of 2016, the City received a 3-year Lead Hazard Reduction Demonstration Grant from the US Department of HUD in the amount of \$2.1M. Those funds will be leveraged with contributions from the CDBG program in the amount of \$131,985 per year for three years. The program is expected to remove lead hazards from 150 homes over the three year period. In addition, the City's Housing Rehabilitation Program includes provisions to test for and address any lead hazards found. That program expects to serve 30 households in the coming year.

Actions planned to reduce the number of poverty-level families

The resources that the City of Trenton has to reduce the number of persons with incomes below the poverty level are limited. The City will continue to pursue and support various economic development and housing activities in an effort to provide an environment that will attract or

retain businesses or facilitate the expansion of existing businesses thereby securing employment and increased incomes for City residents.

Actions planned to develop institutional structure

The City of Trenton relies on a network of public sector, private sector, and non-profit organizations to deliver needed housing and community development services to City residents, particularly the homeless and special needs populations. Many of the organizations in the network operate on a county or regional level.

The demand for services greatly exceeds the available resources. The City of Trenton will continue to collaborate with human and social service agencies and the Trenton/Mercer County Continuum of Care (CoC) to identify potential resources for meeting the service needs of City residents. The City will support the efforts of service agencies to obtain any available or future resources.

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

The Department of Housing and Economic Development (HE&D) is the lead agency responsible for administering the City's CDBG and HOME programs. HE&D works with the Department of Health and Human Services, and the Department of Public Works to coordinate activities undertaken in the Action Plan. The Department of Health and Human Services assists in the administration of the City's ESG program.

The Trenton/ Mercer CoC is a planning committee that reviews, evaluates, maintains and develops ongoing strategies to address quality of life issues for the residents of Mercer County who may be homeless or in jeopardy of homelessness. The CoC has developed a system-wide approach for implementation of the HEARTH Act which is to consolidate homeless assistance programs, codify the CoC planning process, and establish a goal of ensuring that families who become homeless return to permanent housing within 30 days.

The Mercer Alliance to End Homelessness, the Mercer County CoC, and County of Mercer County have all been partners in the development of this Action Plan.

In addition, the City of Trenton, Office of Adult and Family Services provides a number of services which address the needs of persons who are not homeless, disabled, mentally & physically ill and who require supportive housing. These services include: (a) rental assistance to families and individuals in order to prevent homelessness (b) intensive and comprehensive case management services (c) referrals to other social services agencies which include substance abuse, mental health counseling, medical and dental services and educational and occupational training (e)

referrals for emergency food, clothing and furniture (f) provide information for budget management, cleaning up personal credit, buying a home and preventing foreclosures.

The City continues to work with a host of social service providers including:

- Mercer Arc - provides services for the developmentally disabled
- Family Guidance Center- operates a Consumer Credit Counseling component and representative payee services for recipients of Social Security Income (SSI) and Social Security Disability Income (SSDI)
- Oaks Integrated Care - provides supportive services focus on mental health issues
- Mercer County Office on Aging - provides supportive services, meals and other services to the elderly
- Trenton Treatment Center - provides substance abuse counseling and treatment to drug and alcohol addicts
- Catholic Charities Diocese of Trenton – mental health services including addiction focused treatment, residential services, and counseling services.

Program Specific Requirements

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

Introduction

The following provides program specific information for the CDBG, HOME, and ESG programs.

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

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	78,013.72
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	78,013.72

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

All HOME funds will be invested in a manner consistent with 24 CFR 92.205(b)(1). Specifically, HOME funds are invested as construction financing for new construction and gut rehabilitation projects.

The City of Trenton HOME Program provides incentives to develop and support affordable rental housing and homeownership. New construction, reconstruction, or rehabilitation of non-luxury housing with suitable amenities, including real property acquisition, site improvements, conversion, demolition, and other expenses, including financing costs, are all considered eligible uses of HOME program funds. All HOME funded housing must be permanent.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

To promote affordable housing, the City of Trenton provides funds to construct or rehabilitate to reduce the purchase price of ownership units throughout the city. This allows households of low or moderate income to purchase homes at a reduced price. Each buyer enters into an Affordable Housing Agreement with the City which requires that the buyer occupy the unit as their principal residence, and that they sell their unit only to another income-eligible buyer. The future resale price will be based on the original purchase price, plus an annual return on equity utilizing the regional income limits established by the NJ Council on Affordable Housing (COAH) per N.J.A.C. 5:97-9.3 as well as allowances for eligible capital improvements which may include any additions, exterior improvements such as windows, doors, solar panels, HVAC, or other energy-efficiency improvement to the housing unit. Per COAH guidelines, the price of owner-occupied low and moderate-income units may increase annually based on the percentage increase in the regional median income limit for each housing region. In no event shall the maximum resale price be lower than the last recorded purchase price.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City utilizes a resale provision to ensure the long-term affordability of units. See above for additional detail.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Trenton does not use HOME funds to refinance existing debt.

There is a problem in that there is lack of capacity among the several certified Community Housing Development Organizations (CHDOS) in the City which has resulted in a lack of projects. The City of Trenton will commit the statutory 15% CHDO set aside for several projects and to working with the CHDOs to build capacity.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The Department of Housing and Economic Development implements ESG-funded activities and supports subrecipients of ESG funds targeted to deal with health and human services issues. The Department of Health and Human Services hosts an annual capacity building workshop to provide tools for applying for funding and highlighting performance and financial management expectations.

The City will continue to help sub-recipients reach their goals through the use of performance-based contracts and conducting reviews of monthly programmatic reports. The contracts will continue to outline specific target timeframes for achieving specific goals and plans for addressing non-performance issues. Discussions and meetings will continue to be held to discuss performance issues and recommended solutions. A review of the recommendations within a reasonable timeframe will determine if issues were resolved. Severe performance issues that are not reasonably addressed may jeopardize the sub-recipients future funding opportunities.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Trenton/Mercer Continuum of Care, through a comprehensive Coordinated Assessment Process, targets and prioritizes the most vulnerable persons experiencing homelessness in the community. The CoC follows a two-part coordinated assessment process for families and individuals.

- a. For homeless households with children, a centralized intake is in place at the Mercer County Board of Social Services that seeks to mediate/prevent homelessness whenever possible and reduce the length of time families are homeless through a rapid rehousing - a model that places a priority on moving a family experiencing homelessness into permanent housing as quickly as possible, ideally within 30 days of a family becoming homeless. A Universal screening Tool is used to identify and prioritize families for services with a primary goal of returning the family to permanent housing.

- b. For individuals unaccompanied by children, CoC has developed a Coordinated Entry and Assessment System (CEASe) for individuals experiencing homelessness. This system operates as the point of entry to access housing and community services for homeless individuals. Through a coordinated assessment process, the needs of the homeless are identified and prioritized and a plan to move from homelessness to housing is developed.

The goal of this system is to prioritize chronically homeless individuals and families with the longest history of homelessness and with the most severe service needs.

- During day time business hours, homeless individuals are directed to the Mercer County Board of Social Services. Screening and assessments are conducted to determine housing needs and eligibility to benefits (emergency assistance). For those persons who cannot be diverted from the system, emergency shelter referrals are provided.
- After business hours, homeless individuals are directed to the Rescue Mission Emergency Shelter where screening for housing need and shelter services are provided.
- Additional System Access Points will be added as the system develops.
- A screening tool is used to assess individuals for vulnerability risk factors and chronic homelessness.

See AP-25 Unique Appendices for the full description of the CoC Coordinated Assessment Process.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Under Title I of the Housing and Community Development Act of 1974, as amended, cities such as Trenton receive formula-based entitlement grants from the US Department of Housing and Urban Development (HUD) each year. Among them is the Emergency Solutions Grant (ESG).

Nonprofit corporations and faith-based organizations are eligible to apply for ESG funds. Organization need not be located within the City limits of Trenton. However, the beneficiaries or participants of the program must be Trenton residents.

Eligible activities for ESG funds will be divided into two categories: 1) Rapid Re-Housing for Individuals; and 2) Operations, and Essential Services for Emergency Shelters. The City awards the Rapid Re-Housing for Individuals Program (including Street Outreach) to one (1) agency. Multiple awards may be made for Emergency Shelter projects.

The City utilizes an online grant application system called ZoomGrants (<http://www.zoomgrants.com>) to facilitate the application process.

Applications to the Emergency Solutions Grant were scored by a committee of three (3) individuals who serve on the Trenton/Mercer County Continuum of Care Executive Board.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A.

5. Describe performance standards for evaluating ESG.

All ESG activities are setup as programs in the CoC's HMIS system. The CoC's System Oversight Committee (which includes the City's CDBG Coordinator) meet monthly to review the accomplishments and challenges to the implementation of all CoC and ESG-funded activities. As necessary, representatives from the sponsors of troubled projects are invited to future meetings to help resolve issues.

Performance standards for ESG projects are identical to those of the larger CoC.