



# FY 2018 ANNUAL ACTION PLAN

*Community Development Block Grant*

Amended January 2022

Amended January 2022

Display Period: December 16 – January 16, 2022

Public Meeting: January 12, 2022

Comments Due: January 16, 2022

City of Trenton

Honorable W. Reed Gusciora

## **Substantial Amendment**

The purpose of this substantial amendment is to allocate \$331,552.35 of CDBG funds remaining from completed activities to the MLK Park Improvement Project.

# 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 2018 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 2018 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, 2018 to June 30, 2019.

The City of Trenton will receive the following federal resources in FY 2018:

- CDBG 2,661,311
- HOME: \$822,420
- ESG: \$210,158

## **2. Summarize the objectives and outcomes identified in the Plan**

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

The 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, homeless and special needs populations

### **3. Evaluation of past performance**

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

As outlined in the City's most recent CAPER (FY 2016), in 2016 the staff was engaged in responding to HUD on various issues from past administrations. This slowed the implementation. Also, the City did not have access to the 2015 nor 2016 funds. FY 2015 funds were released in the summer, 2017 and FY 2016 funds had not yet been released. Public services were paid for using program income (PI). During this time however, the City procured an architectural consultant to prepare bid specs for \$1 million in rehabilitation costs for 4 non-profits and prepared bid specs for bidding the street improvements estimated to be a \$1.1 million contract. Procurement of play apparatus to complete two (2) park projects was also completed. The FY 2015 public services, for almost \$1 million, were completed, monitored and paid. Program designs for economic development and the First-Time Homebuyer programs were prepared and these activities were initiated in the summer, 2017. The City is poised to complete many of the public facility and infrastructure projects that were budgeted in the past year.

CDBG funds as well as HOME, and ESG funds are allocated to 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 (30) units. In 2014, the program rehabilitated 9 homes.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

## **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

There were few comments from the public at the February 5, 2018 public hearing. Questions were asked about project eligibility and about contracting for 2018 funds.

No comments were received at the June 15, 2018 second public hearing.

The Amendment hearing resulted in a few comments from public service agencies concerned about the loss of funding from FY 2018. The City decided not to fund third-party agencies this close to the end of the program year. Senior services to be funded does not include shut-ins and those unable to attend the senior centers which was a key concern for some.

No comments were received at the November 22 public hearing for the Substantial Amendment.

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

No comments were received at either public hearing. There were questions concerning project eligibility and contracting, and responses were provided to address the questions.

The amendment hearing comment was not accepted because the City recognizes its staffing limitations. Adding third-party public services at this time would overburden staff capacity and proper oversight could not be maintained.

## **7. Summary**

No public comments were received.

**PR-05 Lead & Responsible Agencies – 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
CDBG Administrator	TRENTON	Department of Housing and Economic Development	
HOME Administrator	TRENTON	Department of Housing and Economic Development	
ESG Administrator	TRENTON	Department of Housing and Economic Development	

**Table 1 – Responsible Agencies**

**Narrative (optional)**

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**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **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.

The Action Plan Amendment was put on display on February 11, 2019. Council approval is March 19, 2019. A public hearing was held February 22 which was attended primarily by public service providers in the community.

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

The 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 Trenton/Mercer Coordinated Entry & Assessment System (CEASe) targets and prioritizes the most vulnerable persons experiencing homelessness in the community. All homeless individuals, families and youth are screened, assessed and prioritized for housing based on the level of need. Individuals are linked to specific housing providers that can best serve their specific housing and service needs. The System consist of screening sites and three main assessment locations which are the emergency shelter that provides shelter and services to homeless and chronically homeless men and women, the Board of Social Services that serve, low-income and homeless individuals and families and the CEAS Center that targets and serves the highly vulnerable unsheltered and youth homeless populations. The CEAS Center coordinates all street, mobile and outreach events that are conducted in all four wards of the city targeted to “service resistant” individuals and those reluctant or unable to enter emergency shelter. Outreach events are held throughout the year and weekly evening hours are available to provide greater flexibility and accessibility. Through coordination, the mobile outreach van provides transportation to the homeless to various appointments.

system in Trenton/Mercer is creating a significant system change that focuses on the national Housing First approach to house homeless individuals and families as quickly as possible. All programs that receive CoC, ESG, SSVF, or targeted VA funding are required by their funding sources to participate in the CEASe System. All other programs serving persons who are or are at risk of experiencing homelessness are encouraged and welcome to join CEASe. The CoC has established orders of priority outlined in CPD-16-11 Subject: Notice on Prioritizing Persons Experiencing Chronic Homelessness and Other Vulnerable Homeless Persons in Permanent Supportive Housing. These priorities ensure that all Permanent Supportive Housing funded through the CoC Program targets the persons who need it the most—whether that be a person experiencing chronic homelessness or a person with the most severe needs that do not yet meet the requirements to be considered chronically homeless. All CoC PSH projects will receive and accept referred clients on the basis of the orders of priorities set forth in CPF-16-11.

- Priority 1: Chronically homeless individuals and families with the longest history of homelessness and with the most severe service needs
- Priority 2: Chronically homeless individuals and families with the longest history of homelessness
- Priority 3: Chronically homeless individuals and families with the most severe service needs
- Priority 4: All other chronically homeless individuals and families
- Priority 5: Homeless non-chronic individuals, families, and youth with a disability and the most severe service needs

**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 the Homeless, Outreach, Prevention and Emergency Services (H.O.P.E.) forum meetings held every month to encourage dialogue and learning among the various agencies. The Trenton/Mercer CoC Executive Committee annually 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**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	MERCER ALLIANCE TO END HOMELESSNESS
	<b>Agency/Group/Organization Type</b>	Services-homeless Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Various meetings and telephone discussions. See CoC in following section for additional details. The Chair is the Administrator of the federal grants programs.
2	<b>Agency/Group/Organization</b>	Trenton Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through telephone communication, the City is working closely with THA to rehabilitate vacant public housing units to expand affordable housing.

**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?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

**Narrative (optional)**

**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 2018 Action Plan, the City of Trenton held two public meetings that included 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 February 5, 2018. A second public meeting was held on June 15, 2018 to present a summary of the City’s draft FY 2018 Annual Action Plan (AAP), to present the City’s proposed allocations of FY 2018 CDBG, HOME, and ESG funds, and to review the City’s past program performance. City Council approved submission of the AAP at the July 19, 2018 meeting in City Council Chambers.

**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	35 persons attended the February 5, 2018 public needs hearing. The attendees represented a cross-section of social service and community organizations.	Attendees had more questions about the program than comments.	There were no comments to accept.	

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)
2	Public Hearing	Non-targeted/broad community	4 people attended the June 15, 2018 2nd public hearing.	No comments were received.	No comments were received.	
3	Public Meeting	Non-targeted/broad community	City Council provided an opportunity to comment prior to decision to approve the AAP at the August 2, 2018 Council meeting.	No comments were received.	No comments were received.	
4	Public Meeting	Non-targeted/broad community	No one attended the public hearing November 22. City Council provided an opportunity to comment prior to decision to approve the AAP at the December 19, 2019 Council meeting.	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 2018.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,661,313	0	2,155,276	4,816,589	2,553,874	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 Remainder 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	822,420	0	0	822,420	822,420	HOME funds will be allocated for activities benefiting low- and moderate-income persons.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	210,158	0	0	210,158	210,158	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's VGR is being restored by a grant from NJHMFA to undertake demolition of properties throughout the City.

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 entry and assessment center known as the CEAS Center at 509 Perry Street. Funds from the City's operating budget in the amount of \$449,062 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.

**Discussion**

Funds from completed and canceled projects from FY 2013-2015 have been reallocated to new activities.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### 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	2015	2019	Affordable Housing	CITY OF TRENTON RESIDENTS	Create and Maintain Affordable Housing	CDBG: \$315,281 HOME: \$740,178	Rental units constructed: 10 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Improve public facilities	2015	2019	Non-Housing Community Development	CITY OF TRENTON RESIDENTS	Improve Public Facilities	CDBG: \$2,224,403	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
3	Provide public services	2015	2019	Non-Housing Community Development	CITY OF TRENTON RESIDENTS	Provide Public Services	CDBG: \$294,000	Public service activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide homeless housing and services	2015	2019	Homeless	CITY OF TRENTON RESIDENTS	Provide Homeless Housing and Services	CDBG: \$75,000 ESG: \$194,397	Tenant-based rental assistance / Rapid Rehousing: 16 Households Assisted Homeless Person Overnight Shelter: 1700 Persons Assisted Homelessness Prevention: 125 Persons Assisted
5	Planning and administration	2015	2019	Planning and administration	CITY OF TRENTON RESIDENTS	Planning and administration	CDBG: \$532,262 HOME: \$82,242 ESG: \$15,761	Other: 3 Other
6	Slum and blight removal	2015	2019	Non-Housing Community Development		Eliminate Blight	CDBG: \$1,107,438	Buildings Demolished: 45 Buildings

**Table 6 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Increase the number of affordable units
	<b>Goal Description</b>	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	<b>Goal Name</b>	Improve public facilities
	<b>Goal Description</b>	Public facilities serving low income residents including senior centers that require capital improvements.
3	<b>Goal Name</b>	Provide public services
	<b>Goal Description</b>	Expand and continue non-housing community development supportive services.
4	<b>Goal Name</b>	Provide homeless housing and services
	<b>Goal Description</b>	Funds will be used for Rapid Rehousing, shelter support; HMIS system; shelter supplies.
5	<b>Goal Name</b>	Planning and administration
	<b>Goal Description</b>	Provide administrative support for the CDBG, HOME, and ESG programs.
6	<b>Goal Name</b>	Slum and blight removal
	<b>Goal Description</b>	Demolition of vacant blighted properties

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City's FY 2018 planned actions will address the City's priority housing and community development needs.

The substantial amendments that have been undertaken have added Demolition funding in lieu of the Voluntary Grant Reduction and moved old funds from FY 2013 to 2015, additional funding has been added to Housing Rehabilitation, created a swimming pool line item and added funds to the Public Facilities line items.

#### Projects

#	Project Name
1	Housing Rehabilitation of Owner-Occupied Housing
2	Section 108 Loan Repayment
3	HOME CHDO set aside
4	HOME Housing Development
5	Senior Center Operations
6	CEASE - Homeless Prevention Case Management
7	Public Facility Improvements
8	CDBG Administration
9	HOME Administration
10	ESG18 Trenton
11	Health Clinic Operations
12	Demolition
13	MLK Park Improvements

Table 7 - Project Information

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

The City of Trenton's 2018 Action Plan is based on anticipated FY 2018 CDBG, HOME, and ESG allocations. The City anticipates that 100% of its FY 2018 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. However, the funds that the City will use to offset the VGR will be slum and blight - therefore the City will require a multi-year certification to meet the 70% low mod

threshold.

The City released funding application guidelines in January 2018. However, due to the timing of the grant and staffing limitations, no third-party service providers will be funded from FY 2019. Only three City services will be funded.

The City utilized a ZoomGrants system in order to process, prioritize, and approve the funding applications for public service projects. The City of Trenton substantially changed the 2018 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.

Eligible ESG activities were limited to: Rapid Rehousing, Street Outreach and Emergency Shelter Operations. Funding for ESG activities was divided into three categories: 1) Rapid Re-Housing for Individuals, 2) Street Outreach; and 3) Operations and Support for Emergency Shelters. The City awarded the Rapid Re-Housing for Individuals Program to one (1) agency and Street Outreach Program 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

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Housing Rehabilitation of Owner-Occupied Housing
	<b>Target Area</b>	CITY OF TRENTON RESIDENTS
	<b>Goals Supported</b>	Increase the number of affordable units
	<b>Needs Addressed</b>	Create and Maintain Affordable Housing
	<b>Funding</b>	CDBG: \$315,281
	<b>Description</b>	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. Funds have been added for program delivery and program administration from FY 2015 reprogrammed resources.
	<b>Target Date</b>	12/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing rehabilitation. Matrix code: 14A.
2	<b>Project Name</b>	Section 108 Loan Repayment
	<b>Target Area</b>	
	<b>Goals Supported</b>	Planning and administration
	<b>Needs Addressed</b>	Planning and administration
	<b>Funding</b>	CDBG: \$268,203
	<b>Description</b>	In the early 2000's the City missed a Section 108 Loan payment and funds were withdrawn directly from the Line of Credit. As a result Activity 2 - the Line of Credit account with HUD - shows a negative balance of \$268,202.94. Funds must be allocated and the expenditures shown in the City's accounts to reflect this payment.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Section 108 Loan repayment to LOC
<b>3</b>	<b>Project Name</b>	HOME CHDO set aside
	<b>Target Area</b>	CITY OF TRENTON RESIDENTS
	<b>Goals Supported</b>	Increase the number of affordable units
	<b>Needs Addressed</b>	Create and Maintain Affordable Housing
	<b>Funding</b>	HOME: \$123,363
	<b>Description</b>	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.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	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.
<b>4</b>	<b>Project Name</b>	HOME Housing Development
	<b>Target Area</b>	CITY OF TRENTON RESIDENTS
	<b>Goals Supported</b>	Increase the number of affordable units
	<b>Needs Addressed</b>	Create and Maintain Affordable Housing
	<b>Funding</b>	HOME: \$616,815
	<b>Description</b>	Housing Development
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	A rental housing development has been identified that will utilize HOME funds to create 11 new housing units targeting households below 50% of the MFI.
<b>5</b>	<b>Project Name</b>	Senior Center Operations
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Provide Public Services
	<b>Funding</b>	CDBG: \$186,000
	<b>Description</b>	On going senior Center operations for senior centers run by the City
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Senior Center Operations
<b>6</b>	<b>Project Name</b>	CEASE - Homeless Prevention Case Management
	<b>Target Area</b>	CITY OF TRENTON RESIDENTS
	<b>Goals Supported</b>	Provide public services
	<b>Needs Addressed</b>	Provide Homeless Housing and Services
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	CEASE Homeless Prevention - Case Management - the City operates the Centralized Intake for the COC. A staff person is needed to provide case management to near homeless persons to direct them to other services to prevent homelessness.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Case management by CEAS
7	<b>Project Name</b>	Public Facility Improvements
	<b>Target Area</b>	CITY OF TRENTON RESIDENTS
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Improve Public Facilities
	<b>Funding</b>	CDBG: \$2,224,403
	<b>Description</b>	Public Facility improvements may include rehabilitation to some or all of the below senior and community center facilities. A comprehensive list of improvements covering nearly \$7 million was created and will be used to select projects over the next several years. The highest priority is the North Clinton Community Center because the City has a large grant to run at - risk youth programs from this facility. Other facilities include Briggs Library Reading Senior Center (phase II) Sam Naples West Ward Rec Center Jennye Stubblefield S. Broad Street Roebing Wire Factory (community center) Specific projects within these facilities will be selected once an architect is hired. Funds have been added from prior year resources.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Rehabilitation of the facility
8	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	CITY OF TRENTON RESIDENTS
	<b>Goals Supported</b>	Planning and administration
	<b>Needs Addressed</b>	Planning and administration

	<b>Funding</b>	CDBG: \$532,262
	<b>Description</b>	Administration of the CDBG Program.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Planning and administration.
<b>9</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	CITY OF TRENTON RESIDENTS
	<b>Goals Supported</b>	Planning and administration
	<b>Needs Addressed</b>	Planning and administration
	<b>Funding</b>	HOME: \$82,242
	<b>Description</b>	HOME program administration.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	HOME program administration.
<b>10</b>	<b>Project Name</b>	ESG18 Trenton
	<b>Target Area</b>	CITY OF TRENTON RESIDENTS
	<b>Goals Supported</b>	Provide homeless housing and services
	<b>Needs Addressed</b>	Provide Homeless Housing and Services
	<b>Funding</b>	ESG: \$210,158

	<b>Description</b>	ESG funds will provide funds for Rapid Rehousing and Street Outreach, administration of the ESG program, emergency shelter repairs to the following facilities: Womanspace (\$10,000), Anchor House (\$16,730), 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 (\$30,000) and Arm and Arm (\$20,000). In addition, ESG funds will be used to support the HMIS system (\$13,667). Funds for Rapid Rehousing will be provided to Catholic Charities ((\$84,000). ESG Administration: \$15,761.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	ESG funds will provide funds for Rapid Rehousing and Street Outreach, administration of the ESG program, emergency shelter operations support Matrix code: 05S.
<b>11</b>	<b>Project Name</b>	Health Clinic Operations
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide public services
	<b>Needs Addressed</b>	Improve Health Care
	<b>Funding</b>	CDBG: \$108,000
	<b>Description</b>	The CDBG funds for the Health Clinic support screening and treatment in the Adult Clinic and Pediatric and Adolescent Clinic at 218 North Broad Street. The individuals seen in the clinic are not charged a fee, and for the most part are the uninsured and undocumented. Last year, the adult clinic saw and treated 2,466 individuals. The Pediatric/Adolescent clinic gave childhood immunizations, flu shots, and physicals to 1,400 kids last year so they could attend school. The improved access to health care enables low-income residents to get health screening and preventative care.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The Trenton Health Clinic provides health screening and testing, including STD diagnosis, treatment and education. Matrix code: 03P.
<b>12</b>	<b>Project Name</b>	Demolition
	<b>Target Area</b>	
	<b>Goals Supported</b>	Slum and blight removal
	<b>Needs Addressed</b>	Eliminate Blight
	<b>Funding</b>	CDBG: \$1,107,438
	<b>Description</b>	Demolition of single family residential structures that are not suitable for rehabilitation. Buildings are vacant and blighted. Funding has been provided by NJHMFA to the City for repayment of ineligible project expenses from prior years. This is part of a larger \$11 million grant to the City for demolition. The CDBG program requirements will be met for funds provided to CDBG, including documentation of 104(d) and determination that properties are not feasible to rehabilitate.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	demolition of vacant blighted properties
<b>13</b>	<b>Project Name</b>	MLK Park Improvement
	<b>Target Area</b>	
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Improve public facilities
	<b>Funding</b>	CDBG: \$331,552.35

<b>Description</b>	Park improvements for MLK Park including the construction of parking, fencing, storage facility, a zero-depth spray ground, and combined pumphouse and restroom facility for the Martin Luther King Jr., Pool
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 79,390 persons will benefit
<b>Location Description</b>	Brunswick Ave
<b>Planned Activities</b>	Park Improvements

## 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). Census Tract 13 is the only other non-LMI census tract. 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 8 - 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.

### Discussion

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

See goals below.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	1,500
Non-Homeless	0
Special-Needs	0
Total	1,500

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	11
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	21

**Table 10 - One Year Goals for Affordable Housing by Support Type**

### Discussion

## **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.</div>

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

Not applicable.

**Discussion**

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

### **Introduction**

The Trenton/Mercer Continuum of Care has a comprehensive 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. The CEAS Center targets and serves the highly vulnerable unsheltered and homeless youth populations. The CEAS Center coordinates all street, mobile and outreach events that are conducted in all four wards of the city targeted to “service resistant” individuals and those reluctant or unable to enter emergency shelter. Outreach events are held throughout the year and weekly evening hours are available to provide greater flexibility and accessibility.

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:

- Coordinated Entry
- 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 emergency shelter operations: Womanspace (\$10,000), Anchor House (\$16,730), Homefront (\$10,000), and Rescue Mission (\$10,000). Also, funds for street outreach will be provided to Catholic Charities (\$30,000 and Arm in Arm (\$20,000). Rapid rehousing funds will be provided to Catholic Charities (\$84,000).

### **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 CEASe System is designed to prioritize 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 one of three major coordinated entry and assessment locations for homeless individuals to collect information on homeless individuals and coordinate resources, services and outreach activities that facilitate housing for homeless singles and youth. 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, according to the Point-in-Time Counts, from 2017 to 2018, the total sheltered and unsheltered count of chronically homeless person went from 69 in 2017 to 46 in 2018.

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.</div>

**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.**

<div>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.</div><div>

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 and institutional setting into homelessness.</div><div>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.</div>

## **Discussion**

## **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. 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.

### **Discussion:**

See above.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In FY 2018, 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 FY18 is \$230,000 (CDBG) and \$740,178 (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 \$131,998 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. FY 2018 funds were not allocated to this activity pending expenditure of previously allocated funds.

### **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 with 30 days. The Mercer Alliance to End Homelessness and the Trenton/Mercer County CoC 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 at-risk of homelessness or 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 and (c) referrals to other social services agencies that provide substance abuse treatment, mental health counseling, medical and dental services, educational and occupational training, referrals for emergency food, clothing and furniture, budget management, personal credit repair, home buying and foreclosure prevention. The City continues to work with a host of social service providers including:

- Homefront-provides emergency shelter , homelessness prevention and rapid rehousing to homeless and at-risk homeless families
- Anchor House-provides shelter, transitional housing, drop-in center, street outreach and rapid rehousing to youth
- 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)</div><div>• Oaks Integrated Care - provides supportive services focus on mental health issues</div><div>• Mercer County Office on Aging - provides supportive services, meals and other services to the elderly</div><div>• Trenton Treatment Center - provides substance abuse counseling and treatment to drug and alcohol addicts</div><div>• Catholic Charities Diocese of Trenton – mental health services including addiction focused treatment, residential services, and counseling services.</div>

**Discussion:**

See above.

## 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	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### 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.	66.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(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.</div><div>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. </div>

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 will work with a CHDO to fund the rehabilitation of a unit for sale to a low and moderate income household. The sale will be subject to resale restrictions. The buyer will enter 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.

The City will utilize a resale restriction for rental properties as well. The rental housing must remain affordable for a period of 20 years and will be secured by a restrictive covenant on the property.

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:

<div>The City of Trenton does not use HOME funds to refinance existing debt.</div><div>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.</div>

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

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

<div>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 hot topics and other community-wide meetings to provide tools for applying for funding and highlighting performance and financial management expectations.</div><div></div><div>The City will continue to help sub-recipients reach their goals through the use of performance-based contracts and conducting reviews of monthly programmatic and fiscal reports. The contracts will continue to outline specific target timeframes for achieving specific goals and plans for addressing non-performance issues. Remote monitoring is conducted monthly reviewing Homeless Management Information System (HMIS), fiscal drawdowns and vacancy reports. On-site monitoring is conducted annually to review program files and to discuss performance issues and recommended solutions. Agencies received monitoring reports after completion of on-site monitoring visits outlining compliance, and any comments or findings. 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.</div>

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

<div>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.</div><div>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.</div><div>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 are available within the system and weekly nightly hours are available. • A screening tool is used to assess individuals for vulnerability risk factors and chronic homelessness.

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.</div>

See above.

