

CITY OF TRENTON

2010

ANNUAL ACTION PLAN

(PROGRAM YEAR JULY 1, 2010 – JUNE 30, 2011)

REVISED 8/06/2010

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

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ACTION PLAN

Annual Action Plan includes the [SF 424](#) and is due every year no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Executive Summary 91.220(b)

1. The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

The priority objectives for the City of Trenton's One Year Action Plan are derived from the Five Year Consolidated Plan. Each priority, stated below, is keyed to performance objectives and outcomes, which are required by the Consolidated Plan.

A. PRIORITY HOUSING OBJECTIVES (Performance Objective and Outcome: DH-1*)

1. Increase and support the creation and rehabilitation of affordable, quality homeownership opportunities as part of a comprehensive neighborhood stabilization effort.
2. Provide pre and post purchase counseling/Financial Literacy programs
3. Foster comprehensive neighborhood rebuilding and stabilization with broad resident participation, beyond bricks and mortar development.
4. Prevent and/or eliminate vacant properties that blight Trenton's neighborhoods through rehabilitation, brownfield remediation/adaptive reuse and strategic demolition (where rehab is not structurally or economically feasible).

B. PRIORITY HOMELESS OBJECTIVES (Performance Objective and Outcome: DH-1*)

Provide housing and appropriate supportive/essential services to individuals and families that are homeless or at-risk of homelessness, including the following activities: a) homeless prevention subsidies; b) payments to prevent foreclosures; c) housing placement; d) shelter assistance; e) emergency food; f) case management; g) health care services (excluding HIV/AIDS); h) mental health services; i) alcohol and drug abuse services; j) life skills; k) child care; l) education; and m) employment assistance.

C. PRIORITY PUBLIC SERVICES OBJECTIVES (Performance Objective and Outcome: SL-1*)

1. Expand and enhance out-of-school time programs for at-risk youth in the City of Trenton, in particular, by meeting gaps in services as identified below:
 - a. Supplement after school programming at one of the current SCOOP sites.
 - b. Enhance comprehensive programming to older teens (ages 13-18), which focus on leadership development, development of employability skills and or strategic thinking skills.
 - c. Continue programs serving the chess community in connection with the citywide chess program.
 - d. Coordinate and manage both the North Clinton Center and West Ward Center.
 - e. Provide programs targeted or designed for underserved populations (i.e., girls, children with special needs)

2. Support innovative or pilot programs and organizational capacity building for new/emerging agencies which addresses critical community needs in the City of Trenton.

D. Priority Economic Development Objectives: (Performance Objective: EO*)

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

*The table below defines Objective and Outcome codes used above.

Objective	Outcome	Outcome	Outcome
	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Citizen Participation 91.220(b)

2. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan.

Citizen participation efforts for the 2010 Action Plan included two advertised public hearings. Approximately 50 organizations were represented at a public meeting held on January 11, 2010 along with the hearing on the preparation of the Consolidated Plan. The second hearing was held on April 9, 2010. Prior to this meeting, the City published a summary of the Consolidated Plan in the local newspaper. The draft plan was also posted on the city's website. A webpage was also created to receive public input on the plan. To date, no public comments have been received on the plan.

The City's Five Year Consolidated Plan describes, in detail, the actions taken to broaden public participation in the development of the Consolidated Plan as well as the One Year Action Plan. These actions included:

- Non-profit organizations that are serving low and moderate income residents were contacted and requested to alert their groups about the development of the Five Year Consolidated Plan;

- A survey of low and moderate income residents and the community development groups serving them was conducted. The survey alerted these individuals about the consolidated plan, how the funds had been used and solicited feedback on how to improve use of these funds; The survey was placed on the City of Trenton's website and distributed in hard-copy form to various groups around the city.

- A public meeting was convened to explain the consolidated plan and receive feedback and comments from the public;

· Outreach to non-English speaking individuals was done through organizations established to serve those populations (El Centro, MECHA, etc.) as well as through survey distribution in those neighborhoods (e.g., Polish neighborhood);

· We also reached out to Enable, Inc. the primary agency servicing the disabled population and provided them information about public hearing and draft consolidated plan;

· The City of Trenton has a database of more than 200 regional institutions including businesses, developers, community and faith based organizations. These organizations received two notifications about the plan and the public hearing-first via e-mail and followed up with a letter from the Mayor;

· The Department of Housing and Economic Development staff worked through the Trenton Housing Authority (THA) to notify THA residents of this plan. The Department of Housing and Economic Development staff reached out to the operators of assisted ---- developments as well as the recipients of tenant-based assistance.

3. Provide a summary of citizen comments or views on the plan.

To date, no citizen comments have been received on the 2010 One Year Action Plan.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

Resources 91.220(c)(1) and (c)(2)

5. Identify the federal, state, and local resources (including program income) the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

2010	
CDBG	\$3,320,033
ESG	\$134,509
HOME	\$982,201

Amount of competitive McKinney-Vento Homeless Assistance Act funds expected to be available: \$2,193,019.00

6. Identify federal resources the jurisdiction expects to receive from the Housing and Economic Recovery Act (HERA) and the American Recovery and Reinvestment Act (ARRA) that will be used to address priority needs and specific objectives identified in the plan.

Trenton does not expect to receive HERA or ARRA funds in the 2010 program year.

Identify whether Neighborhood Stabilization Program (NSP) funding is being used to address priority needs.

NSP I funds are being used to address priority housing needs in the Carteret Avenue neighborhood.

Identify whether CPD funding will be coordinated with Department of Energy's Energy Efficiency and Conservation Block Grants (EECBG), and the Department of Labor's Workforce Investment Act programs to provide opportunities for unemployed, lower-skilled, and low-income women and men to advance along a middle class career track of increasing skills and wages.

At this time, Trenton is using its EECBG for energy audits of city buildings. We do not expect that these energy audits will require coordination with these programs.

7. Explain how federal funds will leverage resources from private and non-federal public sources.

Annual Objectives 91.220(c)(3)

**If not using the CPMP Tool: Complete and submit Table 3A.*

**If using the CPMP Tool: Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls*

8. Provide a summary of specific objectives that will be addressed during the program year.

Table 3A lists the specific objectives that will be addressed during in the 2010 program year.

Description of Activities 91.220(d) and (e)

**If not using the CPMP Tool: Complete and submit Table 3C*

**If using the CPMP Tool: Complete and submit the Projects Worksheets and the Summaries Table.*

9. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).

Table 3C lists all the activities that will be funding in the 2010 program year.

Geographic Distribution/Allocation Priorities 91.220(d) and (f)

10. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

The City of Trenton is 7.5 square miles. Attachment H shows areas of the city that qualify for CDBG funding, base on the low- and moderate-income (LMI) criteria for Trenton. As the map shows, portions of all Census tracts in the city meet the LMI criteria, with one exception, Census Tract 6, or the Villa Park neighborhood.

11. Describe the reasons for the allocation priorities, the rationale for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year, and identify any obstacles to addressing underserved needs.

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). The City of Trenton has recently been awarded HOPE VI funds from HUD. The HOPE VI project will be focused on the former Miller Homes site, which is in close proximity to the city's newly renovated train station. We believe improvements to the train station and the neighborhoods around it can and should attract more people and businesses to live and do business in Trenton. Redevelopment in the neighborhoods around the train station is considered critically important to the future success of Trenton as a whole. To this end, the city has embarked on an ambitious plan to redevelop the train station area into a key transit village. This plan includes the revitalization of the Trenton Housing Authority's Miller Homes Project and the surrounding neighborhood with HOPE VI funds and the development of three major mixed-use projects; a combined total of \$374 million of office, retail space and housing within a mile of the train station totaling an excess of \$745 million over the next 4 to 5 years.

Annual Affordable Housing Goals 91.220(g)

**If not using the CPMP Tool: Complete and submit Table 3B Annual Housing Completion Goals.*

**If using the CPMP Tool: Complete and submit the Table 3B Annual Housing Completion Goals.*

12. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

Table 3B is submitted with the 2010 Five Year Consolidated Plan

Public Housing 91.220(h)

13. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

As noted in our response to Question 35 of the Five Year Consolidated Plan, efforts to improve the living environment for residents of public housing in Trenton are focused

on increasing resident safety and preventing crime. When residents work with the THA to prevent crime, they are becoming involved in management activities.

Other efforts to encourage public housing residents to become more involved in management and participate in homeownership include THA and City sponsorship of activities that promote self-sufficiency and asset development of families and individuals. The THA will apply for grants to obtain additional staff support to provide homeownership training, participate in green jobs training initiatives and literacy training.

14. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Does not apply to Trenton

Homeless and Special Needs 91.220(i)

15. Describe, briefly, the jurisdiction's plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.

The City of Trenton received a direct allocation of Homeless Prevention and Rapid re-housing Program (HPRP) funds. These funds were coordinated with existing funds such as SSH as well as the ARRA funds for TANF to develop a coordinated approach to preventing homelessness and rapidly re-housing those that become homeless. This initiative began on October 1, 2009, and is being coordinated with the Continuum of Care (CoC) funded Rapid-re-housing initiative that was submitted last year. Because the City of Trenton, the CoC's lead entity, and the County of Mercer received Neighborhood Stabilization Program (NSP) initiative and HUD managed American Reinvestment and Recovery Act programs, a dynamic and creative partnership between the two entitlement communities and the CoC has been forged. The CoC works directly with the entitlement communities on Neighborhood Stabilization Program. This includes prioritizing both sites and populations involve in the NSP program. The CoC coordinates all funds to serve the homeless and at risk populations through the America Recovery and Reinvest Act of 2009; including the Board of Social Services and One Stop Career Centers. In addition, all members of the CoC will also be expected to closely collaborate with each other. The CoC will work with both the entitlement communities and Board of Social Services to determine if any additional connections can be made to other funds provided by the American Recovery and Reinvestment Act.

The outreach is focused on identifying and moving people from the streets into temporary shelters where assessments can be made so that the appropriate permanent housing options can be determined. The City of Trenton/Mercer CoC is working in collaboration with Mercer Alliance to End Homelessness, the group that developed the ten year plan to end homelessness, to make home available as rapidly as possible for those with high and moderate service needs, prioritize housing vouchers for people with high and moderate barriers, ensure and inventory of safe affordable apartments in the rental market, rehabilitate existing building to create

rental homes, and include a percentage of homes for formerly homeless tenants in affordable housing project in all our municipalities.

The City of Trenton's strategy for eliminating chronic homelessness is part of the Trenton/Mercer CoC Ten Year Plan to End Homelessness. The Mercer Alliance to End Homelessness, the group that developed the plan, has recently completed a mid-term update. In addition, to fully implementing Housing First for the chronically homeless over the next year, the updated plan has specific strategies that will target resources to address the creation of permanent housing for the chronically homeless. These are: (1) Making homes available as rapidly as possible for those with high and moderate service needs. (2) Prioritize housing vouchers for people with high and moderate barriers. (3) Ensure an inventory of safe, affordable apartments in the rental market. (4) Rehabilitate existing buildings to create rental homes. (5) Include a percentage of homes for formerly homeless tenants in affordable housing projects in all our municipalities.

16. Describe specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e).

The City of Trenton will continue to utilize ESG funds to administer the Alternative Homeless Housing Assistance (AHHA) program and its' Purchase of Services program funded by FEMA to address to needs of persons who are not homeless but may or may not require supportive housing. Both programs provide funds to assist with back rent, back mortgages and emergency placements. The City's Adult & Family Services office will access the needs of persons who are not homeless and provide case management or make referrals to the approach office for assistance. The City of Trenton will work with the housing and supportive services providers to assist them in applying for funding from the Department of Community Affairs, County of Mercer and other funding sources, to expand their efforts to serve persons with disabilities, HIV/AIDS, drug addiction and alcohol abuse.

Mercer County Board of Social Services (MCBOSS) is the primary single point of entry for assistance people who are homeless or not homeless. After an assessment is completed, the caseworkers will provide the necessary services or refer to the appropriate agencies for assistance. In addition, the City of Trenton's Office of Adult and Family Services provides a numbers of services which address the needs of persons who are not homeless but is disabled, mentally & physical ill and requires supportive housing. These services include: **(a)** Financial assistance to families and individuals in order to prevent homelessness. **(b)** Intensive and comprehensive case management services. **(c)** Home visits to seniors, homebound, and disabled in order to conduct assessments. **(d)** Referrals to other social services agencies which may include substance abuse, counseling, medical and dental services, and educational and occupational training. **(e)** Referral to the Mayor's Office of Employment and Training for job search and development services. **(f)** Referrals to families and individuals seeking emergency food, clothing and furniture. **(g)** Provide information for budget management, cleaning up personal credit, buying a home and preventing foreclosures. As in the past, the City will continue to work with Enable, Inc, which makes housing accessible to persons with disabilities.

17. Homelessness Prevention—Describe planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

In the coming year, the City of Trenton will use its 2009 American Recovery & Reinvestment Act funds (Homelessness Prevention and Rapid Re-housing Program) and the ESG funding to provide temporary financial assistance such as security deposits, utility assist deposits, moving costs and /or services to help persons gain housing stability.

Barriers to Affordable Housing 91.220(j)

18. Describe the actions that will take place during the next year to remove barriers to affordable housing.

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

Other Actions 91.220(k)

19. Describe the actions that will take place during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, reduce the number of poverty-level families develop institutional structure, enhance coordination between public and private agencies (see 91.215(a), (b), (i), (j), (k), and (l)).

Trenton's ability to meet underserved needs is hampered by a number of obstacles including the following: the availability of suitable land to construct facilities, inability to secure matching funds, insufficient community support, requirements for property tax abatements to qualify for funding, decreases in supportive funding from other government agencies, and recent and anticipated reductions in City staff to ensure that community develop programs are carried out within the requirements of the programs.

20. Describe the actions to coordinate its housing strategy with its transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.

The City's Divisions of Planning and Housing Production recognize the benefit of aligning affordable housing with access to public transportation. To that end the City has produced a map of City properties and NJ Transit public transportation routes. This document helps us to refine our affordable housing strategy to promote potential development sites that are located on or within close proximity to public transportation.

PROGRAM SPECIFIC REQUIREMENTS

CDBG 91.220(l)(1)

1. Identify program income expected to be received during the program year,

including:

- amount expected to be generated by and deposited to revolving loan funds;
- total amount expected to be received from each new float-funded activity included in this plan; and
- amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

Trenton does not expect to receive program income in 2010.

2. Program income received in the preceding program year that has not been included in a statement or plan.

Does not apply

3. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.

Does not apply

4. Surplus funds from any urban renewal settlement for community development and housing activities.

Does not apply

5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.

Does not apply

6. Income from float-funded activities.

Does not apply

7. Urgent need activities, only if the jurisdiction certifies.

Does not apply

8. Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income.

At least 70%

HOME 91.220(I)(1)

1. Describe other forms of investment. (See Section 92.205)

If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254.

This question is repeated in question 5 and question 3 in this section. Please refer to those questions for our responses.

2. If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).

The City does not intent to use HOME funds to refinance existing debt secured by multifamily housing in 2010.

3. Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See

24 CFR 92.254(a)(4).

In order to help preserve affordable housing in our community, the City of Trenton will place a resale restriction on HOME-assisted properties.

The resale restriction requires that a homeowner residing in a HOME-assisted unit is obligated to sell the property only to another HOME-eligible buyer at a price that is deemed by the city to be fair to both parties. The city will use a deed restriction to enforce the resale restriction on HOME-assisted properties.

Depending on the amount of HOME assistance per-unit, the unit is restricted by the length of time (affordability period) the home must remain an affordable housing unit and the amount of sales proceeds the owner may be entitled to receive.

The HOME affordability periods are as follows:

Home Investment (per unit)	Affordability Period
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
\$40,000 - and more	15 years

If ownership is transferred during the affordability period, the resale provision is triggered.

The affordability period of properties sold within the affordability period runs only for the remaining period. However, if additional HOME funds are invested in the property to assist the second purchaser, a new affordability period will begin, based on the level of the new HOME investment.

The respective home must have a modest value and be affordable to low- or moderate-income homebuyers using conventional financing.

In the event of a sale, the original homebuyer is entitled to receive a "fair return" on his or her investment, which the city defines as the homebuyer's initial down payment and the value of any capital improvements made with the homeowner's funds plus a return on investment based on limits set by the NJ Council on Affordable Housing (COAH) using the consumer price index. Presently, any appreciation realized at the time of the sale may be retained by the homeowner provided the home has a modest value and is affordable to homebuyers using conventional financing. Finally, the HOME-assisted homebuyer is required to use the property as a principal residence.

For the Senior/Disabled Homeowner Rehab program, the City uses the recapture method on the deferred loan portion of the CDBG investment; this is payable in-full on sale of the property.

4. HOME Tenant-Based Rental Assistance (TBRA) -- Describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program.

If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having

an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.

The City will not be undertaking a TBRA program with 2010. HOME funds.

5. If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.

The City does not intend to use other forms of investment.

6. Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.

It is the City of Trenton's policy that for every project, whether it contains from one to five HOME-assisted units, or more, the housing developer is responsible for marketing the housing units. The developer can do the marketing directly or by engaging the services of a qualified real estate broker and/or property management firm. An affirmative marketing plan must be filed with the Division of Housing Production, setting forth the manner in which the developer or its agent will carry out the marketing plan. The marketing plan must be consistent with all applicable federal, state and local civil rights provisions, including provision of information about Federal and state fair housing laws to prospective renters and homebuyers. In addition, developers are to use the Equal Opportunity logo on all materials distributed, and to maintain a record of the marketing activities carried out. A variety of strategies to reach potential buyers or tenants may be used, including:

- Outreach to community groups and neighborhood organizations
- Outreach to religious and civic groups
- Advertisements in local and regional newspapers, including newspapers targeting ethnic communities
- Press releases
- Brochures and flyers
- Newsletter mailing
- Television media
- Public service radio announcements
- Postboard notices at government buildings, religious and community organizations, and other public facilities
- Neighborhood Signage

7. Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.

Minority and Women-owned Business Enterprises

The Division of Housing Production requires that all developers and contractors submit quarterly reports on the participation of WBEs and MBEs. It is estimated that 30% of contractors are local, minority businesses. The Division of Economic Development has made a major commitment to see that locally based firms and individuals receive the greatest possible opportunity to benefit from the construction activity arising from the city's redevelopment and revitalization efforts. In addition to working with developers and contractors, the city has initiated a series of contractor training programs for local subcontractors and for city residents to help them take advantage of these opportunities. Through a partnership with the Mercer County Vocational Technical School, the city has sponsored a series of construction skills training programs for city residents, which have already led to a number of neighborhood residents gaining employment on housing rehabilitation projects in the community.

8. If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b).

Same as question 2 in this section

HOPWA 91.220(I)(3)

1. One year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family, tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.

Does not apply to Trenton

OTHER NARRATIVES AND ATTACHMENTS

Include any action plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.