# City of New Brunswick 2012-2013 Consolidated Annual Action Plan



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Development
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#### **SECTION A- ACTION PLAN ELEMENTS**

#### **Action Plan Executive Summary:**

The 2012-2013 Action Plan for the City of New Brunswick provides funding to maintain existing CDBG-funded programs, including Neighborhood Security, Code Enforcement, Relocation, Fair Housing Counseling and Micro-Lending Assistance. In addition, it initiates new CDBG-funded projects, including the development of a synthetic turf athletic field in a LMI neighborhood and the reconstruction of Recreation Park in order to meet the City's increased recreational needs. The Action Plan also displays the City's commitment to available and affordable housing; it outlines CDBG funding for transitional housing and provides HOME funding for projects to develop up to two new supportive needs housing projects and 11 affordable rental units. The plan also provides funding for the administration of both programs.

The Action Plan designates the rehabilitation of owner-occupied houses and the development of affordable housing as the two highest priorities for funding. The 2012-2013 plan addresses these priorities by:

- Providing funding through the CDBG program for project administration of the City's existing and previously funded CDBG and HOME rehabilitation programs
- Providing funding for transitional housing rehabilitation
- Providing funding for the development of supportive needs housing; and

These programs are supported by other funded activities such as: The Code Enforcement Program, which identifies deficiencies in the rental housing stock and orders corrective actions; the Neighborhood Security Program, which improves safety in LMI neighborhoods; and Fair Housing Counseling, which provides information and assistance to homebuyers and renters who feel they may be discriminated against.

The Action Plan provides for the allocation of of 2012-2013 CDBG and HOME funds and the reprogramming of existing funds. In addition to projects funded with CDBG and HOME funds, the City will also undertake and assist in the development of other community development and affordable housing projects other funds, including:

- First-time homebuyer assistance through the Live Where You Work program
- Affordable rental units and workforce housing condominium units at the Gateway Transit Village and New Brunswick Arts Building
- New senior citizen affordable housing to replace NBHA's Hoffman Pavilion
- The rehabilitation of one and two-family, owner-occupied houses with RCA funds
- Administration of Housing Choice vouchers through NBHA
- Improvements and possible expansion of Recreation Park, and
- The development of a community center on Remsen Avenue

Funding plans are based on estimates of the allocations for the CDBG and HOME programs. Final allocations of funding have not been released at the time this plans was prepared.

#### 1. SOURCES OF FUNDS

Anticipated Sources of Federal Funds	
Community Development Block Grant PY 2012-2013	\$701,973
HOME PY 2012-2013	\$337,905
Low-Income Housing Tax Credits-	\$2,750,000
McKinney-Vento Homeless Assistance Program-	\$0
Section 8 Program-	\$10,643,960
Public Housing Operating Subsidy and Capital Funds-	\$2,647,347

## STATE FUNDS-

- The City supported applications to NJHMFA and NJDCA for \$3.2 million dollars of Home Express funding to subsidize the construction of 53 low-income senior citizen rental units at Providence Square, 55 Harvey Street. The project also obtained low income housing tax credits. The project was completed in December 2010.
- The Gateway Transit Village mixed-income housing project has obtained funding from NJHMFA with the City's support for \$22,000,000 of bond financing. Construction is expected to be fully completed in the summer of 2012.
- Catholic Charities will seek New Jersey Neighborhood Revitalization Tax Credits for the development of affordable housing.
- The City is participating in the NJHMFA Live Where You Work Program that provides reduced rate mortgage and downpayment/closing cost assistance to low and middle income homebuyers who also work in the city.

# **Local Funds:**

• RCA: The City will continue to use RCA funds to provide for the rehabilitation of substandard houses occupied by low and moderate income homeowners. The City has allocated over \$1,000,000 for this program currently.

#### 2. STATEMENT OF SPECIFIC OBJECTIVES

The specific priorities (previously discussed in detail in the City's Five Year Consolidated Plan) that will be addressed during the 2012-13 program year, are:

Priority #1- Rehabilitation of Owner Occupied Units

Priority #2- Affordable Housing Development

Priority #3- First Time Homeowner Assistance

Priority #4- Rental Assistance

Priority #5- Senior Housing Development

Priority #6 - Special Economic Development

Priority #7 – Improve Neighborhood Living Environment

These priorities and objectives will be addressed through funding provided by the Community Development Block Grant Program, the HOME Program, as well as any other State and local sources of funds that become available. The specific CDBG and HOME projects that will be undertaken to address these objectives are described in the Proposed Projects Tables, which follow.

#### 3. DESCRIPTION OF PROJECTS

See attached Proposed Projects Table, which describes all of the projects that the City of New Brunswick intends to undertake during the course of the first incremental year of the Consolidated Plan.

## 4. ALLOCATION PRIORITIES AND GEOGRAPHIC DISTRIBUTION

The following are the City's allocation priorities for addressing needs and the expenditure of available funds:

<u>Priority #1- Rehabilitation of Owner Occupied Units-</u> New Brunswick's housing units are dominated by rental units (75%). Economic pressures from a strong local rental market fueled by demand from Rutgers University encourage the conversion of owner-occupied housing to rental housing. In order to encourage the retention of owner-occupied housing in established neighborhoods and thereby encourage greater neighborhood stability, the rehabilitation of owner-occupied housing has been given high priority. Eighty percent (80%) of owner-occupied housing is 45+ years old and requires a higher degree of maintenance. Senior citizens, most of whom have fixed incomes, occupy 34% of the owner occupied units.

In order to address this priority, the City will continue its various rehabilitation programs.

<u>Priority #2- Affordable Housing Development-</u> The second priority of the City of New Brunswick is the City's desire to expand the number of housing units affordable to low and moderate income households. Census data indicates that 40% of New Brunswick rental households pay rents of 30% or more of their income. The City seeks to provide both rental and ownership opportunities for low and moderate income persons as a means of encouraging resident investment in neighborhoods and as a means of stabilizing and reversing the deterioration of the housing stock. The City is supporting the development of several affordable housing projects with both federal and non-federal funds.

<u>Priority #3- First Time Homeowners Assistance</u>- The City seeks to increase the opportunity for low and moderate income families to own a home in New Brunswick. Although interest rates are currently still quite low, down payment requirements are still a stumbling block for many first time homebuyers. Due to the age of the housing stock, many first time buyers not only

need funds in addition to down payment and closing costs, but also funds for rehabilitation needs in order to make the dwelling suitable to their needs. Further, due to Rutgers University off campus housing demand for rentals, homeowners are priced out of the market. In order to maintain and increase homeownership in the City from the current 25%, buyer assistance is needed as an incentive and as assistance to overcome barriers. The City is participating in the State's Live Where You Work Program to address this need.

<u>Priority #4-Rental Assistance</u>- Rental assistance is another means to assist low and moderate income households in obtaining safe and secure housing. Census data show that over half of rental households with income of less than \$50,000 pay 30% or more of income for rent. The impact of this high figure is tempered by the fact that many households falling into this category are student households which often have other means of support for rent payments besides reported income. However, a high percentage of rental households still face a rent burden of 30% or more of their income. The New Brunswick Housing Authority operates a Housing Choice voucher program to address this need.

<u>Priority #5- Senior Housing Development</u>- New Brunswick has seven affordable senior housing complexes with 660 units, including one which opened in 2010. A project is planned to replace and expand one of the existing projects. All of the senior housing facilities are fully rented and maintain waiting lists of interested senior residents. This demonstrates the on-going demand for affordable senior housing in New Brunswick. Census data show that 52% of householders 65 years and older pay 30% or more of their income for rent. The City will continuously work with the Housing Authority to explore opportunities for affordable senior housing.

<u>Priority #6 – Special Economic Development</u> - The City seeks to create opportunities for small businesses owned by and/or serving LMI populations to expand and to create training opportunities for existing and proposed LMI entrepreneurs so as to create economic development opportunities in LMI neighborhoods. Small or micro business entrepreneurship offers a path out of poverty for LMI individuals. The City seeks to work with non-profit organizations to improve access to capital for these businesses and to provide training to entrepreneurs to improve their management skills and their understanding of how to better access capital to start or expand a business.

<u>Priority #7 – Improve Neighborhood Living Environment-</u> The City seeks to improve the quality of life for residents in LMI neighborhoods through the development and improvement of public facilities and services that make neighborhoods more livable and which help sustain the quality of neighborhoods by making them more stable and environmentally sustainable. The City seeks to improve the quality of life by making neighborhoods safer, ensuring housing is up to code standard and improving facilities such as parks, sidewalks and bicycle paths.

All of the projects are either City-wide or are address based/limited clientele projects. All City-wide projects will take place within the Low/Moderate areas. Funds are not directed to any particular areas of racial/minority concentration. All limited clientele projects will be address

based. The locations of same will be the direct result of the order in which applicants are serviced.

#### 5. HOMELESS AND OTHER SPECIAL POPULATIONS

The City plans to undertake activities during the next year to address emergency shelter and the transitional housing needs of the homeless, to prevent homelessness, to help homeless make the transition to permanent housing and to address the special needs of persons who are not homeless but require supportive services. CDBG projects that address either helping to prevent homelessness and/or helping the homeless include: Housing rehabilitation for transitional housing, code enforcement, emergency rehabilitation program, relocation and fair housing counseling services provided by PRAB. HOME funds have been and are being proposed for the funding of supportive needs housing.

#### **Chronic Homelessness**

The City has taken the following steps to help end chronic homelessness:

- 1) The City of New Brunswick used RCA and HOME funds for gap financing to allow Catholic Charities to construct a 40-bed homeless shelter in New Brunswick.
- 2) The City provided gap funding through HOME funding to Catholic Charities for the development of transitional housing for single mothers
- 3) Funding has been provided for the construction of supportive needs housing;
- 4) The City of New Brunswick housing rehabilitation and affordable housing construction prevent homelessness by providing affordable housing alternatives.

#### 6. NEEDS OF PUBLIC HOUSING

Details of the needs of public housing in New Brunswick are outlined in the *Public Housing Needs and Strategy* section of the Five Year Strategic Plan.

#### 7. ANTI-POVERTY STRATEGY

The City of New Brunswick, taking into account factors affecting poverty over which it has control, has taken the following steps to attempt to reduce the number of households with incomes below the poverty line:

- The Housing Authority has been awarded funds for public housing resident job training and empowerment programs. The Authority has also worked with several local unions in order to receive job training for residents and has a Section 3 program to connect public housing and other LMI residents with local job opportunities.
- The City has an Urban Enterprise Zone which provides incentives to expand employment for New Brunswick residents. Incentives are provided for both creating new jobs and for

hiring persons who live the enterprise zone area. Projects funded with UEZ funds include a shuttle bus connecting the LMI 2<sup>nd</sup> Ward neighborhood to the downtown employment base and to other shuttles serving the Jersey Avenue industrial area.

- The City coordinates with local non-profit organizations such as Elijah's Promise and The Intersect Fund to provide business training programs which target low/moderate income individuals.
- The City provides technical assistance and consultation to the local small business and entrepreneurial community.
- Coordination efforts continue on the part of the City, the Department of Planning,
  Community and Economic Development and local agencies such as New Brunswick
  Tomorrow and City Market. This provides for close coordination between the social
  service activities, planning, housing development and rehabilitation programs being
  administered by these agencies. Also, in conjunction with these activities, the DPCED
  has established a network of economic development technical assistance providers to
  be utilized as needed.

# 8. <u>LEAD BASED PAINT HAZARD</u>

In accordance with HUD regulations 24 CFR Part 35, all rehabilitation program assisted homes constructed prior to 1978 will be tested for lead-based paint, and if applicable, be inspected by a risk assessor.

Participating homeowners are provided with copies of the following:

- Lead Hazard Information Pamphlet
- Property Owner Disclosure (distributed to owners of a unit known to contain lead-based paint or lead-based paint hazards for disclosure to tenants or prospective purchasers)
- Notice of Lead Hazard Evaluation or Presumption
- Notice of Lead Hazard Reduction Activity including Clearance

<b>HUD Regulations 24 CF</b>	R Part 35 Subpart J: Rec	uired Housing Rehabilit	ation Activities
Amount of Program	< \$5,000	>\$5,000 < \$25,000	>\$25,000
Assistance			
Approach to Lead	Do no harm	Identify and control	Identify and abate
<b>Hazard Evaluation</b>	ווט ווט וומוווו	lead hazards	lead hazards

and Reduction			
Notification	Yes	Yes	Yes
Lead Hazard		Paint Testing of	Paint Testing of
Evaluation	Paint Testing of surfaes to be disturbed by rehabilitation	surfaces to be disturbed by rehabilitation and a Risk Assessment of entire unit	surfaces to be disturbed by rehabilitation and a Risk Assessment of entire unit
Lead Hazard Reduction	Repair surfaces disturbed during rehabilitation.	Interim Controls	Abatement
	Safe work practices	Safe work practices	Safe work practices
	Clearance of work site	Clearance of unit	Clearance of the unit

Prior to the rehabilitation and lead based paint hazard work going out to bid, the Program will determine the type of contractor needed to complete the work required. The Program staff, homeowner and contractor(s) awarded the job will review the key aspects of the lead hazard reduction during the preconstruction conference.

The awarded contractor(s) will perform safe work practices at all times which includes but is not limited to:

- Occupant protection
- Work site preparation
- Daily cleanup
- Safe work practices
- Worker protection

Occupants will be notified of any lead-hazard reduction measures that were taken. Subsequent to the program's final inspection, the Lead-based Paint Inspector will conduct a clearance examination including dust samples to confirm the unit is safe for occupancy and that lead hazard reduction was performed according to the Program's work specifications.

Both Notices of Lead Hazard Evaluation and Lead Hazard Reduction will be provided to the occupants within 15 calendar days of the date the Program receives the evaluation report or the date the lead hazard reduction work is completed.

#### 9. OTHER ACTIONS

The City will maintain relationships with the agencies interviewed for the Five-Year Consolidated Plan in order to address obstacles to meeting underserved needs, fostering and

maintaining affordable housing, removing barriers to affordable housing, evaluating and reducing lead-based hazards, reducing the number of poverty level families, developing institutional structures, and enhancing coordination between public and private housing and social service agencies and fostering public housing improvements and resident initiatives. Funding will be pursued which may effectively address these issues in the City. The City will also continue to work closely with the Housing Authority in order to assure proper coordination of planning efforts for the public housing units.

#### 10. MONITORING

The Consolidated Plan was prepared by the City's Department of Planning, Community and Economic Development. This department oversees all of the planning and development that is carried out within the City, therefore, all activities will be monitored by the department to ensure furtherance of the plan and long term compliance with the requirements of the programs involved, including minority business outreach and the comprehensive planning requirements. In particular, the Community Development Block Grant Program and the HOME Program, which is also administered by DPCED, will be monitored using the standards that have proven effective in prior years. Reports and on-site monitorings will take place for any activities taking place outside of the City administration and regular reports will continue to be received from other City departments that are carrying out CDBG activities.

# 11. CAPPED VS. UNCAPPED INCOME LIMITS

The City of New Brunswick intends to use "uncapped" income limits for all of its HOME and CDBG assisted activities from this program year forward. Use of the "uncapped" income limits reflects the use of 80% of the actual median income for the area in calculating program eligibility.

#### 12. PROGRAM BENEFIT AND LOCATION

- ♦ It is expected that 100% of the CDBG funds made available to the City of New Brunswick will be used for activities that benefit low and moderate income residents.
- ◆The geographic location of each proposed CDBG activity is stated on the Proposed Project Tables. All of the projects are either City-wide or address based/limited clientele projects. All City-wide projects will take place within Low/Moderate areas. Funds are not directed to any particular areas of racial/minority concentration. All limited clientele projects will be address based. The locations of same will be the direct result of the order in which applicants are serviced.
- ♦ Residential Rehabilitation- The City of New Brunswick has prepared a FAQ sheet for the CDBG Rehabilitation Program, which answers a number of questions, i.e., who may apply

for assistance, how to apply for assistance, contractor selection, scope of eligible work, etc. This FAQ sheet is available on the City's website, <a href="https://www.cityofnewbrunswick.org">www.cityofnewbrunswick.org</a>

#### 13. OUTCOME MEASURES

All proposed projects listed in the action plan will be classified by both a general objective category (decent housing, suitable living environment or economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability). This results in a total of nine possible objective/outcome categories that will be used to report project accomplishments into the IDIS reporting system to HUD.

The 2012-13 Action Plan Proposed Projects and Program Amendments are categorized in the HUD Performance Measurement System as follows:

# **Decent Housing & Availability/Accessibility**

Relocation (CDBG)
Rehabilitation Administration (CDBG)
Fair Housing Counseling Services (CDBG)

## **Decent Housing & Affordability**

HOME Rehabilitation Program (HOME) [ongoing] HOME CHDO Projects (HOME) Transitional Housing

#### **Decent Housing & Sustainability**

Code Enforcement (CDBG)

#### Suitable Living Environment & Availability/Accessibility

Clean Parks Program (CDBG) [ongoing ] Neighborhood Security Program (CDBG) Synthetic Turf Athletic Field (CDBG)

#### **Suitable Living Environment & Affordability**

None

#### **Suitable Living Environment & Sustainability**

Bicycle & Pedestrian Improvements (CDBG – New and Reprogrammed, ongoing from PY 2010) Recreation Park Expansion

#### **Economic Opportunity & Affordability**

None

## **Economic Opportunity & Sustainability**

None

# **Economic Opportunity & Availability/Accessibility**

Micro Enterprise Business Assistance

#### 14. ANNUAL AFFORDABLE HOUSING GOALS

See attached Table 3B- Annual Housing Completion Goals

#### 15. <u>CITIZEN PARTICIPATION</u>

2012-13 Action Plan Citizen Participation Process:

April 10, 2012- Public Hearing held on the draft of the 2012-13 One-Year Consolidated Plan at the offices of the Department of Planning, Community and Economic Development. No public attended.

April 13, 2012- Draft completed and public comment period begins. Copies were made available in the Dept. of Planning, Community and Economic Development, Public Library and the Housing Authority Administrative Office. The draft plan was also posted on the city's web site. Notice announcing comment period appears in the Home News Tribune.

#### **2012-13 CONSOLIDATED PLAN**

SPECIFIC HOME PROGRAM INFORMATION

1. DESCRIBE HOW HOME MATCHING REQUIREMENTS WILL BE SATISFIED.

The City of New Brunswick has been granted a 100% Match Reduction, and therefore the City has no match obligation. A match log has been, and will continue to be, maintained.

#### 2. PROPOSED HOME ACTIVITIES

Proposed activities are described in the Project Activity Sheets section of the Annual Plan.

## 3. OTHER FORMS OF INVESTMENT

- The City of New Brunswick will invest up to \$30,000 of RCA funds in each HOME rehabilitation project.
- Other funds that may be invested in the 2011-2012 and 2012-13 CHDO projects have not been determined at this time.

#### 4. RESALE/RECAPTURE PROVISIONS- (FOR HOMEOWNERSHIP ACTIVITIES ONLY)

The proposed projects being funded with the City of New Brunswick's 2012-2013 HOME allocation do not include any homeownership activities.

## 5. REFINANCING

The City of New Brunswick does not intend to use HOME funds to refinance any existing debt secured by multifamily housing that is rehabilitated with HOME funds.

## 6. HOME Tenant-Based Rental Assistance

There will not be any 2012-2013 HOME funds used for tenant based rental assistance.

# 7. AFFIRMATIVE MARKETING

For any HOME funded project containing five or more HOME assisted units, the City will follow the procedure contained in its <u>Affirmative Marketing Policy and Procedures</u> information sheet. (See attached)

## 8. MINORITY/WOMEN'S BUSINESS OUTREACH

The City of New Brunswick has established a Minority Business Enterprise Committee that addresses procurement issues for minority/women owned businesses. The City of New Brunswick has contracted with the Intersect Fund, Inc to provide loans and business advice. The Program is targeted at small minority and women-owned businesses.

#### 9. PROGRAM MONITORING

The City of New Brunswick includes all of the applicable HOME requirements in each project contract executed between the City and each developer. Required reports are submitted to the City of New Brunswick as the information becomes available. At project completion, all demographics, etc. are reported in to the IDIS system. Follow up reports after completion are generated as required.

# CITY OF NEW BRUNSWICK

# AFFIRMATIVE MARKETING POLICY AND PROCEDURES

- 1. The City of New Brunswick will inform each developer considering a HOME- funded project, containing five or more HOME assisted units, of the HUD Affirmative Marketing Regulations, as well as the developer's obligation to affirmatively market the units within the project.
- 1. Each HOME funded project must be advertised in local newspapers, including newspapers targeted to Spanish speaking populations.
- 2. Developers will also be advised to contact local community groups, including groups representing populations least likely to apply for the housing, such as non-English speaking populations.
- 3. The list of records which will be kept by the City of New Brunswick will include:
  - Project developer's Affirmative Marketing Plan.
  - Copies of ads placed, or list of when/where ads were placed.
  - A list of community groups contacted.
- 4. The list of records to be kept by the developer will include:
  - A list of renters/owners with income qualifications, race and ethnicity.
  - A record of ads placed marketing the project.
  - A record of contacts with local community groups.
- 5. The City of New Brunswick will determine whether marketing efforts have been made as required, and whether the marketing has reached the targeted populations. If targeted populations are not receiving the marketing, the City of New Brunswick will investigate alternative methods for reaching these populations.

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